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Upper Nile University Credit Control, Service Quality and Client Satisfaction: A Case Study of Eden Commercial Bank Juba South Sudan

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Abstract:
This study investigated the role of Credit management and Service quality on Client satisfaction in banking sector of South Sudan. The objectives of the study were to examine the relationship between Credit risk management and on Customer satisfaction in banking sector, assess the relationship between Service quality on Client satisfaction in banking sector and to analyse the factor structure of Credit management and Service quality on Client satisfaction in banking sector.
The study employed a case study and descriptive design while using qualitative and quantitative approaches. The study population was 170, selected using purposive and simple random sampling technique. The sample size determination was made using Krejcie and Morgan Table (1970) formula. The sample size was 139 with a response rate of 75.5%. The data analysis was made using Statistical package for social scientists (SPSS 20).
The major findings of the study were that there was a positive relationship between; between Credit risk management and Client satisfaction ($r = 0.658$, P-value < 0.01); between Service quality and Client satisfaction ($r = 0.521$, P-value < 0.01) anda linear relationship between Credit risk management and Service quality and Client satisfaction ($R= 0.451$)in the commercial sector of South Sudan. These variables explained 45.5% of the variance of Client satisfaction (R Square =.45.5). The most influential predictor of Client satisfaction was Credit management ($\beta = .612$, Sig. 073). Service quality is less likely to v since it portrays low significance ($\beta = .498$, Sig. 130) in the model.
The study recommends that all banks should have established Credit Policies (Lending Guidelines) that clearly outline the senior management's view of business development priorities and the terms and conditions that should be adhered to in order for loans to be approved, a thorough credit and risk assessment should be conducted prior to the granting of loans, and at least annually thereafter for all facilities, a need drive the customer to buy whereas word of mouth has the power to change customer perception and expectations regarding the service and that all banks should adopt a credit risk grading system.

Keywords: *Credit management, service quality, client satisfaction*

1. Introduction and Back Ground tothe Study

1.1. Introduction

This chapter presents the introduction, back ground of the study, problem statement, purpose of the study, general and specific objectives, research questions, scope of the study, significance of the study and the conceptual frame work.

Banking Sector is the backbone of any financial system and economy. Commercial banks play an important role in the development of underdeveloped/developing economies by mobilization of resources and their better allocation. According to Amoah-Mensah (2010) banks play a significant role in the economic development of any country. However, before now the main aim of any bank was to increase the customers' base, but in recent times, has changed to retaining the customers through increased satisfaction. To retain the customers and increase the customers' loyalty, granting credit facilities are been considered an important measure (Amoah-Mensah, 2010).

South Sudan Banking System is regulated by the central bank (SSCB) of the country. Central Bank has a key role in developing rule and regulations for financial stability will almost always be shared with other bodies. Commercial banks are approved, supervised and regulated by the Central Bank according to act 2011 of South Sudan, banking sector.

Therefore, commercial banks are the policies implementers and on the other hand ministry of finance is there responsible for the stability of the economy of the country (TongAkech, 2011).

The Comprehensive Peace Agreement, signed in 2005, provided for a dual banking system in Sudan during the interim period. The Bank of South Sudan was established as a branch of the Central Bank of Sudan. South Sudan currently has 28 commercial banks, 10 micro- finance, 11 insurance companies, 2 pension companies and 86 forex bureaus. The banking sector is drastically growing in South Sudan in recent years. This is attributable to effective financial innovation, regulation and swift reforms by the Central Bank of South Sudan. The Bank of South Sudan (BOSS) is responsible for chartering and supervising financial institutions in South Sudan in accordance with recognized regulatory and prudential standards as set by Central Bank of Sudan (CBOS).

In 2008, BOSS produced and disseminated eleven conventional banking circulars under the authority of the Central Bank of Sudan (Melody, 2009).The commercial banks including Kenya Commercial Bank (KCB) are in the frontline of automating their functions to give customers good service. They are engaged in product innovation which internet banking is taken it roots (Ngari&Muiruri, 2014). Despite the increase in the number of financial institutions, competition in financial sector is still limited and services and products are only found in urban centers. Commercial banks of South Sudan offer only four products deposit accounts& withdrawals, foreign exchange, and transfer and remittance services.

Commercial banks are developing modern payment systems using Real-time gross settlement systems (RTGS), a cash machine, also known as an *Automated Teller Machine* ATM,credit cards and electronic transfers (Zewdia, 2013).

Bank of South Sudan monetary policy mandate is to keep prices stableand to maintain confidence in the national currency and one of itssupervisory responsibilities is to promote the general safety, stability, efficiency and transparency of the banking and financial system in South Sudan. Therefore, in order to improve the access to finance, the Bank of South Sudan has introduced the following Credit and monetary policies that improve the lending environment in South Sudan, The KCB Group maintained its profitability momentum for 2011 with a 40% growth in profit before tax as at September 30, 2011. Profit before tax increased from KSh6.5 billion over the same period in 2010 to KSh9.1 billion in 2011 (KCB Bank Group, 2013).

In regard to macro-economic, monetary policies and price stability in Republic ofSouth Sudan, the BSS has initiated a dialogue forum where key ministries (Finance, Petroleum, Justice & etc.), commercial banks and local entrepreneurs discuss major concerns/ issues that affect the economic stability in South Sudan.Working in collaboration with IFC and Ministry of Justice to introduce a new project called secure transaction and collateral registry to address the issue of moveable and immovable assets (Elijah Malok, 2012).

However because of the political turmoil going on, the regulated business environment, poor quality of credit portfolio due to social lending without adequate safeguards against defaults, thin margins on social lending, disruptive tactics of trade unions, increasing number of loss making branches due to unmindful branch expansion in rural areas and other factors resulted in sacrifice of the service quality and the operational productivity and profitability of these organizations.

1.2. Back Ground

Credit management is a process of decision making which involves minimizing losses from both bad debts and costs of debt operation while maximizing the value of credit sales (Abdifatah&Ogle, 2010). It is known that risk is inherent in the decisions that organizations take to manage business and in the business processes established to assist in establishment of objectives (Barrales, 2012). But what is not known that credit risk management is a continuous process that depends directly on the changes in the internal and external changes of the organization. It involves management of potential opportunities and possible threats to the achievement of objectives (Gaitho, Wangui, 2010). Risk management is a fundamental element of cooperate governance which demands that boards respond to new challenges, by putting in place measures to systematically and thoroughly identify, analyze and control risks (Boateng, 2012). Credit risk management is measured using attributes like; risk avoidance, risk reduction, risk maintenance, risk distribution and risk transfer by Ellul&Yerramilli, (2010).

Service quality is a concept that has aroused considerable interest and debate in the research literature because of the difficulties in both defining it and measuring it with no overall consensus emerging on either (Eshghi, Roy &Ganguli, 2008). Quality standards are one of the measurement tools of service quality, where quality is defined as the totality of features and characteristics of a product, process or service (Garcıa & Caro, 2010). Firms with high service quality pose a challenge to other firms (Ladhari, 2009). Many scholars and service marketers have explored consumers' cognitive and affective responses to the perception of service attributes in order to benefit by providing what consumers need in an effective and efficient manner. Organizations can business excellence through quality control in services (Shahin, 2010).

The quality of services offered will determine customer satisfaction and attitudinal loyalty (Ravichandran, 2010). Service quality is measured using the SERVQUAL model from Parasuraman, (1988) with five dimensions; Tangibles, Reliability, Responsiveness, Assurance and empathy, representing service quality.

Client satisfaction is a general/overall judgment that a customer makes after consuming a product or a service(Nanziri, 2011). Customer satisfaction is a psychological state (feeling) appearing after buying and consuming a product or service. Customer satisfaction is perceived as 'psychological state (feeling) appearing after buying and consuming a product or service (Moraine, 2008/2009). Thus, customer satisfaction reflects 'a pleasure resulting to product's consumption, including under or over fulfillment level' (Hom, 2002). Organization's that consistently satisfy their customers enjoy higher retention levels and greater profitability due to increased customers' loyalty, Wicks &Roethlein, (2009, p.83). This is why it is vital to keep consumers satisfied and this can be done in different ways and one way is by trying to know their expectations and perceptions of services offered by service providers. In this way, service quality could be assessed and thereby evaluating customer satisfaction. Customer satisfaction is measured using Commitment, Loyalty, Retention and Recommendation of service.

1.3. Problem Statement

A great deal of research has been done on the subject of client satisfaction and its dimension in the context of banking sector. However, a little effort has been made to link dimensions of credit risk management, service quality with customer satisfaction in South Sudan Banking Sector. In Nigerian N5.4 billion, were reported as at June, 2011. In 2012, 1,193 cases were reported involving Nigerian Naira 4.6 billion because of poor credit risk management that lead to the low customer satisfaction (Marb, 2013). In the region with Uganda following closely with 31% of the total amount lost through fraud practices which result into the lowest percentage of 19% as the consequence of low customer articulated by poor credit risk management and low service quality(Kimani,2011). CBK, (2012) records at the banking investigation department indicate that 25% (150) of reported cases related crimes during the year 2010 to 2012 that results into low customer satisfaction of the banking sector.

Despite the monetary policy by the Bank of South Sudan mandate is to keep prices stable and to maintain confidence in the national currency and one of its supervisory responsibilities is to promote the general safety, stability, efficiency and transparency of the banking and financial system. However, according to South Sudan Police financial report (2015), KCB branch at Rock city lost over 400,000 SSP (126,582.29 USD) and some customers lost their money on their accounts totaling to 561,000 SSP (177,532 USD) in Rumbek Lake State, a fact that leaves questions on whether the employee competencies in the bank is sufficient. It has been found out in the literature that, SERVQUAL is not completely applicable in South Sudan context and hence the major problem of the study was to identify the factors of service quality in Indian context in banking sectors (Jomana, 2013).

1.4. Purpose of the Study

The study seeks to investigate the role ofCredit risk management and Service quality on Customer satisfaction inbanking sector of South Sudan.

1.5. Research Objectives

- To examine the relationship between Credit management and on Client satisfaction in banking sector.
- To assess the relationship between Service qualityon Customer satisfaction in banking sector
- To analyse the factor structure of Credit management andService qualityon
- Client satisfaction in banking sector

1.6. Research Questions

- What isrelationship between Credit management and on Client satisfaction in banking sector?
- What is the relationship between Service qualitieson Client satisfactions in banking sector?
- What is the factor structure of Credit management and Service quality on Client satisfaction in banking sector?

1.7. The Scope of the Study

<u>1.7.1. Content Scope</u>

The study focused on Credit risk management and Service qualityon Client satisfaction in the banking sector. The above subject was chosen because the subject of customer satisfaction is critical at the moment when there is an economic crisis in South Sudan;Credit risk management and Service quality are considered to be most determinant on the client satisfactionin the banking sector.

<u>1.7.2. Geographical Scope</u>

The study was carried out in juba among KCB within the main branch in Juba city especially for reliable information. The choice of the banking sector and the KCB bank in particular was based on the fact that banking is influential in as far the economy of any Country is concerned. And KCB is one of the high performing commercial banks in South Sudan.

<u>1.7.3. Time Scope</u>

The study covered a period of four financial years: 2012 to 2015. The choice of this period was based on the reforms in the banking sector especially in Africa. The study will be carried out from April 2016 to November 2016.

1.8. Significanceof the Study

The study is going to be beneficial to a number of stakeholders as can be seen below:

<u>1.8.1. Academic Significance</u>

Researchers, Academicians and financial institutions will utilize the documented information as the basis for further studies/researches or enrich the researcher with knowledge and information from a wide range literatures studied.

1.8.2. Industry

The study will be useful to account holders and managers in organizations of Kenya Commercial Bank (KCB)of South Sudan by employing strategies in effective Credit management andService quality. This can help in ensuring improved and Clientsatisfaction in KCB of South Sudan.

1.8.3. Policy

The study will help the government and other bodies responsible for laying policies in the banking sector. The recommendations focused on Credit risk managementand Service quality can be of importance to improvedClient satisfaction in KCB of South Sudan.

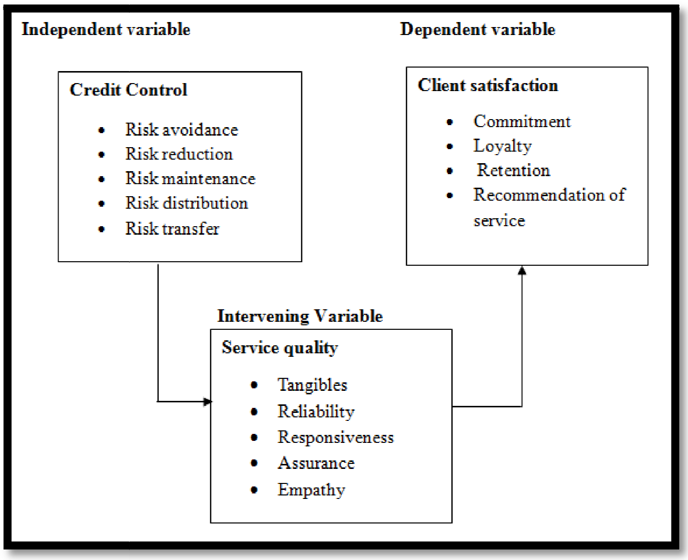

Figure 1: Conceptual Frame Work

1.8.3.1. Description of the Conceptual Framework

Credit risk management is measured based on the model of Ellul&Yerramilli, (2010) using attributes like; risk avoidance, risk reduction, risk maintenance, risk distribution and risk transfer. Service quality is measured based on the SERVQUAL model from Parasuraman, (1988) using five dimensions; Tangibles, Reliability, Responsiveness, Assurance and empathy, representing service quality. Client satisfaction is measured based on the model of Nanziri, (2011) using four dimensions (commitment, loyalty retention and recommendation of service.

2. Literature Review

2.1. Introduction

This chapter reviews the existing literature basing on the objectives of the study

2.2. TheRelationship between Credit Management and Client Satisfaction in Banking Sector

2.2.1. Credit Control

Credit risk management is defined as identification, measurement, monitoring and control of risk arising from the possibility of default in loan repayments (Abdifatah& Ogle, 2010). Also Ogilo (2012) defines Credit Risk Management to involve the process of making decisions relating to the investment of funds. Such decisions should be carefully analyzed as they are characterized by an element of uncertainty (Wanjira, 2010).

Credit extended to borrowers may be at the risk of default such that whereas banks extend credit on the understanding that borrowers will repay their loans, some borrowers usually defaults and as a result, banks income decrease due to the need to provision for the loans (Gaitho, Wangui, 2010). Where the commercial banks do not have an indication of what proportion of their borrowers will default, earnings will vary thus exposing the banks to an additional risk of variability of their profits (Boateng, 2012). Every financial institution bears a degree of risk when the institution lends to business and consumers and hence experiences some loan losses when certain borrowers fail to repay their loans as agreed (Kairu, 2009).

Principally, the credit risk of a commercial bank is the possibility of loss arising from non-repayment of interest and the principle, or both, or non-realization of securities on the loans. Risks exposed to commercial banks threaten a crisis not only in the banks but to the financial market as a whole and credit risk is one of the threats to soundness of commercial bank (Baker, 2013). Subjective decision-making by the management of commercial banks may lead to extending credit to business enterprises they own or with which they are affiliated, to personal friends, to persons with a reputation for non-financial acumen or to meet a personal agenda, such as cultivating special relationship with celebrities or well-connected individuals (Boateng, 2012). A solution to this may be the use of tested lending techniques and especially quantitative ones, which filter out subjectivity (Viru, 2008).

The key principles in credit risk management are; firstly, establishment of a clear structure, allocation of responsibility and accountability, processes have to be prioritized and disciplined, responsibilities should be clearly communicated and accountability assigned thereto (Lindergren, 1987). According to Ogilo, (2012) found that changes in credit risks may reflect changes in the health of a bank's loan portfolio which may in turn affect the bank's performance. Ogilo, (2012) found that the variation in bank profitability are largely attributable to variations in credit risk, since increased exposure to credit risk is normally associated with decreased firm profitability. Further research byAchou, Takang and Tenguh, (2008) found that there is a negative relationship between the credit risk and bank profitability, meaning that the more the banks were exposed to high-risks loans, the higher the accumulation of non- performing loans and, therefore, the lower the profitability. Credit risk management is measured using attributes like; risk avoidance, risk reduction, risk maintenance, risk distribution and risk transfer and risk distribution by Ellul&Yerramilli, (2010).

2.2.1.1. Risk Avoidance

Avoiding risk is one of the technique of risk management in commercial banks; but it is used to a large extent; businesses miss many opportunities and may be unable to achieve their objectives (Achou, Takang and Tenguh, 2008).Therefore commercial banks have to manage risk for their financial, health Boateng, (2012) added that capabilities (organizational routines) are the foundation of competitive advantage, and organizationalcapability requires the expertise of various individuals to be integrated with tangible and intangible resources.

2.2.1.2. Risk Reduction

Risk may be reduced through loss prevention and through control. From a certain aspect, damage prevention is the most desirable form of risk management, if the possibility of a loss to be completely eliminated, the risk too would be eliminated (Viru, 2008). Even this method may be inappropriate. It doesn't matter how hard we try, it is impossible to avoid all losses, Moreover, in some cases the prevention of a loss can cost more than the loss itself (Ondieki, 2011). A risk may be reduced also through a combination of a large number of risk units and through forecasting (a justifiable estimate, of future losses for the whole group: It is on this principle that, insurance companies operate (Hoyt & Liebenberg, 2010).

2.2.1.3. Risk Maintenance

Risk maintenance is perhaps the safest risk management method. Organizations as well as individuals face an innumerable number of risk factors (Ellul&Yerramilli, 2010). In most cases nothing is done about them. If, however, some positive action is not adopted that would reduce, avoid or transfer the risk; the possibility of a loss ensuing from this risk remains (McShane, Nair &Rustambekov, 2011). Risk maintenance may also be voluntary or involuntary. In the case of voluntary maintenance we realize that the risk exists and with silent consent accept losses arisen because no other more promising alternative exists (Ogilo, 2012).

2.2.1.4. Risk Transfer

Transfer of transfer is used for managing speculating as well as risk. An excellent example of managing speculating risk is the process of reinsurance (Mbugua, 2013). Net risk is often transferred into contracts, in which one party estimates the possibility of damage caused to the other party, for instance, tenants can agree that certain conditions, he or she will pay the land lord for damage arisen through using the property (Abdifatah& Ogle, 2010). The contractual transfer of risk is common in the building industry, but also among producers in sellers, where the liability for the product is specified.

2.2.1.5. Risk Distribution

This is a special case of transferring risk and a form of risk maintenance. If the risk is distributed, the possibility of a loss is transferred from the individual to the group (Achou, Takang and Tenguh, (2008). It is necessary however to realize that a risk transferred by an individual to the group is linked to the risk which other members bring to the group. Risk may be distributed among individuals and organizations in various ways (Kairu, 2009). For instance, a joint stock company where a large number of investors exist in the case of the company becoming bankrupt, each of them bears a relatively small part of the risk of loss (Gordon, Loeb & Tseng, 2009).

2.2.2. Client Satisfaction in Banking Sector

According to existing definitions and approaches, customer satisfaction can be analyzed as a general/overall judgment that a customer makes after consuming a product or a service. Customer satisfaction is perceived as 'psychological state (feeling) appearing after buying and consuming a product or service (Merouane, 2009). Thus, customer satisfaction reflects 'a pleasure resulting to product's consumption, including under or over fulfillment level' (Hayes, 2012). Customer satisfaction is closely connected with a company's success possibility now and in the future. It is acknowledged that with higher customer satisfaction level, a company could retain its customers maximally and sustain competitive advantages as well as build up customer retention and loyalty gradually in the long run (Kotler, 2006).

According to Chen and Yang, (2011), customer satisfaction has increasingly gained attention from different business fields. An increasing number of companies regard customer satisfaction as a standard to measure the performance of products or services and an approach to retaining their customers. In brief, customer satisfaction is the customers' feelings of pleasure or disappointment derived from the performance of a certain product or service related to individual expectations Kotler, (2006). Consumers have respective judgments on their purchase or consumption experience from a product or service.

Besides Chen and Yang, (2011), pointed out that customer satisfaction can also be affected by a customer's consumption experience. Customer satisfaction usually occurs when customers' experience confirm their expectations. For companies, customers are their priorities and valuable asset, reviewing customer satisfaction helps them to have an insight into both customers' current and future needs and then improve their performance of products and services. Satisfying customers maximally is extremely important in today's fiercely competitive and rapidly changing business environment(Hayes, 2012). Successful companies usually think highly of customer satisfaction and they try hard to fulfill customers' needs and expectations with good performance of their products or service. The characteristics of customer satisfaction are presented clearly under the Kano model, which separates dissatisfaction, satisfaction and delight intelligibly in different situations. They are 'Must be', 'More is better' and 'Delighters' respectively (Jobber, 2010).Customer satisfaction is measured by commitment, loyalty, retention and recommendation of the service.

2.2.2.1. Commitment

Commitment is as an essential ingredient for successful long-term relationships. Developing a customer's commitment in business relationships does pay off in increased profits, customer retention, and willingness to refer and recommend (Hayes, 2012). According to Jobber 2010, customer satisfaction and commitment might seem to be similar concepts, so it's important to clarify the conceptual difference between them: satisfaction refers backwards whereas commitment has a stronger implication towards the future. In other words, satisfaction evaluates a brands performance in the past, whereas commitment represents the strength of the relationship and the devotion to continue forward (Chen and Yang 2011).

2.2.2.2. Loyalty

Hayes,(2012) suggested that loyalty is a deeply held commitment to re-buy or repatronise a preferred product or service consistently in the future despite situational influences. A loyal customer is very important to a company, not only, because they are great advertisements for the company through good word-of-mouth but also because they need less marketing for a repurchase. This improves the company's profitability and usually loyal customers bring in other regular customers (Merouane, 2009). If the customer rates the company's performance between two and four meaning that the customer is fairly satisfied, but not loyal to the company when a better offer comes along. When the company is rated as level five the customer has an emotional bond built to the company and is very likely to repurchase the company's products while spreading good word-of-mouth (Kotler, 2006).

2.2.2.3. Retention

According to Reicheld2006, customer retention is the activity that a selling organization undertakes in order to reduce customer defections. Successful customer retention starts with the first contact an organization has with a customer and continues throughout the entire lifetime of a relationship (Hayes, 2012). When the customer becomes a regular customer through positive experiences of the company's services the amount of visits usually rises due to the ease of the usage of the services. The company has the personal data of the customer and knowledge how to please the customer more efficiently; this also lowers the barriers towards the usage of the services (Chen and Yang2011).

2.2.2.4. Recommendation of Service

Satisfied customers have an indirect impact on profitability when they share their opinions with other consumers. Social networking sites play an important part in shaping attitudes towards a company and its products. Only really satisfied customers make repurchases nd spread good information about the company. The company needs to serve their customers in a way that the customers feel that they can trust the company in any way and in all situations. Only the companies that develop their service quality and range will gain competitive and profitability advantages (Chen and Yang, 2011).

There is a relationship between Credit risk management and Customer satisfaction of commercial banks because better credit risk management results in better bank performance (Achou and Tenguh, 2008). Thus, it is of crucial importance that banks practice prudent credit risk management and safeguarding the assets of the banks and protect the investors' interests. Commercial banks are engaged in a wide range of activities like investment, loaning, trading and banking which exposes them to risk. Therefore the instability in financial performance especially in financial sector emanates from the poor credit risk management (Mbugua, 2013).

According to Ogilo, (2012), the firm's credit policies are the chief influences on the level of debtors, measuring the manager's position to invest optimally in its debtors and be able to trade profitably with increased revenue. Viru, (2008) pointed out that credit policy defines a firms' performance, meaning that once a firm adopts an optimal credit policy, it will be able to maximize its investment revenue in debtors and this improves and promotes its financial standing and performance therefore a good credit policy decision is positively related to high financial performance

2.3. The Relationship between Service Quality on Client Satisfaction in Banking Sector

2.3.1. Service Quality

The South Sudan banking has seen momentous changes in the post-independence era. It has witnessed introduction of a remarkable shift in its operating environment during the last decade. Various reform measures, both qualitative and quantitative, were introduced with an objective to revitalize Indian banking sector and to meet the future challenges(Carlson, 2010). Every aspect of the functioning of the South Sudan banking industry, be it a customer service, resource mobilization, credit management, asset-liability management, investments, human resource development, and forex management are undergoing dramatic changes with the reforms gathering the momentum and speed. Several innovative IT-based services such as Automated Teller Machines (ATMs), electronic fund transfer (EFT), anywhere-anytime banking, internet banking etc. are being introduced in the South Sudan banking customers(Kassim& Abdullah, 2010).

The market is changing drastically and is becoming largely customer centric. From sellers' market the banks have been forced to operate in the buyer's market. The change is making the customer a king(Gounaris, Dimitriadis & Stathakopoulos, (2010). The customer, in future, will continue to demand new and better products, will switch to new providers quickly, will find information easily, and may even do more and more of 'legwork' personally. All of these factors mean more buying power for the consumer(Carlson, 2010). The key to success in the changed environment will be one's ability to reach the client at his doorsteps, and providing products and services in a customized manner. Thus, with these changes customers' expectations and perceptions of service quality are bound to change(Sangeetha&Mahalingam, 2011). Today's customer is not going to settle on anything less than his/her expectations. To compete, successfully, with each other, banks are using different marketing strategies to live up to the customers' expectations and stay ahead in the league (Kassim& Abdullah, 2010). Banks have focused to develop strategies to differentiate themselves from their competitors and providing their customers with high quality banking services and highly technology innovative products. Due to the rapidly changing environment, interest rates risk management, service quality and customer satisfaction is gaining the greater attention of all banking institutions(Gounaris, Dimitriadisn&Stathakopoulos, 2010).

Banking institutions are acknowledging that unless customer needs are taken into account in designing and delivering services, technical superiority will not bring success (Zeithaml and Bitner 1996). New marketing concepts and strategies are paying greater attention to identifying customer needs and expectation and offering high service quality to customer. As argued in literature of service quality, it is probably the effective measurement, management and improvement of risk management and service quality which will enable banking institutions to achieve a differential advantage over their competitors(Carlson, 2010). Service quality is measured using the SERVQUAL model from Parasuraman, (2004) with five dimensions; Tangibles, Reliability, Responsiveness, Assurance and empathy, representing service quality

2.3.1.1. Tangibility of Services

They are one of few dimensions that have been consistently used by different researchers (Bahia and Nantel, 2000). However tangibles refer to physical facets of service facility equipment, machinery signage, communication material (Parasuraman, 2004). It included the physical evidence of service except the personal appearance of staff which was included in human element dimension, employees and customers are usually influenced by the tangible facets of service in physiological, psychological, emotional and cognitive ways. The intangible aspects of the staff customer interface have a considerable influence both negative and positive in the service quality (Ghylin, 2008). Tangibility is associated with the impact on the customer's inferences about what service should be like and therefore will influence the evaluation of service quality (Parasuraman, 2004). Customer's perception of tangibles was generally considered important in the case of the banks than others.

2.3.1.2. Responsiveness

This is the willingness to provide help and prompt service to customer (Parasuraman, 2004). Responsiveness concerns the willingness or readiness of employees to provide a service in such away as; mailing a transaction slip immediately, speed on mortgage conformation, updating accounts promptly (Kaltsatou, 2007). Ladhari 2008, suggests that efforts to increase speed of processing information and a customer is likely to a positive effect on customer satisfaction in retail banking. When a customer has a need, meet it, be easy accessible available to customer.Tangibles are associated with the impact on the customer's inferences about what service should be like and therefore will influence the evaluation of service quality (Parasuraman, 2004).

2.3.1.3. Empathy

Empathy is the intellectual identification with or vicarious experiencing of the feelings, thoughts, or attitudes of another; the imaginative ascribing to an object as a natural object or work of art, feelings or attitudes present in oneself (Kaltsatou, 2007). It is the ability to understand and share the feelings of another. The staff of the bank should be able to provide personal care to the customers, understand my specific needs of the clients and have client's best interests at heart. They should also provide all information that is needed by the clients (Ladhari, 2008).

2.3.1.4. Reliability

This refers to the processes, procedures and systems that would make service delivery a seamless experience (Ghylin, 2008). It highlighted whether the service delivery process wads standardized, streamlined and simplified, so customers could receive the service without any problem. The structured aspects of service delivery processes have not ever been adequately studied (Kaltsatou, 2007). In literature there were few marketing scholars who have tried to focus on the importance of the structural content of service delivery in service quality evaluation. This structural content of the service delivery process is considered important in service quality evaluation (Ladhari, 2008).

2.3.1.5. Assurance

This is the art of corporate governance in which a management provides accurate and current information to the stakeholders about the efficiency and effectiveness of its policies and operations, and the status of its compliance with the statutory obligations (Ladhari, 2008). Assurance makes the company receive customers' complaints with a positive attitude and the behavior of employees should be able to instill confidence in the clients. When making calls and using products of the company, clients should feel safe and employees should feel courteous. Professionalism should also be demonstrated (Ghylin, 2008).

In various studies the relationship between service quality and customer preference loyalty had been examined (Ghylin, 2008, Ladhari, 2009). In their study Grönross, (2007) focused solely on repurchase intentions, whereas Negi, (2009) focused on the elements of repurchasing as well as the willingness to recommend. In the study by Cronin and Taylor service quality did not appear to have a significant (positive) effect on repurchase intentions (in contrast to the significant positive impact of satisfaction on repurchase intention), whereas Fen &Meillian, (2005) found positive relationships between service quality and repurchase intentions and willingness to recommend.

2.4. TheFactor Structure of Credit Control and Service Quality on Client Satisfaction in Banking Sector

A study by Indiael and Dickson (2013) revealed that the health of financial sector is significantly correlated with a sound banking system. They also pointed out that failures in financial intermediation can disrupt the development process of a country. Also, Iwedi and Onuegbu (2014) observed that despite creation of risks management department by deposits money banks (DMBs), with responsibility of managing the credit risk, bad loans i.e. nonperforming loans was as high as 35 % in Nigerian deposits banks between 1999 and 2009. These were attributed to lack of an effective credit risks management framework, thereby affecting customer satisfaction negatively.

Extant literature has shown that even though many studies have been carried out on credit risk management, Service quality as well as customers' satisfaction either in Nigeria or abroad, however, there are few studies recently (Abdullahi 2013, Hamid and Adel 2013; Indiael and Dickson 2013; Iwedi and Onuegbu 2014; Kolapo et al 2012, Rosmaini et al 2013; and Samuel et al 2012) that directly studied the relationship between credit risk management and either performance, profitability, or innovative strategy of banks. While most of the studies on customer satisfaction focused on comparison of customers' satisfaction in Islamic banking, between countries and in retail banks (Amoah-Mensah 2010; Ismah et al 209 and Joyshreee and Faizan 2013).

3. Methodology

3.1. Introduction

This chapter presents the research methodology that was applied in conducting the study. This involved the research design, target population, sampling design and sample size, data collection procedures and instrument, determination of reliability and validity as well as data analysis techniques.

3.2. Research Design

This study was conducted as a Case study of Kenya Commercial Bank of South Sudan with a descriptive survey.It is used because it helps to collect high volume of data from different organizations and snapshot. According to Lavrakas (2008) descriptive survey research design as a systematic research method for collecting data from a representative sample of individuals using instruments composed of closed-ended and/or open-ended questions, observations, and interviews. Quantitative and qualitative methods were used in the methodological approaches of the study. This was done in order to get a comprehensive view of the situation in the study area. Qualitative methods used focus group discussions and participant observations (Robison, 2013).

3.3. Study Population

The population of 175 respondents selected for this study consists of 5 managerial staff, 55operational staff and 110 customers of KCB Bank in South Sudan.

Target Group	Population
Managerial staff	10
Operational staff	55
Customers	110
Total	170

Table 1: Study Population
Source: Primary Data

3.4. Sampling Procedure

The study used a probability sampling procedure to identify the sample units especially from the bank staffs and customers because the selection base on Random sampling. Lavrakaz (2008) states that a purposive sample, also referred to as a judgmental or expert sample, is a type of non-probability sample.

3.5. Sample Size and Selection Strategy

The sample size was calculated using the Krejcie and Morgan Table (1970) for determining the sample, as this gave a practical ratio based on the County's population size. According to Krejcie and Morgan Table, approximately 139respondents were used as a sample size of the entire population (170). The researcher broke down the sample to 5Managerial staff, 48Operational staff and 86 Customersof KCB in Juba as explained in Table 1.2.

Target Group	Population	Sample Size
Managerial staff	5	5
Operational staff	55	48
Customers	110	86
Total	170	139

Table 2: Sample Size Distribution
Source: Primary Data

3.5.1. Primary Data

According to Blaxter (2001), primary data is defined as consisting of materials that one has gathered by himself through systematic observation, information archives, the results of questionnaires and interviews and case study which one has compiled. This was collected through interviewing and questionnaire survey from the staff and the customers of the bank.

3.5.2. Secondary Data

Secondary data refer to data collected by someone other than the researcher conducting the current study (Saunders et al., 2009). The study used secondary data that can be obtained from annual report published by Central Bank of South Sudan from 2010 to 2015. Additional data was collected from the respective branch in form of annual reports, quarterly financial statements, and monthly issued financial journals. This secondary data sources significantly came up with relevant result for this study.

3.6. Research Methods

3.6.1.Survey

Survey method that utilizes a standardized set or list of questions given to individuals or groups was used, the results of which were consistently compared and contrasted. The questionnaires were filled by the bank staff and their customers. The choice of questions was based on the basis that respondents can read and write and enables responding to the study questions without influence on the presence of the respondent.

3.6.2. Interviews Method

Interviews are face to face meetings (Mugenda and Mugenda, 1999). This approach was guided by the consideration that interview method of gathering information can be used to solicit the opinions and suggestions of the respondents. These were used to collect data from the managerial staff of the bank. A set of questions in English were asked to respondents and responses were recorded. This helped explain issues under study in depth.

3.7.Data Collection Instruments

3.7.1. Closed Questionnaire

A structured questionnaire was used to obtain information from respondents (Amin, 2005). The questionnaire is an efficient data collection method which has advantages of high complete responses within a short period. Use of questionnaires allowed the respondents ample time to reflect on answers to avoid hasty responses and thus enhance the validity (accuracy) of the responses (Mugenda&Mugenda, 2003). The questionnaires were filled by the operational, support staff and the customers of the bank.

3.7.2 Interview Guide

A semi structured interview guide was designed and administered to managers and heads of departments to capture in-depth qualitative data. According to Neuman (2011), interview schedule is a set of questions read to the respondent by an interviewer who also records responses. This consisted of structured administered purposively to managers and heads of departments because they are more knowledgeable about the operations of the bank.

3.8.Validity and Reliability of Research Instruments

The quality of research is gauged by the validity and reliability of results. Data validity and data reliability measures the accuracy and consistence of the research. Validity is a measure determining the extent of systematic errors in the data material (Hair, Anderson, Tatham and Black, 1995). If relevant variables are excluded, the statistical models are biased. Data validity is to a great extent dependent on the researcher. Reliability assesses whether the research has random errors. It determines the consistence of the measurements. High reliability represents high correlation between dependent and independent variables. Cronbach's Alpha test was employed to measure the reliability.

A formula for Lawshewas used to measure the validity of research, as indicated below:

CVR = (n - N/2)/ (N/2)

Where CVR= Content Validity Ratio,

n= number of respondents indicating 'essential',

N= total number of respondents

The reliabilities found to be above 0.8, as recommended by (Amin, 2005) means the instruments are reliable.

Variable	**Anchor**	**Cronbach Alpha Coefficient**	**CVR (Content Validity Ratio)**
Budgeting	5 point	0. 7431	0.8812
Governance	5 point	0.8012	0.7541
Innovation	5 point	0.7865	0.8123
Financial reporting	5 point	0.7034	0.8821

Table 3: Validity and Reliability of the Instrument Variable
Source: Primary data

Since all Content Validity indices for all experts and Alpha coefficients were above 0.7, then the items/questions selected for the study were relevant to the study variables.

3.9. Measurement of Variables

- Credit risk managementwas measured using a five point Likert type scale (1 No extent, 2= Small extent, 3= Moderate extent, 4= Great extent, 5= Very great extent) based on the model of Ellul&Yerramilli, (2010).
- Service qualitywas measured using a five point Likert type scale (1 No extent, 2= Small extent, 3= Moderate extent, 4= Great extent, 5= Very great extent) based on the SERVQUAL model from Parasuraman, (1988).
- Customer satisfaction variable was measured using a five point Likert type scale (1 No extent, 2= Small extent, 3= Moderate extent, 4= Great extent, 5= Very great extent) based on the model of Nanziri, (2011).

3.10. Ethical Considerations

Respect for all intellectual property where all the secondary data was properly documented and referenced. The respect for respondents was ensured regarding information provided, and non-discrimination to allow willing and equal participation. In addition, no client was coerced to give the information, but was convinced to give the feedback at will, in this study. The researcher recognized the rights of individuals to privacy, personal data protection and freedom of movement. Masculinity was put in consideration especially in cultures where it is associated with self-esteem. The biodiversity was respected and no irreversible change that threatens the environment or ecological balance was imposed. Finally, all the data collected was destroyed after capturing and analysis.

3.11. Data Process and Analysis

The data collected was coded and filled into Statistical Package for Social Science (SPSS. 20). Depending on the nature of the data, different statistical methods will be applied. Descriptive statistics, such as mean, frequency, cross-tabulation, and percentage was also used. Multiple regression analysis was used to determine the effect of budgeting, governance and innovation on financial performance. Multiple regression attempts to determine whether a group of independent variables together can predict a result given dependent variable.

3.12. Limitations and Problems Encountered

The researcher encountered the following limitations

- Sensitivity of information; some bank staff were reluctant to respond to some of the questions since they deal with government information. The researcher assured them of maximum confidentiality so they can provide all the required information.

- Busy schedules; some key informant respondents had busy schedules and lacked time to participate in the study. The researcher however made appointments with the respondents in order to meet at appropriate times for the interviews.
- There was limited availability of local literature with respect budgeting and financial performance in South Sudan, more so, on commercial banks. However, this was overcome by consultation of foreign literature and reference to other relevant locally published material.
- Some respondentswere hesitant to give all the required information, because of fear to expose it to the competitors. This could cause a biased response. However, the researcher and the research assistants overcame this by spending time with the respondents to explain to them that the study is basically for academic purposes.

4. Presentation and Analysis of Study Findings

4.1. Introduction

This chapter discusses the response rate, Bio data, Pearson correlation, factor loadings, Standard and Deviation

4.2. Respondents' Bio Data

The response rate was 75.5% (105 out of 139 respondents).

4.2.1. Gender of Respondents

Table 4 below presents the gender distribution of the respondents.

Gender	Frequency	Percent
Male	64	60.9
Female	41	39.1
Total	105	100.0

Table 4: Gender by Respondent Distribution
Source: Primary Data Computed

The results in Table 4 indicate that at 60.9% were males and 39.1% were females.

4.2.2. Age Group of the Respondents

Table 4.2 below presents the age of the respondents

Age group	Frequency	Percent
41 - 50 years	43	41.0
31 - 40 years	34	32.4
21 - 30 years	18	17.2
50 + years	10	9.5
Total	105	100.0

Table 5: Age Group of the Respondents
Source: Primary Data Computed

The results in table 5 indicate that 41% of respondents were between the ages ranges of 41 – 50 years. In addition, those within the age bracket of 21 – 30 were 32.4%. Those who were between the age range of 31 – 40 years were ranked 3rd with a statistical representation of 17.2%. And 9.5% were between the age range of 50 and above.

4.2.3.Marital Status of the Respondents

The table below 4.3 presents marital status of respondents

Marital Status	Frequency	Percent
Married	58	52.2
Single	30	28.6
Separated	10	9.5
Divorced	7	6.7
Total	105	100.0

Table 6: Marital Status of the Respondents
Source: Primary Data computed

The results in table 6 indicates that 52.2% of respondents were married, 28.6% were single and 9.5% had separated from their partners while the remaining 6.7% had divorced from their partners.

4.2.4. Respondents' Number of Dependents

The table below 7 presents the number of dependents for the respondents.

Number of Dependents	Frequency	Percent
1 to 3	52	49.5
4 to 5	37	36.0
Above 5	20	19.1
None	11	10.5
Total	120	100.0

Table 7: Respondents' Number of Dependents
Source: Primary Data Computed

The results in table 7 above indicate that 49.5% of the respondents were with dependents ranging from 1 to 3. In addition, 36% had 4 to 5 dependents, 19.1% had above 5 dependents and 10.5% had no dependents.

4.2.5. Respondents' Level of Education

The table below 4.5 presents the educational levels of the respondents.

Level of Education	Frequency	Percent
Never studied	40	38.1
Diploma	31	29.5
Tertiary	21	20.0
Primary	15	14.3
Certificate	13	12.4
Masters	6	5.7
Total	120	100.0

Table 8: Respondents' Level of Education
Source: Primary Data computed

The results in table 8 above indicates that 38.1% of the respondents had never studied, 29.5% had attained diplomas, 20% were holding a degree as their level of education, 14.3% had studied up to primary level of education and 12.4% were holding certificates while the remaining 5.7% had Masters degrees as their levels of education.

4.2.6. Respondents' Number of Years Spent Working or Banking with KCB

The table below 9 presents the number of years the respondents have been working or banking with KCB

Number of Years Spent in the County	Frequency	Percent
5 - 6 years	50	47.6
Above 6 Years	41	39.1
3 - 4 years	12	12.0
1 - 2 years	10	9.3
Less than 1 year	07	6.8
Total	120	100.0

Table 9: Respondents' Working/Banking Experience
Source: Primary Data Computed

The results in table 9 above show that 47.6% of the respondents had been working/ banking with KCB 5 to 6 years. In addition, 39.1% had been working/ dealing with the bank for over 6 years, 10% had 3 to 4 years of working/banking experience, followed by respondents who had been working/ banking for 1 to 2 years 8.3% and 5.8% as the least who had been working/ banking with KCB for 1 year.

4.3. Relationship between Study Variables

Spearman correlation coefficient was used to determine the degree of relationship between the study variables as shown in the table 10 below.

	1	2	3
Credit Control (1)	1.000		
Service quality (2)	.466**	1.000	
Client satisfaction (3)	.658**	.421**	1.000

Table 10: Pearson's Zero Order Correlation Matrix
***. Correlation Is Significant At The .01 Level (2-Tailed).*
Source: Primary Data Computed

4.3.1 The Relationship between Credit Management and Client Satisfaction

The results in table 10 above indicate a positive relationship between Credit risk management and Customer satisfaction(r = 0.658, P-value < 0.01).

4.3.2. The Relationship between Service Quality and Client Satisfaction

The results in table 10 above indicate a significant positive relationship between Service quality and Customer satisfaction (r = 0.521, P-value < 0.01).

4.3.3. The Factor Structure of Credit Management and Service Quality on Client Satisfaction

Regression analysis was used to examine the level at which Credit risk management and Service quality determine Customer satisfaction

Model	Un-Standardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig
Constant	374.859	67.631		5.543	.001
Credit Control	.183	.087	.612	2.106	.073
Service quality	.444	.259	.498	1.714	.130
R= .674a; R Square = .454, Adjusted R- square = .298, F= .2.913, Sig = .120b					

Table 11: below Shows the Regression Model for Credit Management and Service Quality and Client Satisfaction
a. Dependent Variable: Customer Satisfaction
b. Predictors: (Constant), Credit Risk Management and Service Quality
Source: Primary Data Computed

Results in table 11 above show a linear relationship between Credit risk management and Service quality and Client satisfaction (R= 0.451)in the commercial sector of South Sudan. These variables explained 45.5% of the variance of Customer satisfaction (R Square =.45.5). The most influential predictor of Client satisfaction was Credit management (β = .612, Sig. 073). Service quality is less likely to v since it portrays low significance (β = .498, Sig. 130) in the model.

4.4. The Factor Analysis

4.4.1. Factor Analysis Results of Credit Management

The Table 12 presents the Factor Analysis results of Credit management

Variables	Risk Avoidance	Risk Reduction	Risk Maintenance	Risk Distribution
Capability requires the expertise of various individuals	.903			
Various individuals are integrated with tangible and intangible resources.	.885			
Risk avoidance is encouraged in the bank	.876			
There are safety programmes and procedures for preventing losses, such as health care, fire prevention; night security and alarms		.856		
Management tries to reduce the likelihood that the loss will occur		.833		
Damage prevention is most desirable form of risk management in the bank		.806		
Risk maintenance requires the expertise of various			792	

individuals				
Risk maintenance requires individuals to be integrated with tangible and intangible resources.			756	
There is risk maintenance in the organization			703	
Risk distribution requires the expertise of various individuals				.685
Risk distribution requires individuals to be integrated with tangible and intangible resources.				.646
There is Risk distribution in the bank				.619
Eigen Value	2.102	1.563	1.316	1.016
Variance %	31.195	23.196	19.530	15.079
Cumulative	31.195	54.391	73.921	89.00

Table 12: Factor Analysis of Credit Control
Source; Primary Data Computed

The results in table 12 above show the factor analysis results of Credit risk management, four factors were extracted and the first component (Risk avoidance) explained it better with 31.2%, the second component (Risk reduction) also explained more of Credit risk managementwith 23.2%, then Risk maintenancewith 19.5%and lastly Risk distribution which was the least in explaining Credit risk managementwith an Eigen value of 15.1%.

The factor analysis results of Credit risk managementunder Risk avoidance attribute were explained that; Capability requires the expertise of various individuals 90%, Various individuals are integrated with tangible and intangible resources89% and that the Risk avoidance is encouraged in the bank 88%.

UnderRisk reduction attribute, they were explained that; there are safety programmes and procedures for preventing losses, such as health care, fire prevention; night security and alarms 87%, Management tries to reduce the likelihood that the loss will occur 83% and that Damage prevention is most desirable form of risk management in the bank 81%.

With Risk maintenance attribute, the results were explained that; Risk maintenance requires the expertise of various individuals 79%, Risk maintenance requires individuals to be integrated with tangible and intangible resources 76% and that there is risk maintenance in the organization70%.

Lastly under Risk distribution attribute; Risk distribution requires the expertise of various individuals 69%, Risk distribution requires individuals to be integrated with tangible and intangible resources 65% and that there is Risk distribution in the bank 62%.

4.4.2. Factor Analysis Results of Service quality

The Table 13 presents the Factor Analysis results of Service quality

	Responsiveness	**Empathy**	**Assurance**	**Tangibility**
The staff of the bank are able to advise me on possible alternatives to my request, even those not provided by this telecom	.892			
There is willingness or readiness of employees to provide service accessibility; approachability and ease of contact	.854			
The staff of this bank are helpful to me	.812			
The staff of the bank provide personal care to the customers		.871		
The staff of this bank provide all information that is needed		.853		
The bank's customer centers should have operating hours convenient to all their customers.		.829		
Complaints are received with a positive attitude			.797	
The behavior of employees at this bank instills confidence in me			.736	
I feel safe when making calls and using products of the bank			.717	
Employees are well dressed and appear neat to do business				.744
The bank's products look attractive to me				.697

Am always attracted by the ambious of the bank's customer care centers				.634
Eigen Value	2.034	1.408	1.225	1.105
Variance %	30.481	21.102	18.358	16.559
Cumulative	30.481	51.583	69.941	86.5

Table 13: Factor Loadings of Service Quality
Source; Primary Data

The results in table 13 show the factor analysis results of Service quality, four factors were extracted and the first component (Responsiveness) explained it better with 30.5%, the second component (Empathy) also explained more of Service quality with 21.1%, followed by Assurance with 18.4% and lastly Tangibility which least explained Service quality with an 16.6%.

The factor analysis results of Service quality under Responsiveness attribute were explained that; the staff of the bank are able to advise me on possible alternatives to my request, even those not provided by this telecom 89%, there is willingness or readiness of employees to provide service accessibility; approachability and ease of contact 85% and that the staff of this bank are helpful to me 81%.

Under Empathy attribute, the results were explained that; the staff of the bank provides personal care to the customers 87%, the staff of this bank provides all information that is needed 85% and the bank's customer centers should have operating hours convenient to all their customers 83%.

With Assurance attribute the results were explained that; Complaints are received with a positive attitude 79%, the behavior of employees at this bank instills confidence in me 75% and that I feel safe when making calls and using products of the bank 73%.

Lastly under Tangibility attribute the results were explained that; Employees are well dressed and appear neat to do business 74%, the bank's products look attractive to me 69% and that Am always attracted by the ambious of the bank's customer care centers 63%.

4.4.3. Factor Analysis of Client satisfaction

The Table 14 presents the Factor Analysis results of Client satisfaction

Variables	**Commitment**	**Loyalty**	**Retention**	**Recommendation of Service**
There is mutual communication between the bank's staff and its customers.	.916			
The bank's products can easily be accessed anywhere in the market.	.874			
The bank is committed to solving customer complaints by setting up customer centers in good places that can be accessed easily.	.841			
There is customer psychological commitment towards the brand		.872		
I can be able to re bank with KCB despite situational influences		.845		
Customers can also convince other people to bank with KCB		.819		
Attention is put on the customer complaints so as to retain the existing customers and attract new ones and consistent quality services			.854	
Quality controls are put in place in order to avoid unsatisfactory performance			.804	
Services and products are produced according to the set standards			.793	
Clients are able to share their opinions with other consumers concerning the products and services of the bank.				.743
Customers are encouraged to post their views on a forum or product review site in order to attract other				.703

customers				
The bank is able to increase in its customer base and production each year				.689
Eigen Value 4.856	2.002	1.404	1.220	1.100
Variance %	29.194	20.473	17.790	16.043
Cumulative	29.194	47.667	67.457	83.5

Table 14: Factor Analysis of Client Satisfaction
Source: Primary Data Computed

The results in table 14 above show the factor analysis results of Client satisfaction, four factors were extracted and the first component (Commitment) explained it better with 29.2%, the second component (Loyalty) also explained more of Client satisfaction with 20.5%, followed by Retentionwith17.8% and lastlyRecommendation of serviceexplained Client satisfaction 16%.

The factor analysis results of Client satisfaction under Commitment attribute were explained that; there is mutual communication between the bank's staff and its customers 92%, the bank's products can easily be accessed anywhere in the market 87% and that the bank is committed to solving client complaints by setting up customer centers in good places that can be accessed easily 84%.

Under Loyalty attribute, they were explained that; there is customer psychological commitment towards the brand 87%,I can be able to re bank with KCB despite situational influences84% and that Customers can also convince other people to bank with KCB 82%.

With Retentionattribute, the results were explained that; Attention is put on the customer complaints so as to retain the existing customers and attract new ones and consistent quality services 85%, Quality controls are put in place in order to avoid unsatisfactory performance 80% and those services and products are produced according to the set standards 79%.

Lastly underRecommendation of serviceattribute, Clients are able to share their opinions with other consumers concerning the products and services of the bank 74%, Customers are encouraged to post their views on a forum or product review site in order to attract other customers 70% and that the bank is able to increase in its customer base and production each year 69%.

5. Discussion of the Findings

5.1. Introduction

This chapter presents interpretation of the study findings.

5.2. Bio Data

5.2.1. Gender of the Respondents

The results indicated that at 60.9% were males and 39.1% were females. This implied that most of the employees and customers in the commercial bank and their customers in South Sudan were males. This is attributed to the levels of illiteracy in the bank and the conflicts that have left a lot of women displaced and vulnerable. However, obtaining information from both male and female is an indicator that the information contained in this report is gender sensitive hence the report data being genuine.

5.2.2. Age Group of the Respondents

The results indicated that 41% of respondents were between the age ranges of 41 – 50 years. In addition, those within the age bracket of 21 – 30 were 32.4%. Those who were between the age range of 31 – 40 years were ranked 3rd with a statistical representation of 17.2%. And 9.5% were between the age range of 50 and above. This implied that most of the employees in commercial banks and their customers in South Sudan that participated in the study were between the age range of 41 - 50 years, an indicator that the bank employs mature and energetic people who can effectively implement all possible policies for effective budgeting and good governance as well as approaches towards great innovations for improved financial performance in the commercial banks. Therefore, presentation of data obtained from mature respondents of above 41 years means that data contained in this study is good and reasonable.

5.2.3. Marital Status of the Respondents

The result indicated that 52.2% of respondents were married, 28.6% were single and 9.5% had separated from their partners while the remaining 6.7% had divorced from their partners. This implies that most of the employees engaged in implementing policies for credit risk management and service quality for improved customer satisfaction in the commercial banks were married, which is a sign of responsibility.

5.2.4. Number of Dependents for the Respondents

The results indicated that 49.5% of the respondents were with dependents ranging from 1 to 3. In addition, 36% had 4 to 5 dependents, 19.1% had above 5 dependents and 10.5% had no dependents. This implied that most of the employees of the commercial banks in South Sudan and their customers in the Country were responsible people since most of them had dependents to cater for. This also increases their performance levels and financial performance of the bank in the long run.

5.2.5. Education Levels of the Respondents

Results indicated that 38.1% of the respondents had never studied, 29.5% had attained diplomas, 20% were holding a degree as their level of education, 14.3% had studied up to primary level of education and 12.4% were holding certificates while the remaining 5.7% had Masters degrees as their levels of education. This implied that the employees of the commercial banks of South Sudan had acquired some skills to work in the bank since some of the workers had acquired a reasonable level of education. However the leaders in the region needed to lay strategies to improve education of the beneficiaries. The results also indicated that the information got during the research can be depended on as majority of the respondents were educated with capability of researching and making independent decisions.

5.2.6. Number of Years the Respondents Have Been Workingor Banking with KCB

The results showed that that 47.6% of the respondents had been working/ banking with KCB 5 to 6 years. In addition, 39.1% had been working/ dealing with the bank for over 6 years, 10% had 3 to 4 years of working/banking experience, followed by respondents who had been working/ banking for 1 to 2 years 8.3% and 5.8% as the least who had been working/ banking with KCB for 1 year. This implied that most of the respondents who participated in this study had worked and had dealt with the central for 6 and above years, an indication that data obtained was from people who were mature with working experience in the organizations and that information got from them was not biased.

5.3. The Relationship between the Variables

5.3.1. The Relationship betweenCredit Management and Client Satisfaction

The results indicated a positive relationship between Credit risk management and Customer satisfaction(r = 0.658, P-value < 0.01). This implied that Credit risk management influenced Client satisfaction in the banking sector of South Sudan.

The results are in line with Mbugua, (2013) who said that it is of crucial importance that banks practice prudent credit risk management and safeguarding the assets of the banks and protect the investors' interests. Commercial banks are engaged in a wide range of activities like investment, loaning, trading and banking which exposes them to risk. Therefore the instability in financial performance especially in financial sector emanates from the poor credit risk management.

According to Ogilo, (2012), the firm's credit policies are the chief influences on the level of debtors, measuring the manager's position to invest optimally in its debtors and be able to trade profitably with increased revenue. Viru, (2008) pointed out that credit policy defines a firms' performance, meaning that once a firm adopts an optimal credit policy, it will be able to maximize its investment revenue in debtors and this improves and promotes its financial standing and performance.

5.3.2. The Relationship BetweenService Quality and Client Satisfaction

The results indicated a significant positive relationship between Service quality and Client satisfaction (r = 0.521, P-value < 0.01). This implied that Service quality influencedClient satisfaction in the banking sector of South Sudan.

In their study Grönross, (2007) focused solely on repurchase intentions, whereas Negi, (2009) focused on the elements of repurchasing as well as the willingness to recommend. In the study by Cronin and Taylor service quality did not appear to have a significant (positive) effect on repurchase intentions (in contrast to the significant positive impact of satisfaction on repurchase intention), whereas Fen &Meillian, (2005) found positive relationships between service quality and repurchase intentions and willingness to recommend.

5.3.3. The Factor Structure of Credit Risk Management and Service Quality on Client Satisfaction

The results indicated a linear relationship between Credit risk management and Service quality and Client satisfaction (R= 0.451) in the commercial sector of South Sudan. These variables explained 45.5% of the variance of Customer satisfaction (R Square =.45.5). The most influential predictor of Customer satisfaction was Credit risk management (β = .612, Sig. 073). Service quality is less likely to v since it portrays low significance (β = .498, Sig. 130) in the model.

This implied that a unit change in Credit risk management will contribute to a change in the possibility of Customer satisfaction in the commercial banks by (.612) and a one unit change in while a one unit change in and Service quality can contribute to a change in the Customer satisfaction in the commercial banks of South Sudan (.498).

The results are in line with the study by Indiael and Dickson (2013) revealed that the health of financial sector is significantly correlated with a sound banking system. They also pointed out that failures in financial intermediation can disrupt the development process of a country.

Extant literature has shown that even though many studies have been carried out on credit risk management, Service quality as well as customers' satisfaction either in Nigeria or abroad, however, there are few studies recently (Abdullahi 2013, Hamid and Adel 2013; Indiael and Dickson 2013; Iwedi and Onuegbu 2014; Kolapo et al 2012, Rosmaini et al 2013; and Samuel et al 2012) that directly studied the relationship between credit risk management and either performance, profitability, or innovative strategy of banks. While most of the studies on customer satisfaction focused on comparison of customers' satisfaction in Islamic banking, between countries and in retail banks (Amoah-Mensah 2010; Ismah et al 209 and Joyshreee and Faizan 2013).

6. Conclusions and Recommendations

6.1. Conclusions

The study established that in general terms variables including credit risk management and service quality play a big role in improving customer satisfaction in the commercial banks of South Sudan. Therefore the commercial banks in South Sudan should focus on improvingcredit risk management since the respondents asserted that credit risk management especially risk avoidance and reduction since they proved to be so determinant. The regression results show further that the direction and the extent of bank's customer satisfaction are dependent on the predictors being examined such credit risk management and service quality.

In view of the above analysis, credit risk management and service quality is necessary to the proper functioning of banks since credit risk management can be a tool in financial management for regularly checking the performance of the bankfor improved customer satisfaction. Therefore for improved customer satisfaction in the commercial bank of South Sudan, there is need to effectively implement effective credit risk management and service quality.

6.2. Recommendations

Basing on the study findings and the conclusions, the researcher derived the following recommendations:

6.2.1. The relationship between Credit Management and Client Satisfaction

The results indicated a positive relationship between Credit risk management and Customer satisfaction(r = 0.658, P-value < 0.01) which implied that Credit risk management influencedCustomer satisfaction in the banking sector of South Sudan. The study therefore recommends that;

- All banks should have established Credit Policies ('Lending Guidelines') that clearly outline the senior management's view of business development priorities and the terms and conditions that should be adhered to in order for loans to be approved. The Lending Guidelines should be updated at least annually to reflect changes in the economic outlook and the evolution of the bank's loan portfolio, and be distributed to all lending/marketing officers. The Lending Guidelines should be approved by the Managing Director/CEO & Board of Directors of the bank based on the endorsement of the bank's Head of Credit Risk Management and the Head of Corporate/Commercial Banking.
- A thorough credit and risk assessment should be conducted prior to the granting of loans, and at least annually thereafter for all facilities. The results of this assessment should be presented in a Credit Application that originates from the relationship manager/account officer ('RM'), and is approved by Credit Risk Management (CRM). The RM should be the owner of the customer relationship, and must be held responsible to ensure the accuracy of the entire credit application submitted for approval. RMs must be familiar with the bank's Lending Guidelines and should conduct due diligence on new borrowers, principals, and guarantors. It is essential that RMs know their customers and conduct due diligence on new borrowers, principals, and guarantors to ensure such parties are in fact who they represent themselves to be. All banks should have established Know Your Customer (KYC) and Money Laundering guidelines.

6.2.2. The Relationship between Service Quality and Client Satisfaction

The results indicated a significant positive relationship between Service quality and Customer satisfaction (r = 0.521, P-value < 0.01). This implied that Service quality influencedCustomer satisfaction in the banking sector of South Sudan. The study therefore recommends that;

- A need drive the customer to buy whereas word of mouth has the power to change customer perception and expectations regarding the service. It was found that Service performance and (negative) word of mouth has the strongest impact on customer decision regarding continue (repurchase intension) or discontinue (switching intension) the relationship with the particular service provider.
- Findings depict that Responsiveness (the way they are dealt by the service provider) is the most valuable element for the customer in service settings. Also it is observed that companies need to work more on complaint resolution systems to make their services more reliable. As the whole service industry lies on the concept of fairness, fulfilling the commitments on time is important to win the customer's trust.

6.2.3. The Factor Structure of Credit Risk Management and Service Quality on Client Satisfaction

The results indicated a linear relationship between Credit risk management and Service quality and Client satisfaction (R= 0.451) in the commercial sector of South Sudan. These variables explained 45.5% of the variance of Customer satisfaction (R Square =.45.5). The most influential predictor of Customer satisfaction was Credit risk management (β = .612, Sig. 073). Service quality is less likely to v since it portrays low significance (β = .498, Sig. 130) in the model. This implied that a unit change in Credit risk management will contribute to a change in the possibility of Customer satisfaction in the commercial banks by (.612) and a one unit change in while a one unit change in and Service quality can contribute to a change in the Customer satisfaction in the commercial banks of South Sudan (.498).The study therefore recommends that;

- All banks should adopt a credit risk grading system. The system should define the risk profile of borrower's to ensure that account management, structure and pricing are commensurate with the risk involved. Risk grading is a key measurement of a Bank's asset quality, and as such, it is essential that grading is a robust process. All facilities should be assigned a risk grade. Where deterioration in risk is noted, the Risk Grade assigned to a borrower and its facilities should be immediately changed. Borrower RiskGrades should be clearly stated on Credit Applications.
- To improve performance system companies are striving to focus more on introducing employee oriented policies by removing the gaps between management – employees and its customers. There are three main gaps described in the study. Service quality management gap can be removed by planning the activities, through research and analysis and by arranging the staff properly company can analyze and predict customer expectations. Also it is important to develop data base analysis, customer general mapping, capacity planning and emphasizing on marketing research and analysis to gather information about latest market trends.

6.4. Areas for Further Research

- A related study could be carried out to find out on the impact of Demographic Factors in the influencing governance practices for improved financial performance.Moreover, a study should also be carried out to establish the challenges commercial banks face in a war torn country like South Sudan.

7. List of Acronyms and Abbreviations

ATM	Automated Teller Machine
CBK	Central Bank of Kenya
CBOS	Central Bank of Sudan
BOSS	Bank of South Sudan
CVI	Content Validity Index
EFT	Electronic Fund Transfer
KCB	Kenya Commercial Bank
RTGS	Real-time gross settlement systems
SPSS	Statistical package for the social sciences

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Appendices

Customers' Questionnaire

Dear Sir/ Madam
Iam a Professor Gabriel AlierRiak, I am required to carry out a research project. The research is to provide a broader understanding of how Credit Control and Service quality affect Client satisfaction in the banking sector of South Sudan with EDEN BANK as a case. These questions are intended to facilitate this study. You have been randomly selected as a customer of the above mentioned bank and you are kindly requested to spare some time and voluntarily respond to the following questions. All your responses will be treated confidentially.
Your input is highly appreciated.

Please tick your selected option

Section A: Bio data

1. Gender
Male ☐
Female ☐

2. Age Group
21 – 30 Yrs ☐
31 – 40 Yrs ☐
41 – 50 Yrs ☐
Over 50 Yrs ☐

3. Marital status
Single ☐
Married ☐
Divorced ☐
Others ☐

4. Number of dependents
None ☐
1-3Yrs ☐
4-6Yrs ☐
6+ Yrs ☐

5. Level of education
Never studied ☐
Primary ☐
Certificate
Diploma ☐
Tertiary ☐
Masters ☐

6. Number of years spent working with KCB
Less than 1 Yrs ☐
1-2 Yrs ☐
2-4 Yrs ☐
4-6 Yrs ☐
6+ Yrs ☐

Section B: Credit Control

Please check your feelings on Diplomatic relations by following the rating below and tick the appropriate choice: 5 - Strongly Agree (SA) 4 - Agree (A) 3 – Undecided (UD) 2 -Disagree (D) 1 - Strongly Disagree (SD)

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	Please indicate the degree to which you agree with the following statements. Tick the scale	No Extent	Small Extent	Moderate Extent	Great Extent	Very Great Extent
		1	2	3	4	5
	Risk avoidance					
1	Capability requires the expertise of various individuals					
2	Various individuals are integrated with tangible and intangible resources.					
3	There is risk avoidance in the bank					
4	Risk avoidance increases performance					
5	Risk avoidance is encouraged in the bank					
	Risk reduction					
6	There is loss prevention and loss control in the bank					
7	There are safety programmes and procedures for preventing losses, such as health care, fire prevention; night security and alarms					
8	Management tries to reduce the likelihood that the loss will occur					
9	Damage prevention is most desirable form of risk management in the bank					
10	There is justifiable estimate, of future losses for the whole group					
	Risk maintenance					
11	Risk maintenance requires the expertise of various individuals					
12	Risk maintenance requires individuals to be integrated with tangible and intangible resources.					
13	There is risk maintenance in the organization					
14	Risk maintenance increases performance					
15	Risk maintenance is encouraged in the bank					
	Risk distribution					
16	Risk distribution requires the expertise of various individuals					
17	Risk distribution requires individuals to be integrated with tangible and intangible resources.					
18	There is Risk distribution in the bank					
19	Risk distribution increases performance					
20	Risk distribution is encouraged in the bank					
	Risk Transfer					
21	Risk transfer requires the expertise of various individuals					
22	Risk transfer needs individuals to be integrated with tangible and intangible resources.					
23	There is Risk transfer in the bank					
24	Risk transfer increases performance					
25	Risk transfer is encouraged in the bank					

Table 15

Section C: Service Quality

Please check your feelings on governance by following the rating below and tick the appropriate choice: 5 - Strongly Agree (SA) 4 - Agree (A) 3 – Undecided (UD) 2 -Disagree (D) 1 - Strongly Disagree (SD)

	To what extent do you agree/disagree with the following statements? Tick the scale	Strongly Disagree	Disagree	Not sure	Agree	Strongly Agree
		1	2	3	4	5
	Responsiveness					
1	The services from the bank are received on time					
2	Complaints are addressed within time					
3	The staff of this bank/company are helpful to me					
4	The staff of the company are able to advise me on possible alternatives to my request, even those not provided by this telecom					
5	There is willingness or readiness of employees to provide service accessibility; approachability and ease of contact					
	Empathy					
6	The staff of the bank provide personal care to the customers					
7	The staff of this bank understand my specific needs					
8	The staff of this bank provide all information that is needed					
9	The staff of this bank have my best interests at heart					
10	The bank's customer centers should have operating hours convenient to all their customers.					
	Reliability					
11	The staff of this bank provide a service with commitment in a timely manner					
12	The staff of this bank show a sincere interest in solving my problems					
13	The staff of this bank the service right the first time					
14	The staff of this bank are dependable					
15	The company provides their services at the time they promise to do so with clients.					
	Assurance					
16	Complaints are received with a positive attitude					
17	The behavior of employees at this bank instills confidence in me					
18	I feel safe when making calls and using products of the company					
19	Employees at this bank are courteous					
20	The staff at this telecom have the knowledge to answer all my questions					
	Tangibles of services					
21	Employees are well dressed and appear neat to do business					
22	The bank's products look attractive to me					
23	Am always attracted by the ambious of the telecoms customer care centers					
24	The packaging of the products is attractive					
25	Customer centers look smart for any business					

Table 16

Section D: Client Satisfaction
Please check your feelings on governance by following the rating below and tick the appropriate choice: 5 - Strongly Agree (SA) 4 - Agree (A) 3 – Undecided (UD) 2 -Disagree (D) 1 - Strongly Disagree (SD)

	Commitment	1	2	3	4	5
1	There is mutual communication between the bank's staff and its customers.					
2	The bank's products can easily be accessed anywhere in the market.					
3	The bank is committed to solving customer complaints by setting up customer centers in good places that can be accessed easily.					
4	The bank is committed to serve their customers at all times.					
5	The customers buy the bank's products regularly					
	Loyalty					
6	There is customer psychological commitment towards the brand					
7	I can be able to re bank with KCB despite situational influences					
8	Customers can also convince other people to bank with KCB					
9	I feel I cannot change from banking with KCB					
10	I cannot bank with any other bank in South Sudan					
	Retention					
11	Attention is put on the customer complaints so as to retain the existing customers and attract new ones and consistent quality services					
12	Quality controls are put in place in order to avoid unsatisfactory performance					
13	Services and products are produced according to the set standards					
14	Research is made in order to know the customer's needs so that they can be satisfied					
15	The bank first makes an extensive market research before increasing or reducing product prices					
	Recommendation of service					
16	I can recommend KCB to other people					
17	Clients are able to share their opinions with other consumers concerning the products and services of the bank.					
18	Customers are encouraged to post their views on a forum or product review site in order to attract other customers					
19	The bank is able to increase in its customer base and production each year					
20	I bank with KCB because of people's recommendations on their products.					

Table 17

Staff' Questionnaire

Dear Sir/ Madam

Iam a student at Kampala Universitypursuing a Master Degree in Business Administration. As one of the requirements for the award of the above degree, I am required to carry out a research project. The research is to provide a broader understanding of how Credit Control and Service quality affect Client satisfaction in the banking sector of South Sudan with IVORY BANK as a case. These questions are intended to facilitate this study. You have been randomly selected as a staff of the above mentioned bank and you are kindly requested to spare some time and voluntarily respond to the following questions. All your responses will be treated confidentially.

Your input is highly appreciated.

Please tick your selected option

Section A: Bio data

1. Gender
Male
Female
2. Age Group
21 – 30 Yrs
31 – 40 Yrs
41 – 50 Yrs
Over 50 Yrs

3. Marital status
Single
Married
Divorced
Others

4. Number of dependents
Never studied
Primary
Certificate
Diploma
Tertiary
Masters

5. Level of education
Never studied
Primary
Certificate
Diploma
Tertiary
Masters

6. Number of years spent banking with KCB
Less than 1 Yrs
1-2 Yrs
2-4 Yrs
4-6 Yrs
6+ Yrs

Section B: Credit Control
Please check your feelings on Diplomatic relations by following the rating below and tick the appropriate choice: 5 - Strongly Agree (SA) 4 - Agree (A) 3 – Undecided (UD) 2 -Disagree (D) 1 - Strongly Disagree (SD)

	Please indicate the degree to which you agree with the following statements. Tick the scale	**No Extent**	**Small Extent**	**Moderate Extent**	**Great Extent**	**Very Great Extent**
		1	**2**	**3**	**4**	**5**
	Risk avoidance					
1	Capability requires the expertise of various individuals					
2	Various individuals are integrated with tangible and intangible resources.					
3	There is risk avoidance in the bank					
4	Risk avoidance increases performance					
5	Risk avoidance is encouraged in the bank					
	Risk reduction					

6	There is loss prevention and loss control in the bank					
7	There are safety programmes and procedures for preventing losses, such as health care, fire prevention; night security and alarms					
8	Management tries to reduce the likelihood that the loss will occur					
9	Damage prevention is most desirable form of risk management in the bank					
10	There is justifiable estimate, of future losses for the whole group					
	Risk maintenance					
11	Risk maintenance requires the expertise of various individuals					
12	Risk maintenance requires individuals to be integrated with tangible and intangible resources.					
13	There is risk maintenance in the organization					
14	Risk maintenance increases performance					
15	Risk maintenance is encouraged in the bank					
	Risk distribution					
16	Risk distribution requires the expertise of various individuals					
17	Risk distribution requires individuals to be integrated with tangible and intangible resources.					
18	There is Risk distribution in the bank					
19	Risk distribution increases performance					
20	Risk distribution is encouraged in the bank					
	Risk transfer					
21	Risk transfer requires the expertise of various individuals					
22	Risk transfer needs individuals to be integrated with tangible and intangible resources.					
23	There is Risk transfer in the bank					
24	Risk transfer increases performance					
25	Risk transfer is encouraged in the bank					

Table 18

Section C: Service quality

Please check your feelings on governance by following the rating below and tick the appropriate choice: 5 - Strongly Agree (SA) 4 - Agree (A) 3 – Undecided (UD) 2 -Disagree (D) 1 - Strongly Disagree (SD)

	To what extent do you agree/disagree with the following statements? Tick the scale	**Strongly Disagree**	**Disagree**	**Not sure**	**Agree**	**Strongly Agree**
		1	**2**	**3**	**4**	**5**
	Responsiveness					
1	The services from the bank are received on time					
2	We try to address complaints in time					
3	I am helpful to the customers					
4	I am able to advise customers on possible alternatives to my request, even those not provided by this telecom					
5	There is willingness or readiness of employees to provide service accessibility; approachability and ease of contact					
	Empathy					
6	I provide personal care to the customers					
7	I understand customer's specific needs					
8	As staff we provide all information that is needed					
9	The staff of this company have my best interests at heart					
10	The company's customer centers should have operating hours convenient to all their customers.					
	Reliability					
11	The staff provides a service with commitment in a timely manner					

12	We show a sincere interest in solving my problems					
13	I service customers right the first time					
14	As staff, we are dependable					
15	The bank provides their services at the time they promise to do so with clients.					
	Assurance					
16	Complaints are received with a positive attitude					
17	The behavior of employees at this bank instills confidence in me					
18	I feel safe when making calls and banking with KCB					
19	Employees at this bank are courteous					
20	The staff at this bank have the knowledge to answer all my questions					
	Tangibles of services					
21	I am always well dressed and appear neat to do business					
22	The bank's products look attractive to me					
23	Customers are attracted by the ambious of the customer care centers					
24	The packaging of the bank's products is attractive					
25	Customer centers look smart for any business					

Table19

Please check your feelings on governance by following the rating below and tick the appropriate choice: 5 - Strongly Agree (SA) 4 - Agree (A) 3 – Undecided (UD) 2 -Disagree (D) 1 - Strongly Disagree (SD)

	Commitment	1	2	3	4	5
1	There is mutual communication between the bank's staff and its customers.					
2	The bank's products can easily be accessed anywhere in the market.					
3	The bank is committed to solving customer complaints by setting up customer centers in good places that can be accessed easily.					
4	The bank is committed to serve their customers at all times.					
5	The customers buy the bank's products regularly					
	Loyalty					
6	There is customer psychological commitment towards the brand					
7	I can be able to re bank with KCB despite situational influences					
8	Customers can also convince other people to bank with KCB					
9	I feel I cannot change from banking with KCB					
10	I cannot bank with any other bank in South Sudan					
	Retention					
11	Attention is put on the customer complaints so as to retain the existing customers and attract new ones and consistent quality services					
12	Quality controls are put in place in order to avoid unsatisfactory performance					
13	Services and products are produced according to the set standards					
14	Research is made in order to know the customer's needs so that they can be satisfied					
15	The bank first makes an extensive market research before increasing or reducing product prices					
	Recommendation of service					
16	I can recommend KCB to other people					
17	Clients are able to share their opinions with other consumers concerning the products and services of the bank.					
18	Customers are encouraged to post their views on a					

	forum or product review site in order to attract other customers					
19	The bank is able to increase in its customer base and production each year					
20	I bank with KCB because of people's recommendations on their products.					

Table 20

No.	ITEM	Quantity	Cost/Unit(USSP)	Total cost (SSP)
1.	Stationery	1 (ream)	50	50
2.	Printing & Binding	-	70	70
3.	Communication	-	1500	1500
4.	Transport	-	1000	1000
5.	Lunch	10 days	50	500
6.	Research Assistants	2	700	1400
7.	Miscellaneous	-	1000	1000
8.	Data analysis			500
TOTAL				6,020

Table 21: Budget Estimates

DATE	ACTIVITY	PERSON RESPONSIBLE
September 2021	Proposal writing.	Researcher and Supervisor
October 2021	Developing research instruments and submission	Researcher and Supervisor
April 2021	Analysis Report writing	Researcher and Supervisor
May 2021	Final report presentation and submission	Researcher and Research Assistants

Table 22: Workplan for the Research Project