FACTORs AFFECTING SERVICE TO SMALL AND MICRO ENTERPRISE CUSTOMERS: (A CASE STUDY OF FIDELITY BANK)

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DECLARATION
This is my original work and has not been presented in any other university for any academic award.

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This research project has been submitted for examination with my approval as university supervisor.

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ABSTRACT

The general purpose of the study was to establish the strength and weakness of Fidelity Bank. The study was guided by several objectives; the general objective was to determine factors affecting SME customers within Fidelity Bank from a human resource perspective. Specific objectives were to identify the features influencing the performance of small scale enterprises, to develop recommendations for improvement of performance of small scale enterprises, to assess the relationship between Fidelity Bank and SME customers and to identify factors that affect SME customers in Fidelity Bank. The SME customers provide a sizeable income for the bank and also ensure that at the same time they are served and retained in an excellent way. Some of the anticipated challenges are unco-operative workers, the researcher being unwelcomed, staff members being computer illiterate and frustration due to salaries being delayed.

In chapter two, the researcher reviewed information on the SMEs, general information on bank information with SMEs, rules and regulations, formation of SMEs and a theoretical framework relating to SMEs. In chapter three, the study presented the methodological aspects of the research work and covered research design, target population, sample procedure and design, data collection method and data analysis. In chapter four, data collected was analyzed and presented using various methods to enable systematic interpretation of data collected.

In conclusion, tables, charts and graphs were used to present the researcher’s findings. The management was co-operative and was able to share a lot of information with the researcher, the staff members were able to help in practical exercises and were friendly. In regards to recommendation, the management should encourage team work in order for the staff to work together to achieve their goals and also there should be description of tasks and duties to the employees.