

# AZANIA BANK LIMITED



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## **TERMS OF REFERENCE FOR CONDUCTING CUSTOMERS' SATISFACTION SURVEY – FINANCIAL YEAR 2020**

### **1. PURPOSE AND OBJECTIVES OF THE SURVEY**

Azania Bank is a financial institution which is regulated by central Bank of Tanzania. It offers a wide range of products and services to a variety of customers.

The bank is seeking to engage a survey consultant to carry out a transparent and objective customer satisfaction survey to determine the importance of a customer in execution of its corporate business strategy and to determine levels of customer satisfaction and how it may be improved.

The main objective of the survey will be to assess the customer's overall satisfaction and perceptions and measure their satisfaction with regards to the banks product and services. While conducting the survey the following elements should be observed.

- ❖ Convenience – Quality of services and reliability
- ❖ Customer care – Interaction of bank staff with customers
- ❖ Transaction method – Turnaround time
- ❖ Delivery channels – services at the branches, ATM's and through digital platforms.
- ❖ Pricing – Fees, Charges and rates on products and services
- ❖ Physical aspects – Appearance and branding of branches/service centers/bureau/ATM's

## **2. ELIGIBLE BIDDERS FOR CONSULTANCY**

A bidder may be a Sole Proprietor, Partnership Firm, Limited Liability Company, or any other Private Entity or any combination of either them with a formal intent to enter into an agreement or under an existing agreement in form of a joint venture, consortium or association. In the case of a joint venture, consortium or association, all parties shall be jointly and severally liable.

A bidder must be duly registered under Tanzania laws and has relevant license/permits/certificates or any other relevant document that allows the consultant to conduct business/services in Tanzania.

## **3. COST**

The bidders shall bear all costs associated with the preparation and submission of its bids and the Bank shall in no case be responsible or liable for those costs regardless of the conduct or outcome of the tendering process. Bid prices shall be quoted in Tanzanian Shillings.

## **4. SCOPE AND COVERAGE OF SURVEY**

The survey is intended to cover Azania Bank customers and non-customers (At least two competitors).

The focus will be on the following segments.

- ❖ Corporate customers (small, medium and large corporate)
- ❖ Retail customers; Operating personal accounts (Saving accounts, Current Accounts and Fixed accounts)
- ❖ Institutional customers (Government and non-government institutions)
- ❖ SME customers; Small and Medium business (Private institutions, Non-profit making organization, associations etc)
- ❖ Premier Banking Customers

## **5. SPECIFIC OBJECTIVES**

**The survey will specifically seek to:**

- ❖ Determine the quality of service delivery and identify gaps if any, as perceived by customers.
- ❖ Measure customer support processes/system and turnaround time
- ❖ Bank's general customer satisfaction index, customer experience vs competition through identification of source of customer dissatisfaction or complaints.
- ❖ Measure the share of customers considering shifting to competition and reasons.

- ❖ Measure the share of customers considering joining Azania Bank from the competition and the reasons.
- ❖ Measures customer ability to recommend the bank.
- ❖ Establish Performance Monitoring Framework for the Bank based on Customer Satisfaction Indicators.

#### **4. PRELIMINARY REQUIREMENTS**

The Consultant will be required to submit the overall plan and feature out the way the survey will be carried out but not limited to the following:-

1. Technical proposal submission
2. Consulting Company's references
3. Description of the methodology for performing the assignment.
4. Team composition with relevant qualification/experience in the field and task assignments
5. Time schedule
6. Activity (work Schedule)
7. License/Permits/certificates or any other relevant documents from relevant authorities that authorizes the consultant to conduct business in Tanzania.

#### **5. DELIVERABLES**

The Consultant will be required to submit the following:

1. A draft report on survey findings, recommendations and suggestions on how the bank should improve customer experience and service delivery based on established performance monitoring framework.
2. A final report on findings and recommendations taking into account Azania bank's comments on draft report in both hard and soft copies.
  - ❖ Highlights of the results of the survey in PowerPoint format (soft copy only)
  - ❖ Detailed report in 3 hard copies as well as digital format.
3. The survey and report submission should be completed within 45 calendar days.

#### **6. CONFIDENTIALITY**

The consultant is required to treat all Banks' information with utmost confidentiality and they should be used for the purpose of the survey and not otherwise.