SJ Business Research Africa
Vol. 1 No. 1 (2024): January 2024 Issue
https://doi.org/10.51168/sjbusiness.v1i1.39
Original Article

CLIENTELE INFLUENCE ON THE PERFORMANCE OF COMMERCIAL BANKS IN SOUTH SUDAN. A DESCRIPTIVE STUDY.

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ABSTRACT.

Background:
This paper aims to investigate the clientele influence on the performance of commercial banks in South Sudan.

Methodology:
The study used a descriptive survey research design. The target population consisted of 240 employees of South Sudan Kenya Commercial Bank spread across the three branches of Juba City. A simple random sampling technique was used to obtain a sample of 150 respondents. The data collected from the respondents was coded, entered into the computer, and analyzed using Statistical Package for Social Sciences (SPSS).

Results:
The study had a total of 120 participants where 86 were females and 34 were male. Participants were asked to express their level of agreement with the statement that clientele affects the bank's performance. Out of the 120 surveyed respondents, the majority, and 66 individuals (55%), 'strongly agreed' that the clientele has a substantial effect on the bank's performance. Another 32 respondents (26.7%) 'Agreed' with the statement, cumulatively suggesting that 81.7% of participants affirm the significance of clientele in influencing bank performance. The 'undecided' group accounts for 12 responses (10%), indicating a segment of uncertainty or neutrality. A minority of respondents expressed some level of disagreement, with 4 (3.3%) choosing 'disagree' and 6 (5%) selecting 'strongly disagree.

Conclusion:
The study's evidence showed a meaningful departure from the expected frequencies under the null hypothesis, asserting that a robust and adequate client base is crucial for the performance of banks. This conclusion aligns with financial theories that posit the critical role of a strong client base in enhancing a bank's profitability and stability.

Recommendation:
Banks should implement targeted marketing strategies and develop service offerings tailored to attract and retain a wide array of clients, from individuals to corporate and government entities.

Keywords: *Clientele influence, Commercial banks, Southern Sudan*
Submitted: 2024-01-16 Accepted: 2024-01-18

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BACKGROUND OF STUDY.

By Independence Day, the following commercial banks were operating in the country under license from the Central Bank of South Sudan: 1) Agricultural Bank of Sudan, 2) Buffalo Commercial Bank, 3) Commercial Bank of Ethiopia, 4) Equity Bank, 5) Ivory Bank, 6) Kenya Commercial Bank, 7) Mountain Trade and Development Bank, 9) Nile Commercial Bank Kenya Commercial Bank South Sudan Limited, sometimes known as KCB South Sudan, is one of the first few commercial banks earlier came to South Sudan for investment(Wikipedia 2024). According to Wikipedia 2024, It is licensed by the Bank of South Sudan, the country's central bank and national banking regulator. KCB South Sudan is a subsidiary, owned 100% by the Kenya Commercial Bank Group, based in Nairobi, Kenya(KCB Bank Southern Sudan Limited) as cited by Wikipedia 2024.

When the peace agreement commonly known as the Comprehensive Peace Agreement (CPA) was signed in

2005 between the Sudan government and Rebel forces known as Sudan People's Liberation Movement/Army (SPLM/A) in Naivasha Kenya, several investors including foreign commercial banks such as Kenya Commercial Bank and others took initiative to invest in autonomous Southern Sudan. Kenya Commercial Bank (KCB) South Sudan was founded in 2005, following the cessation of hostilities between Southern Sudan and Sudan, with the subsequent signing of the Comprehensive Peace Agreement (CPA) in Naivasha, Kenya. The operation of the bank was moving well from 2005 to the independence period in 2011 until the tragedy that occurred in Dec 2013 when the young nation was engulfed in a tribal conflict that devastated the whole country. This and many other factors hampered the performance of the commercial banks in the country.

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https://doi.org/10.51168/sjbusiness.v1i1.39
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The group of bank-specific determinants of performance involves clientele, competition, sources of funds, product differentiation, and leadership. Therefore, for this sector, the quest lies in determining the basis on which customers, both depositors and borrowers make their selection process for a bank (Wikipedia, 2024). Hyper Competition is the situation in which any strategy developed by a company is easily copied by others i.e. any strategy developed does not sustain for a longer period. To sustain in the market, banks need to continuously try to improve their marketing strategy. In such a situation they face the problem of what factors need to be considered while improving strategy. Banking is a service industry because it provides service to the people and does not involve production. In the banking industry, there is direct involvement of the customer 3 while taking the service from the bank. So, the success of this industry depends on how the bank understands the factors that are associated with decisions regarding banking services (Wikipedia, 2024).

Banks must be able to attract and retain customers to stay competitive enough in the market by knowing the determinants of bank selection. The banking sector has the primary function of attracting deposit and loan funding. Unless the banks can increase deposits by attracting potential customers, they won't be able to fund the loan which has a direct impact on profit. So This paper aims to investigate the clientele influence on the performance of commercial banks in South Sudan.

METHODOLOGY.

Research Design.

The study used a descriptive survey research design. The current research design was chosen because the study was not only confined to the collection of and description of data, but also sought to determine the existence of certain relationships among the research variables.

Target population.

The target population consisted of the two hundred and forty employees of South Sudan Kenya Commercial Bank spread across the three branches of Juba City. These were Buluk, Juba town and Munuki Branch. Top managers were chosen because they were policymakers and provided leadership. The human resource, finance, and marketing managers were interviewed for the study. The supervisors, heads of sections, and the operation staff were also targeted for the study. In total 240 respondents were targeted.

Sample size and sampling procedure.

In this study, the sample size was determined using Yamane's formula as outlined by Yamane (1967). A simple random sampling technique was used to obtain a sample of 150 respondents as indicated;

$$n = \frac{N}{1 + N(e)^2}$$

Where:
n was the sample size
N was the target population which in this case was 240 **e** was a standard error which was a standard value of 0.05

$$n = \frac{240}{1+240(0.05)^2}$$

$$n = \frac{240}{1+240(0.0025)}$$

$$n = \frac{240}{1+0.6}$$

$$n = \frac{240}{1.6}$$

$$n = 150$$

Based on these figures, a sample size of 150 was arrived at. This was used for the study

Sampling procedure.

The study adopted a systematic random sampling technique to select the sample population by picking on odd-numbered members in their branches. After getting a sample size of 150 employees, a simple random sampling technique was used to obtain the said sample size. In this study therefore the sampling frame was a list of South Sudan Kenya Commercial employees from the three branches of Juba County. This method of sampling involved giving a number to every employee in all three branches, placing the numbers in a container, and then picking any number at random.

The employees corresponding to the odd numbers were then issued with the questionnaires.

Table 1: Sample size of the respondents.

Category of Respondents	Target Population	Sample size
Supervisors, Heads of Sections & Operation Staff	120	90
Human Resource, Finance & Marketing Managers	100	50
Top-level Manager	20	10
Total	**240**	**150**

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Data collection methods and instruments.

Both primary and secondary data were collected. Secondary data was obtained from published financial statements and journals while Primary data was collected using Structured questionnaires distributed to the selected sample size of the South Sudan Kenya Commercial Bank. The questionnaires were designed to obtain a broad range of answers from respondents, which sought to answer the research questions. The questionnaires comprised mainly of closed-ended questions to seek specific answers on the variables in question.

Pilot Testing.

A minor study called pilot testing was conducted to standardize the instruments before being used for data collection. This was carried out at the Buluk main branch of South Sudan Kenya Commercial Bank. The items in the research instruments were revised according to the results of the pilot study.

Validity of instruments.

The instruments were evaluated in both content and face validity by using lecturers from Kampala University Juba College. The instruments were given to two lecturers and two peers undertaking a similar study in different areas. The two lecturers had a wide range in supervising graduate students while the two peers were used to validate each instrument. They were asked to evaluate the instruments in both content and face validity. They helped to ensure that the items in each questionnaire captured the intended information accurately according to the objectives of the study.

Reliability of instruments.

The study used Spearman-Brown's prophecy formula to calculate the reliability coefficient. To ensure the reliability of instruments, the split-half technique was used. It involved administering only one testing session taking the results obtained from one-half of the scale items and checking them against the other items to determine their correlation coefficient.

Data collection procedure.

Data collection exercise using questionnaires was undertaken by the research assistants through interviews with 150 staff of South Sudan Kenya Commercial Bank, Juba County, under the supervision of the researcher. The data collection exercise took a total of five continuous working days during which the instruments were administered. Document analysis was carried out on the bank's published financial statements, Journals, and reports. Before the study was undertaken, a project proposal on factors influencing the performance of commercial banks was developed and presented to a panel of experts at the Team University for approval. All the comments and recommendations of the panel of experts during the defense were incorporated into the research project proposal. On approval, research instruments were developed with the help of the supervisor. Permission to undertake research was sought from the University. A letter of introduction to the Bank was presented to warrant the research. A total of 3 research assistants were hired and trained on how to administer the questionnaire in the study area. The questionnaires were used to collect data from all three branches of South Sudan Kenya Commercial Bank, Juba County.

Data analysis procedures.

The data collected from the respondents was coded, entered into the computer, and analyzed using Statistical Package for Social Sciences (SPSS). The techniques that were used in data analysis included correlation analysis to the relationships among the variables, percentages, and cross-tabulation.

RESULTS.

Table 2: Response to Questionnaire Return Rate.

Category of Respondents	Frequency	Percentage (%)
Supervisors, Sections Heads, and Operations Staff	60	50.0
HR, Finance & Marketing Managers	35	29.2
Top Level Managers	25	20.8
Total	**120**	**100.0**

Source: Survey data (2023).

The detailed interpretation of Table 2 indicates that the study achieved an 80% return rate, which was deemed adequate for data analysis. The distribution of the returned questionnaires was as follows: Supervisors, section heads, and Operations Staff constituted the majority at 50.0%, followed by HR, Finance & Marketing Managers at 29.2%, and Top-Level Managers at 20.8%. The remaining 20% of the questionnaires were not returned within the stipulated timeframe.

The primary data collected encompassed variables on Clientele, Competition, and Leadership. The reliability of the data was affirmed by a Cronbach's alpha test, yielding a value of 0.5, which falls within the acceptable range for consistency and reliability of the data utilized.

Respondents Bio-data.

The demographic data collected in the study provides a comprehensive overview of the characteristics of the respondents. These characteristics include gender, age, marital status, education level, length of service, and positions held within the banking sector. The results are segmented into sub-sections, each detailing the distribution and implications of the demographic variables of the banking sector. The findings are presented in the tables below, with each sub-section providing a detailed interpretation of the data.

Gender of Respondents.

The gender composition of the respondents is a critical demographic indicator that sheds light on the representation of men and women in the banking sector. The results, which are detailed in the table below, reveal the proportion of male-to-female respondents and provide insight into the gender dynamics within the industry.

Table 3. Gender of Respondents.

Gender		Frequency	Percent %	Valid Percent	Cumulative Percent
Valid	Male	86	71.7%	71.7	71.7
	Female	34	28.3%	28.3	100.0
	Total	120	100.0%	100.0	

Source: Field Data (2023)

The researcher observed that within the sample, a significant majority of the respondents were male, with a frequency of 86, translating to 71.7% of the total participants. The female respondents were considerably fewer, with a frequency of 34, making up 28.3% of the sample. This distribution was cumulative, with male representation being the predominant gender throughout. (Table 3)
The study's findings suggest a gender imbalance within the banking sector, where male participation markedly outweighs that of females. This disparity may reflect broader societal trends or industry-specific barriers to entry or advancement for women. The researcher posits that this gender distribution could be indicative of underlying factors such as educational or cultural biases that warrant further investigation.

Age of Respondents.

Age distribution among the respondents is indicative of the generational makeup of the banking sector's workforce. It highlights the age groups that are most prevalent within the industry and can influence the strategic direction and policies of the banking institutions. The results are presented in Table 4.

Table 4: Showing Age of Respondents.

Age Group		Frequency	Percent %	Valid Percent	Cumulative %
Valid	18-28 Years	22	18.3%	18.3	18.3
	29-39 Years	52	43.3%	43.3	61.6
	40-50 Years	26	21.7%	21.7	83.3
	51-61 Years	8	6.7%	6.7	90.0
	62- Years and Above	12	10.0%	10.0	100.0
	Total	120	100.0%	100.0	

Source: *Field Data (2023)*

The age analysis reveals that the 29-39 years age bracket is the most represented among the respondents, with 52 individuals accounting for 43.3%. The 18-28 years group had 22 respondents (18.3%), the 40-50 years group had 26 (21.7%), the 51-61 years group had 8 (6.7%), and the 62 years and above group had 12 (10.0%). The concentration of respondents in the 29-39 years age range suggests that the banking sector is populated predominantly by individuals who are likely in the midst of their careers, potentially offering a blend of youthful vigor and substantial professional experience. (table 4)

Marital Status of Respondents.

Marital status can provide insights into the life stages of the workforce, which may have implications for human resource policies and work-life balance initiatives within the banking sector. The results, which are detailed in the table below, show the marital composition of the respondents.

Table 5: Marital Status Distribution of Respondents.

Marital Status		Frequency	Percent %	Valid %	Cumulative %
Valid	Single	28	23.3%	23.3	23.3
	Married	70	58.4%	58.4	81.7
	Divorce/ Widow/ Widower	22	18.3%	18.3	100.0
	Total	120	100.0%	100.0	

Source: Field Data (2023)

In terms of marital status, the study found that 70 of the respondents were married (58.4%), 28 were single (23.3%), and 22 were either divorced, widowed, or widowers (18.3%). The predominance of married individuals in the sample could suggest that the banking sector employees are in a life stage that potentially offers stability and long-term commitment, which are qualities that may be valued in the industry. This distribution is consistent with the notion that employment within the banking sector is seen as stable and conducive to family life, which may attract and retain a higher proportion of married individuals compared to other sectors.

Education Level of Respondents.

The educational attainment of respondents reflects the qualification profile of the banking sector's employees and can have significant implications for the sector's capacity for innovation and competitiveness. The results are presented in the table;

Table 6: Education Level Distribution of Respondents.

Education Level		Frequency	%	Valid %	Cumulative Percent
Valid	Secondary Certificate	18	15.0%	15.0	15.0
	Diploma	24	20.0%	20.0	35.0
	Bachelor’s degree	42	35.0%	35.0	70.0
	Post Graduate Diploma	12	10.0%	10.0	80.0
	Master’s degree	10	8.3%	8.3	88.3
	PhD	4	3.3%	3.3	91.7
	Informal Education Certificate	10	8.3%	8.3	100.0
	Total	120	100.0%	100.0	

Source: Field Data (2023)

The educational attainment of the respondents is diverse, with the largest group holding Bachelor’s degrees (42 respondents, 35.0%). Diploma holders follow 24 respondents (20.0%), and those with Secondary Certificates are 18 respondents (15.0%). Postgraduate Diplomas, Master’s degrees, and PhDs are held by 12 (10.0%), 10 (8.3%), and 4 (3.3%) respondents, respectively. Additionally, 10 respondents (8.3%) possess Informal Education Certificates.

The prevalence of Bachelor’s degree holders indicates a workforce with a substantial level of formal education, which is likely a reflection of the banking sector's requirements for skilled professionals. The presence of advanced degrees, albeit smaller, suggests a segment of the workforce with specialized knowledge and skills. When these educational statistics are compared to the general population's educational attainment, it is clear that the banking sector employees have a higher educational background. This aligns with the sector's demand for a workforce capable of complex financial operations and customer service.

Length of Service of Respondents.

The length of service indicates employee turnover and institutional knowledge within the banking sector. It can also reflect on the sector's stability and growth prospects. The results are detailed in table 7.

Table 7: Length of Service Distribution of Respondents.

Duration		Frequency	Percent %	Valid %	Cumulative %
Valid	Employee Less than one year	20	16.7%	16.7	16.7
	1-5 Years	48	40.0%	40.0	56.7
	6=11 Year	30	25.0%	25.0	81.7
	12 Years and above	22	18.3%	18.3	100.0
	Total	120	100.0%	100.0	

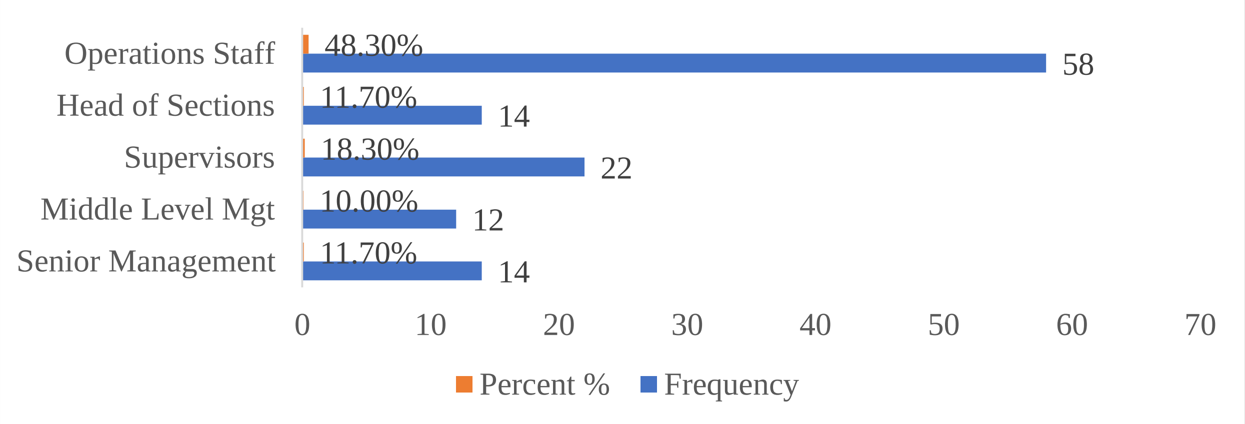
Source: Field Data (2023)

The length of service among the respondents shows a majority with 1-5 years of experience (48 respondents, 40.0%). Those with 6-11 years of service numbered 30 (25.0%), and respondents with less than one year of service are 20 (16.7%). A smaller group has been with the bank for 12 years or more (22 respondents, 18.3%). The data suggests a relatively young workforce in terms of service length, with a significant portion of employees being relatively new to the bank. This could indicate a dynamic working environment with a steady influx of new talent. Comparing these figures with industry averages may suggest a high turnover rate or a rapidly expanding sector where new positions are frequently created. It may also reflect the career progression opportunities within the banking sector that attract professionals.

Position of Respondents.

The positions held by the respondents within the banking sector can offer insights into the organizational structure and the distribution of responsibilities. The results, which are detailed in the table below, categorize the respondents by their job titles.

Figure 1 shows the Positions of the respondents.



The study categorized respondents by their positions, revealing that Operations Staff form the largest group (58 respondents, 48.3%). Supervisors are the next largest category 22 respondents (18.3%), followed by Senior Management and Head of Sections (14 respondents each, 11.7%), and Middle-Level Management (12 respondents, 10.0%). The predominance of Operations Staff suggests that the study captured a broad base of the bank's operational workforce, which is essential for understanding the day-to-day functioning and customer service aspects of the bank. The distribution of respondents across various management levels provides a comprehensive overview of the bank's hierarchical structure. It may also reflect the organizational structure commonly found in the banking industry, with a larger base of operational staff supporting a smaller management cadre.

Findings on Clientele and Performance of Commercial Banks.

In the clientele section of the study, the researcher aimed to elucidate the bank's client base, the diversity of its clientele, and the impact of these clients on the bank's performance. The results were segmented into various sub-sections, each addressing a specific aspect of the bank's clientele. The sample size for this section was 120 respondents, and the data were presented in a tabular format where applicable, with columns for the question, the responses, the total responses, and the weighted means for each question. This structured approach allowed for a detailed analysis of the bank's clientele and their influence on the bank's operations and success.

Client Base Analysis.

The study sought to elucidate the influence of client base on the performance of commercial banks in South Sudan, with a focus on Kenya Commercial Bank South Sudan, Juba. A question was posed to assess the adequacy of clients/customers within the bank. The results were meticulously analyzed and are presented as follows;

Table 8: Client Base.

Question: Does your Bank have enough clients/customers?	Frequency	Percent %	Valid Percent	Cumulative Percent
Yes	94	78%	78	78
No	26	22%	22	100
Total	120	100%	100	

Source: Survey data (2023)

Table 8 reveals that in the sample population, the frequency of responses indicated that a significant majority of the participants, 94 out of 120, affirmed that the bank had an adequate client base, constituting 78% of the sample. This figure also represents the valid percentage, which excludes non-responses from the

calculation, indicating the proportion of only those respondents who answered the question. The remaining 22% of the respondents, totaling 26 individuals, believed that the bank did not have enough clients/customers.
The study revealed that Kenya Commercial Bank South Sudan, Juba, is perceived to have a strong client base, which is fundamental to a bank's performance. A robust client base is likely to contribute to higher deposit levels, increased transaction volumes, and greater financial stability. However, 22% of respondents signaling a lack of sufficient clientele could reflect untapped market segments or customer dissatisfaction, which may inhibit optimal performance. The bank must analyze the characteristics and needs of the dissatisfied segment to strategize on customer acquisition and retention, enhancing market share and performance.

Type of Client Analysis.

The researcher investigated the composition of the client base of commercial banks in South Sudan, particularly analyzing the type and percentage of clients at Kenya Commercial Bank South Sudan, Juba. The distribution of client types was examined and the findings are described below.

Table 9: Type of Clients.

Question: What kind and percentage of clients/customers for the bank?	**Frequency**	**Percent %**	**Valid Percent**	**Cumulative Percent**
Individuals	72	60%	60	60
Corporate	34	28.3%	28.3	88.3
Government	14	11.7%	11.7	100
Total	**120**	**100%**	**100**	

Source: *Survey data (2023)*

Upon analyzing the data, it was observed that out of 120 responses, a majority of 72 (60%) consisted of individual clients, which represents the largest segment of the bank's clientele. The corporate clients followed with a frequency of 34, making up 28.3% of the client base. Government clients accounted for the smallest portion, with 14 responses indicating an 11.7% share. These proportions also reflect the valid percentages, suggesting that all respondents answered this question, and the cumulative percentage reached 100%, illustrating the progressive addition of each client type percentage.
In the context of the study, the predominance of individual clients could indicate a retail-focused strategy by the bank, which can lead to a diverse risk profile and a broad deposit base. Corporate clients, although fewer in number, may contribute significantly to the bank's performance through large transactions and higher-value services. The government's 11.7% share suggests engagement with public sector banking needs, which could offer stable, although limited, revenue streams. The performance of the bank is likely influenced by the mix of these client types, with each segment contributing differently to revenue, risk profile, and transaction volumes.

Client Proportion Analysis.

The study examined the perceived proportion of clients of commercial banks in South Sudan, with a particular focus on the clientele of Kenya Commercial Bank South Sudan, Juba. Participants were asked to classify the proportion of clients ranging from "very big" to "very small." The responses are presented in Table 10.

Table 10: Proportion of the Clients.

Clients proportion	**Frequency**	**Percent %**	**Valid Percent**	**Cumulative Percent**
Very big	46	38%	38	38
Big	31	26%	26	64
Small	22	18%	18	82
Very small	14	12%	12	94
Not sure	7	6%	6	100.0
Total	**120**	**100%**	**100.0**	

Source: Survey data (2023)

According to table 10, in the sample of 120 participants, the largest group, consisting of 46 respondents (38%), perceived the client proportion as 'very big.' The next significant category was 'big,' with 31 respondents attributing to it, accounting for 26% of the sample. Those who considered the client proportion to be 'small' made up 18% with 22 responses, and 'very small' was the view of 14 respondents, corresponding to 12%. A minority of 7 respondents (6%) were 'not sure' about the client proportion. Each of these figures also represents the valid percent, indicating the proportion of the respondents who provided an answer to the question.
A significant number of clients classified as 'big' also reflects a robust client foundation. However, the existence of perceptions ranging from 'small' to 'very small' may point to a need for improved marketing strategies or client

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https://doi.org/10.51168/sjbusiness.v1i1.39
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engagement practices to expand the client base. The 'not sure' category might indicate a lack of awareness or engagement with the bank's clientele size, suggesting potential areas for improving communication and transparency.

Analysis of Clientele Impact on the Performance of Kenya Commercial Bank South Sudan.

The research aimed to assess the perceived impact of clientele on the performance of Kenya Commercial Bank South Sudan. Participants were requested to rate the impact magnitude of clientele on bank performance. The responses received were carefully analyzed to understand their implications for the bank's performance.

Table 11: The Effect of Clientele on the Performance of Kenya Commercial Bank South Sudan.

Clientele Impact on Performance	Frequency	Percent %	Valid Percent	Cumulative Percent
Very big	46	38%	38	38
Big	31	26%	26	64
Small	22	18%	18	82
Very small	14	12%	12	94
Not sure	7	6%	6	100.0
Total	**120**	**100%**	**100.0**	

Source: *Field Data (2023)*

According to table 11, from the sample of 120 respondents, a plurality, represented by 46 individuals (38%), believed that the clientele has a 'very big' impact on the bank's performance. The 'big' impact category followed by 31 respondents (26%), while 22 participants (18%) felt that the impact was 'small'. A 'very small' impact was noted by 14 respondents (12%), and 7 respondents (6%) were 'not sure' of the impact. These responses also mirror the valid percentages, indicating proportions among those who provided an answer. The cumulative percentages add up to 100%, indicating a complete response rate.

These statistics indicated that a significant majority of the participants—64%—view the clientele's impact as either 'very big' or 'big', underscoring the perceived critical importance of clients in influencing the bank's performance. A smaller client impact perception, as denoted by the 'small' and 'very small' categories, suggests that there are other factors at play in influencing the bank's performance that may be considered by a segment of the respondents. The 'not sure' responses could indicate a gap in the understanding of how clientele affects performance, highlighting an area for potential educational outreach or communication improvement from the bank.

Analysis of the Effect of Clientele on the Performance of the Bank.

The study set out to evaluate how clientele impacts the performance of commercial banks, with specific attention to Kenya Commercial Bank South Sudan. Participants were asked to express their level of agreement with the statement that clientele affects the bank's performance. The frequencies of responses were presented;

Table 12: The Effect of Clientele on the Performance of the Bank.

Response	Frequency	Percent %	Valid Percent	Cumulative Percent
Strongly agree	66	55%	55	55
Agree	32	26.7%	26.7	81.7
Undecided	12	10%	10	91.7
Disagree	4	3.3%	3.3	95
Strongly disagree	6	5%	5	100.0
Total	**120**	**100%**	**100.0**	

Source: *Field Data (2023)*

Table 12 reveals that out of the 120 surveyed respondents, the majority, 66 individuals (55%), 'strongly agree' that the clientele has a substantial effect on the bank's performance. Another 32 respondents (26.7%) 'agree' with the statement, cumulatively suggesting that 81.7% of participants affirm the significance of clientele in influencing bank performance. The 'undecided' group accounts for 12 responses (10%), indicating a segment of uncertainty or neutrality. A minority of respondents expressed some level of disagreement, with 4 (3.3%) choosing 'disagree' and 6 (5%) selecting 'strongly disagree.' The valid percent mirrors these figures, confirming the proportion among those who responded to the question. The cumulative percent reached 100%, indicating that all respondents have been accounted for.

An overwhelming majority of respondents acknowledge the pivotal role of clientele in determining the bank's performance. This strong consensus might reflect an intrinsic understanding among stakeholders that client relationships, transaction volume, and retention rates are central to the bank's success. The 'undecided' responses may point to a perception of complexity in how clientele impacts bank performance or an indication of other influencing factors. The dissenting views, although in the minority, highlight that there is a small but notable cohort that perceives the impact of clientele on performance differently or believes that other factors may have more weight.

Analysis of Attributes Attributed to Strong Clientele.

The research aimed to discern the perceptions of various attributes that are believed to contribute to a strong clientele base. Respondents were provided with a set of attributes and asked to rate their agreement with these as factors contributing to strong clientele using a Likert scale. These ratings were assigned weights for a weighted mean calculation, providing a numerical value indicative of the overall agreement level. The results from the surveyed sample were carefully analyzed, as presented;

Table 13: Attributes Attributed to Strong Clientele.

Attribute	Strongly Agree (S.A.)	Agree (A.)	Neutral (N.)	Disagree (D.)	Strongly Disagree (S.D.)	Weighted Mean
a) Improved customer care	60 (50%)	30 (25%)	15 (12.5%)	10 (8.3%)	5 (4.2%)	4.17
b) Good service delivery	48 (40%)	36 (30%)	20 (16.7%)	8 (6.7%)	8 (6.7%)	3.95
c) Customer service sensitivity	54 (45%)	42 (35%)	12 (10%)	6 (5%)	6 (5%)	4.10
d) Customer confidentiality	66 (55%)	28 (23.3%)	14 (11.7%)	6 (5%)	6 (5%)	4.22
e) Broad range of clients	24 (20%)	36 (30%)	30 (25%)	18 (15%)	12 (10%)	3.15

Source: *Survey data (2023)*

Table 13 shows that the attribute 'improved customer care' received the highest level of agreement, with 60 respondents (50%) selecting 'Strongly Agree' and 30 respondents (25%) choosing 'Agree', followed by 15 (12.5%) who were 'Neutral', 10 (8.3%) 'Disagree', and a minority of 5 (4.2%) 'Strongly Disagree', resulting in a weighted mean of 4.17. 'Customer confidentiality' was also ranked highly, with a weighted mean of 4.22, where 66 (55%) respondents 'Strongly Agreed' it contributes to strong clientele. This was supported by a further 28 (23.3%) 'Agree', 14 (11.7%) 'Neutral', and 12 (10%) showing some level of disagreement. 'Customer service sensitivity' and 'Good service delivery' also reflected strong agreement with weighted means of 4.10 and 3.95, respectively. The attribute with the lowest consensus was 'Broad range of clients', obtaining a weighted mean of 3.15, reflecting a more dispersed perception of its importance.

These results suggest a prevailing view that customer care, confidentiality, and service sensitivity are integral to building and maintaining a strong clientele base. The lower weighted mean for 'Broad range of clients' indicates a less uniform agreement on its importance, suggesting that quality of service may be perceived as more crucial than the diversity of the client portfolio. Within the context of the study, the emphasis on customer care, confidentiality, and service sensitivity highlights their perceived roles in influencing the bank's performance. The high regard for confidentiality suggests a particular sensitivity to trust and privacy in the banking relationship. The relative undervaluation of client diversity may imply that while important, having a broad range of clients is not seen as impactful as the quality of service provided to them.

Analysis of Bank Operational Attributes and Clientele Information.

The research investigated the perceptions of bank clients regarding specific operational attributes and their potential influence on clientele. Respondents were asked to rate their agreement with several statements about the bank's operational features, and these responses were used to calculate a weighted mean to reflect the overall sentiment.

Table 14: Bank Operational Attributes and Clientele Information.

Question	Strongly Agree (S.A.)	Agree (A.)	Neutral (N.)	Disagree (D.)	Strongly Disagree (S.D.)	Weighted Mean
6. Interest on loans	70 (58%)	30 (25%)	10 (8%)	6 (5%)	4 (3%)	4.39
7. Decentralization of authority	15 (12.5%)	25 (20.8%)	30 (25%)	35 (29.2%)	15 (12.5%)	2.63
8. Information from the Credit Bureau	50 (41.7%)	40 (33.3%)	20 (16.7%)	5 (4.2%)	5 (4.2%)	4.08
9. Credit reference value	60 (50%)	35 (29.2%)	15 (12.5%)	5 (4.2%)	5 (4.2%)	4.25

Source: Survey data (2023)

Regarding the 'Interest on loans', a notable majority of respondents, 70 (58%), 'Strongly Agree', and an additional 30 (25%) 'Agree' that this factor is significant, with only 10 (8%) 'Neutral' and a minority of 10 (8%) disagreeing in some form. This is reflected in the high weighted mean of 4.39. In stark contrast, 'Decentralization of authority' elicited a less favorable response, with 15 (12.5%) 'Strongly Agree', 25 (20.8%) 'Agree', 30 (25%) 'Neutral', and a significant number, 50 (41.7%), disagreeing. This resulted in a relatively low weighted mean of 2.63. The 'Information from Credit Bureau' was perceived positively, with 50 (41.7%) 'Strongly Agree' and 40 (33.3%) 'Agree', resulting in a weighted mean of 4.08. 'Credit reference value' also scored highly, with a weighted mean of 4.25, indicating a consensus on its importance with 60 (50%) 'Strongly Agree' and 35 (29.2%) 'Agree'.

These results demonstrate that clients of the Kenya Commercial Bank South Sudan place high importance on the interest rates on loans and the availability of credit information. These factors appear to be critical in their assessment of the bank's performance and their satisfaction as clients. The lower emphasis on decentralization of authority may suggest a client preference for centralized decision-making or a perception that it does not significantly enhance their banking experience. In the context of the study, the strong agreement on the importance of interest rates and credit information implies that these are areas where the bank could focus on improving performance and client satisfaction. The lesser importance attributed to the decentralization of authority might indicate that clients are either indifferent to this operational aspect or that they may prefer the predictability and uniformity of centralized management.

DISCUSSION.

Table 9 provided an overview of the client base analysis, specifically addressing the question of whether the bank had enough clients/customers. The data from the survey conducted in 2023 indicated that a significant majority of participants, 78%, affirmed that the bank had an adequate client base. This finding was based on the responses of 94 out of 120 participants. The remaining 22% believed that the bank did not have enough clients/customers. This information was crucial as it shed light on the perceived adequacy of the bank's client base.

Table 9 delved into the types of clients/customers that the bank served. The majority, 60%, consisted of individual clients, making them the largest segment of the bank's clientele. Corporate clients followed with 28.3%, and government clients represented the smallest portion, at 11.7%. These proportions reflected the composition of the bank's client base, offering insights into the diversity of clients served. This similarity suggests that South Sudan's banking sector may share some characteristics with other regions in terms of client composition.

Table 10 explored the perception of clients regarding the proportion of the client base. It showed that 38% of respondents perceived the client proportion as 'very big,' while 26% considered it 'big.' The analysis further broke down responses into 'small,' 'very small,' and 'not sure' categories, providing a comprehensive view of the client's perspectives on the bank's client base. The diversity of opinions on client proportion reflects the multifaceted nature of banking clientele.

Table 13 examined the perceived impact of clientele on the performance of Kenya Commercial Bank South Sudan. Notably, 38% of respondents believed that the clientele had a 'very big' impact on the bank's performance, while 26% considered it 'big.' This insight emphasized the significance attributed to clientele in influencing bank performance. The belief that clientele has a substantial impact on bank performance aligns with the results of a study by Demirguc-Kunt and Huizinga (1997). Their research found that factors like clientele and contract enforcement play a role in shaping interest margins and bank performance. The similarity in findings suggests that the influence of clientele on bank performance is a recurring theme in the banking industry.

Table 13 presents the analysis of the effect of clientele on the bank's performance from the respondents' perspective. A majority of 55% 'strongly agreed' that clientele had a substantial effect on the bank's performance, and an additional 26.7% 'agreed' with this statement. This high level of agreement, totaling 81.7%, underscored the perceived importance of clientele in shaping bank performance. Their emphasis on clear objectives and accountability resonates with the perception that clientele significantly affects bank performance, reinforcing the importance of regulatory clarity.

Table 14 delved into the attributes that respondents associated with strong clientele. It showed that attributes like 'improved customer care' and 'customer confidentiality' received high levels of agreement from respondents. These attributes were seen as contributing significantly to strong clientele. 'Broad range of clients' received comparatively lower consensus, indicating a more dispersed perception of its importance among respondents. The attributes associated with strong clientele, such as 'improved customer care' and 'customer confidentiality,' mirror the findings of Fry (1995) and his discussion on the role of prudential supervision and regulation. These attributes align with the concept of mitigating risks and ensuring customer satisfaction, which is crucial for building a strong and loyal client base.

Table 14 examined the relationship between bank operational attributes and clientele information. It provided insights into how factors such as 'interest on loans' and 'information from the Credit Bureau' were perceived by respondents. For instance, a significant majority 'strongly agreed' that 'interest on loans' was significant, while 'decentralization of authority' elicited a less favorable response. The perceived significance of factors like 'interest on loans' and 'information from Credit Bureau' in shaping bank performance resonates with Fry's (1995) examination of regulations and their impact on banking system stability. The findings underline the importance of these operational attributes in maintaining a stable and well-regulated banking sector.

In summary, the findings shed light on the perceptions and characteristics of the bank's clientele and their impact on bank performance. These insights were valuable for understanding the dynamics of commercial banks in South Sudan and could inform future strategies and decision-making in the banking sector.

CONCLUSION.

Regarding the research question, "How does clientele influence the performance of Commercial Banks in South Sudan?" the data strongly indicated that clientele, specifically the adequacy of the client base, significantly affects bank performance. The study's evidence showed a meaningful departure from the expected frequencies under the null hypothesis, asserting that a robust and adequate client base is crucial for the performance of banks. This conclusion aligns with financial theories that posit the critical role of a strong client base in enhancing a bank's profitability and stability.

RECOMMENDATION.

Banks should invest in broadening their client base. The significant association between client base adequacy and bank performance suggests that banks with a more extensive and diverse clientele are likely to experience improved performance. Therefore, banks should implement targeted marketing strategies and develop service offerings tailored to attract and retain a wide array of clients, from individuals to corporate and government entities.

ACKNOWLEDGEMENT.

I begin by registering the most profound gratitude by acknowledging the support, advice, and tireless efforts of my supervisor Mr. Tumwesigye Benson of the Destiny University College/Team University for the indelible mark that he has imprinted in my academic life not only due to his excellent communication skills as a lecturer, but also as an anchor on which intelligible and inspiring Personality starts to shine in my realizing the dreams and self-actualization endeavors.

Dr. Muhanguzi Zakaria, Dr. Gabriel Alier, Akaka Valiriano, Dr. Okello Caesar, Munyantwari Naphtali and others deserve special mention for several reasons, not least of them being their inspiring professional demeanors in arming me with knowledge of research, later to be used in this research analysis giving me a milestone over the study.

Special mention to the Research Supervisor Mr. Tumwesigye Benson, my research Lecturer and a Postgraduate Coordinator, Professor Ali Kateregga. John Mbugua the Academic Registrar offered technical support and guidance, thus ensuring that I complete my work successfully. The entire staff of Destiny University College, in their true sense of the word enlightener for learning finesse, is another milestone in my study. Therefore, I would not hesitate to thank my friends for their support.

Bunch of appreciation to the management of Kenya Commercial Bank – South Sudan for their cooperation in data collection. It won’t be easy to get the necessary data without their support and participation. I can’t thank you enough for the support rendered to me.

Special gratitude also goes to my parents for standing by my side in the quest for education. Although my father had no formal education, I won’t forget his desire for education, urging me to take education seriously as the only way to unravel the mysteries of life. My success has been of the adage “Besides every successful man there is a woman”, Thanks goes to my beloved wife, as a pillar to has always supported and prayed for me. The very final appreciation goes to the Almighty God, without whose gift of life and constant guidance, this work would not have been a reality. Thank you all!

LIST OF ABBREVIATIONS AND ACRONYMS.

ATMS	Automated Teller Machines
CBOSS	Central Bank of South Sudan
SSP	South Sudanese Pounds
CBK	Central Bank of South Sudan
GDP	Gross Domestic Product
CEO	Chief Executive Officer
IMF	International Monetary Fund
KCB	Kenya Commercial Bank - South Sudan Branch
NCB	Nile Commercial Bank
JSE	Juba Stock Exchange
ROAA	Return on Average Asset
ROAE	Return on Average Equity
ROI	Return on Investment
SMS	Short Text Message Service

SPSS Statistical Package for Social Sciences
MFIs Micro Finance Institutions
SACCO Savings and Credit Cooperative Societies
CPA Comprehensive Peace Agreement

SOURCE OF FUNDING.

The research had no source of funds

CONFLICT OF INTEREST.

The research had no conflict of interest.

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