AN ANALYSIS OF THE IMPACT OF DAREREGULATION PROCESS ON COMMERCIAL BANKS IN ZIMBAWE

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This study focused on analysing the impact of deregulation on commercial banks in Zimbabwe. For an economy to cope with the dynamic technology era, and to change in the view of the cut throat competition currently existing, the researcher found it of relevance to analyse whether deregulation has an impact on commercial banking service delivery. The results of the study are based on the data that was collected by use of questionnaires. Descriptive research design was used and 12 respondents were selected using systematic random sampling. With the use of tables and graphs the collected data was presented for analysis. Findings showed that deregulation is of prime importance in the service delivery of commercial banks as deregulation ease the operations resulting in efficient and effective service delivery. A positive impact between deregulation and economic growth was discovered. The more the deregulation employed, the better the service delivery of commercial banks. The researcher also recommends that since the research was mainly centring on commercial banks, further research be done on the impact of deregulation on retail banks service delivery.