

ABSTRACT

Financial liberalization and technology revolution have allowed the developments of new and more efficient delivery and processing channels as well as more innovative products and services in banking industry. Banking institutions are facing competition not only from each other but also from non bank financial intermediaries as well as from alternative sources of financing, such as the capital markets. Another strategic challenge facing banking institutions today is the growing and changing needs and expectations of consumers in tandem with increased education levels and growing wealth. Consumers are becoming increasingly discerning and have become more involved in their financial decisions. For this reason, they are demanding a broader range of products and services at more competitive prices through more efficient and convenient channels.

As the computerized systems becomes yet more pervasive in banking the importance of understanding influences on customer adoption behaviour for computerized banking systems is increasingly important. This study evaluates the trends related to computerized banking systems performance and the factors affecting the customer preferences when interacting with their bank. The evaluation of this study basically was made relative to IS/IT strategy and change management.

The report was reviewing Michael porter's generic internal value chain analysis model of Tanzania banking institutions. Another evaluation was on the competitive environment, sector analysis (size, pressures, trends, needs, markets) model, together with PIECES (performance, information, economy, control, efficiency, services) framework model of CRDB bank plc.

The findings revealed that, the CRDB bank plc has not yet met all organizational IS/IT strategic plan through the applications of computerized banking systems. Although it was found out the computerized banking systems has been gives customer the freedom to enjoy the convenience of managing their finances quickly and easily at a time that suits them. Now CRDB bank plc customer's canned safely and securely services anywhere.

