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B1646534

A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE BACHELOR OF BUSINESS ADMINISTRATION (HONOURS) DEGREE IN POLICE AND SECURITY STUDIES (BBA.PSS) OF BINDURA UNIVERSITY OF SCIENCE EDUCATION, FACULTY OF COMMERCE.

NOVEMBER 2019
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Dissertation title: the challenges faced by private security providers in retaining clients: a survey of Fawcette, Safeguard and Securico.


Degree title: Bachelor of Business Administration (Honours) Degree in Police and Security Studies.

Year Submitted: December 2019

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This dissertation is suitable for presentation to the faculty. Is has been checked for conformity with the faculty guideline.

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I, Ncube Busani solemnly declare that the information of this dissertation, prepared in partial fulfilment of the Bachelor of Business Administration Honours Degree in Police and Security Studies and submitted to the Department of Intelligence and Security, Faculty of Commerce at Bindura University of Science Education has not been presented, submitted or published in this nature or part. Previous works have been duly accredited and acknowledged properly.

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DEDICATION

I dedicate this research project to my loving wife Perpetua and my sons Keith and Keagan Ncube. I thank you for your support, and I would not have done this on my own without you. Thank you for your countless spiritual, emotional, physical and financial support. To my beloved granny I thank you so much as you have been my source of inspiration by telling me that knowledge is power. Lastly to all my teachers at all the schools I attended, you were my parents in different ways. You gave me a second chance in life, today I’m proud to be counted among your success students.
ABSTRACT

Client retention is a challenging task which demand organizations to formulate competitive strategies. This research investigated the challenges facing private security providers in retaining their clients in Gweru and also made recommendations on ways retaining their clients. It is based on the following objectives; to determine the challenges faced by private security providers in retaining clients, to establish the strategies used by Private Security Companies in attracting and retaining clients, to establish factors leading to poor client retention by private security providers and to determine the role of Private Security Companies in banks. The study, which adopted a descriptive survey design was restricted to private security companies and their clients, in particular banks. A total of 35 respondents was invited to participate through questionnaires and in-depth interviews. The selected target populations were composed of major security companies (Safeguard, Securico and Fawcette. Four major banks (ZB Bank, Stanbic, CABS and Standard charted) were deemed to be representative of banks in Gweru. The sampled data was analyzed using Microsoft Excel package and was used in data presentation. The study found that there are many challenges facing private security providers in retaining banks as their clients. However these challenges need to be countered by clear strategies which must be formulated by both security providers and banks. Further studies in this area of study must be carried out.
ACKNOWLEDGEMENTS

I would like to acknowledge the management of security companies and banks of Gweru town for accommodating me in their firms so that I could conduct the research. In the same vein, I would like to appreciate my supervisor Mrs Gopo for her excellent dedication and professionalism in guiding me through this project. I am also grateful to many people for their suggestions, constructive criticism and assistance. Security companies and bank employees and their clients for their support and contributions during the data collection exercise.

MAY GOD BLESS YOU ALL!!
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CHAPTER 1

1.0 Introduction
The rationale behind this study is where the guarding component of the private security providers in banking industry is touched upon. The choice of guarding and its study evolves from the researcher’s interest after studying and need to study the subject further. Historically, private security have existed for centuries, some of these arguments about this are discussed in the chapters to follow. No matter how much security is needed either by individuals or organisations, there will always be challenges associated with the demand for private security companies. The private security industry is one of the fastest growing law enforcement industries in the world. This chapter looked at background of the study, statement of the problem, research questions and assumptions of the study. Furthermore the chapter focused on the significance of the study, delimitations, limitations and definition of key terms which were used in the study.

1.1 Background of the study
The challenges facing competing security service in retaining clients in high demand security client needs like the backing sector has become a huge challenge. Their clients keeps on shifting from one Security Company to another and this has pose numerous challenges to these security companies for their survival and success. This means that, at all cost the security companies have to keep their client base happy since the companies’ survival depends on it as there is a low probability of getting other clients when losing existing ones. For the past few years, many security companies who experienced operational challenges have closed shops. Besides the efforts by the security companies to enhance client satisfaction, clients are still opting to competing organisation (Mostert et al, 2009).

Client retention has become an issue in Private Security providers since companies such as Fawcette, Safeguard and Securico competes among themselves. When these Companies commenced their operations, most of them had the biggest market share in major towns, for example Securico which was founded in December 1998 when a gap in the market for a quality oriented Security Company was identified. It was one of the leading and fast growing security
companies in Zimbabwe. However for the past years its market share had been declining continuously. The rational being that, its clients were opting to go for other competitor’s services. Security providers are now faced with challenges on how to retain their clients and increase their profits.

Keeping clients satisfied is affected by factors such as the absence of a formal service level agreement (SLA) between the security service provider and the client. (Kole, 2010). An SLA is a written contract or memorandum of understanding (MOU) between the client and the security company, and it covers some of the following aspects: invoicing, services, reimbursement of expenses, confidential information, staff compliment, client representative, independent status, liability, applicable laws, scope of agreement, additional work, and termination of service or contract (Kole, 2010). Through SLAs, clients can ensure that security companies live up to their promises. Therefore, only companies that provide better services to their clients will thrive and those that do not provide satisfactory services will lose contracts and be forced out of business (Berg, 2008).

According to Cook (1997), clients tend to make conscious and subconscious comparisons between different services provided – irrespective of the industry that is providing them. From the researcher’s personal experience of working in the private security industry for 20 years, private security companies doesn’t know how to approach and attract new clients to enhance their sustainability and increase their profitability. However, their lack of client focus in meeting clients’ individual and specific needs is one of the main factors that cause clients to defect to their competitors. Yet, while most companies regard the acquisition of new clients as a crucial element of their sales strategy, very few of them record client retention rates and even fewer analyse the reasons why previously satisfied clients become dissatisfied and terminate their services (Cook, 1997).

A security company that has a strong client focus stays in close contact with its clients in an effort to satisfy them and build client loyalty. The strategy of such companies that have a strong client base focus is centred on meeting client needs and satisfaction, and such businesses understand their key competitors and evolving competitive forces (Best, 2012).

The above information supports the view that private security companies do have challenges in retaining clients and it is against this background that the researcher seeks to investigate these challenges they are facing.
1.2 Problem statement
There is a noticeable trend of client’s loss in private security providers such as Fawcette, Safeguard and Securico. Statistics by ZIMSTAT (2017) indicates that, retaining client base is a major concern for most organisations in the competitive world of commerce and the private security industry is no exception. Although most of private security companies are making concerted efforts to prevent customer loss, cases of customers switching to the competitor continue to swell each and every day. This enhances the need to find creative and innovative ways to boost the quality of services offered to reduce customers moving to a competitor for better services. This is done within the confines of a market that is increasingly getting saturated, with the main focus being on the sustainability and profitability of companies. This poses different constraints to different security companies because their ability to satisfy their customers and outperform their competitors is influenced by many variables, including the size and type of companies requiring security and the type of services provided to secure these companies.

According to Officer Reports (2013), it is imperative that security providers reduce client attrition. Few security companies go the extra mile in understanding their clients, according to the study by Officer Reports, 68% of clients believed that security companies did not care about them; 14% was dissatisfied with the service provided; 9% left to go to a competitor; 5% got friends to provide the service; 3% moved away and 1% disappeared. Most private security providers have been spending billions of dollars trying to implement numerous client retention programmes such as provision of quality services and loyalty programs so as to retain clients but such efforts failed to retain clients.

The focus of this study is on the guarding component of the private security providers (Fawcette, Safeguard and Securico) as required by banks in Gweru. The guarding component has been selected for this study due to its competitive nature, which in itself poses challenges to client retention. The choice of this component is also based on the personal interest of the researcher who studied this component.
1.3 Objectives of the study

- To determine the challenges faced by private security providers in retaining clients.
- To establish the strategies used by PSCs in attracting and retaining clients.
- To establish factors leading to poor client retention by private security providers.
- To determine the role of PSCs in banks.

1.4 Research questions

- What are the challenges private security providers face in retaining clients?
- What are the strategies used by PSCs to attract and retain clients?
- Which are the factors that lead to poor client retention?
- What is the role of PSCs in banks?

1.5 SIGNIFICANCE OF THE STUDY

The research is significant in terms of furthering the interests of banks: It will benefit the banks as they will have access to the findings and recommendations of this study highlighting the importance of SLAs and how they can be used to ensure that contracted security companies offer a diverse range of security measures to enhance safety and security in their business entities.

According to (De Vos et al, 2011), the research must contribute to knowledge; either theoretically or methodologically. The study has academic significance, it will contribute to the existing body of knowledge in the field of security science as the field is growing rapidly due to the global threat to the general safety and security of societies and client preserving in respect of the guarding component of the private security industry, in particular private security organizations that render service to banks by filling the gap left out by other researchers. So BUSE will benefit in the sense that; the study has ability to market the institution especially if the project results is of benefit to both security companies and banks. Further, the study will help future researchers with secondary data and scholars who may be studying a similar area of study (customer retention) since they can use it as literature review.

The research is also important to Private Security providers; though using Gweru Security providers as referral point, this study is of paramount importance since other private security providers outside Gweru can use the information from this study to pre-empt challenges and develop proactive strategies to address them.
Also the study will equip the researcher with knowledge and skills in research as well as new knowledge in the area of study. He will be able to contribute to interesting debate among academics, and security gurus in the security field. In addition, the researcher would be able to develop and have an understanding of the concept of customer base in business practices and techniques and relate them to real world situations.

1.6 Assumptions
In this study, the researcher assumed that; he acted professionally and gained access to relevant data and obtained unbiased information, the research environment and the economic climate had remained conducive within the relevant time frame, respondents were to respond in time and gave accurate and reliable information to allow the researcher to complete the research within a reasonable timeframe and the other private security providers were at the same level with those in Gweru town.

1.7 Delimitations/Scope
This research covered the period January 2014 to 31st December 2018. In Zimbabwe, private security providers are found in each and every town. Among all these, the researcher chose Gweru private security providers which was used in this research. This research was concerned with investigating the constraints faced by private security providers in retaining client base. Anything outside this area was not covered in this research. All data gathered was restricted to the management, employees and the clients of Gweru private security providers as well as those from banks in Gweru.

1.8 Limitations
Since security issues very sensitive issue to investigate, the researcher was denied access some data which was classified as confidential, However, with accurate and convincing strategies, enough, reliable, consistent and valid data was collected after the researcher emphasized and gave the respondents assurance that the information obtained was to be used for scholastic purposes only and that their contributions were to remain confidential.

Some respondents in this research were directors, the researcher find it difficult to get their attention through face to face interviews because they were always busy with business tasks. To counter this, the researcher gave them questionnaires and a period of one week to complete these questionnaires.
1.9 Definitions of terms
The key concepts of this study are defined below.

**Assets:** An asset is any real or personal property, tangible or intangible, that a company or individual owns which can be given or assigned a monetary value. Intangible property includes things such as good will, proprietary information and related property (Bennett, 2007).

**Client Base:** Users of private security services. They can be individual persons, organisations, corporations or companies (Opolot, 1999).

**Client retention:** This is an activity that companies undertake in order to reduce client defections to competitors. It refers to the ability of the company to preserve a client over a long period of time (Best, 2012).

**Private security:** This includes self-employed individuals and private funded business entities and organisations providing security-related services to specific clientele for a fee, for an individual or entity that retains or employs them, in order to protect their person, private property or interest (Private Security, 1976). It is a profit-oriented industry that provides personnel, equipment and procedures to prevent losses caused through human error, emergencies, disasters or criminal actions (Hess, 2009).

**Security:** It implies a stable, relatively predictable environment in which an individual or group may pursue its ends without disruption or harm and without fear of disturbance or injury (Fischer, & Green, 2008).

**Security risk management:** This is the process of balancing the cost of security with the overall corporate goal of producing goods, services and profits. It involves the anticipation, recognition and appraisal of a risk and the initiation of action to eliminate the risk entirely or reduce the threat of harm to an acceptable level (Dempsey, 2010).

**Security services:** According to private investigations and security guard Act chapter 27:10 security services include the following:

- protecting or safeguarding a person or property in any manner
✓ providing a reactive response service in connection with the safeguarding of a person or property in any manner
✓ giving advice on the protection or safeguarding of a person or property or the use of security equipment
✓ providing a service aimed at ensuring order and safety at premises used for sporting, recreational, entertainment or similar purposes
✓ providing services related to the functions of an investigator
✓ providing security training or instruction to a security service provider or prospective service provider
✓ monitoring signals or transmissions from electronic security equipment
✓ Installing, servicing or repairing security equipment.
✓ managing, controlling or supervising the rendering of any of the above services

1.10 Abbreviations
CRM  Client Relationship Management
CPTED  Crime Prevention through Environmental Design
MIMP  Major Incident Management Plan
MOU  Memorandum of Understanding
PSCs  Private Security Companies
CBD  Central Business District
SLA  Service Level Agreement

1.11 Organization of the study
The research project was organized into five chapters. Chapter 1 was the introductory chapter and it presented an overview of the private security industry, the rationale for the study, the problem statement, the research questions and research objectives, definitions of concepts
Chapter 2 presented literature review. Chapter 3 dwelt on the research methodology that was employed by the researcher in executing this study. Chapter 4 presented the collection, analysis
and interpretation of data. Finally Chapter 5 dealt with the research summary, conclusions and recommendations that were based on the results of the data analysis. The next chapter focus on literature review.

1.12 Summary
This chapter has covered the general introduction, background of the study, statement of the problem, objective of the study, research objectives, research questions, research assumptions, and significance of the study, delimitations of the study and limitations. Chapter 2 will cover literature review. Research methodology will be covered in chapter 3. Chapter 4 will cover data analysis, data presentation and interpretation, finally chapter 5 will cover findings, conclusion and recommendations.
CHAPTER II

Literature Review

2.1 Introduction
This chapter analyses both the theoretical and empirical literature relating to client relationship management and related concepts like the client base, client service, client needs, client satisfaction and client preservation. Also covered in this chapter are scholarly articles and journals which are relevant to the area of the study, indicating unfilled gaps. The chapter gave a summary of what literature entails concerning the constraints facing private security providers in retaining clients.

2.2 Conceptual and Theoretical Framework
It is the task of private security providers to protect lives and property against an evolving array of personal and property threats. These services comes with many challenges for private security providers. The clients of private security providers include banks, retail shops, hospitals, universities as well as other government departments. All these have unique and different security needs and expectations (Erickson, 2010).

According to ASIS international (2009), private security providers are “non-governmental, private sector practice of protecting people, property and information, conducting investigations and otherwise safeguarding organisation’s assets” On the other hand, Cunningham et al, (1990) postulate that, “private security providers are those self-employed individuals and privately funded business entities and organisations providing security related services to specific clientele for a fee, for individuals or entity that retains or employs them or for themselves in order to protect their persons, private property or interests from various hazards”.

The importance of private security providers is that, private security management staff are usually better acquainted with high loss control methods suitable to prevent or minimize criminal activities that might occur on the premises (Fisher 1992). The benefits of using private security firms to manage business security related matters is highly beneficial to the firm,
private security providers prevents property damage that may occur in the event of fire by providing a quick policy driven response to the problem (Mueller, 1990).

In general, private security providers provide their services to businesses and people who are exposed to crime or exploited by criminals as well as former victims of crime who want to avoid further victimisation. Security providers also appeal to clients who recognise the importance of hiring a security providers to protect them from physical or financial harm (Wagner, 2016).

The private security industry in Zimbabwe is known for providing security services and playing a crime prevention role in society (Gumede 2015). According to Irish (1999), clients who fear crime do not mind to pay exorbitant fees to receive protection from security companies. According to Lancaster and Withey (2006), the starting point for business to define itself in creating a marketing oriented culture depends on how they think or define their clients. A question like “what business are they in?” will help marketing managers or departments in defining their clients. Clients are the essence of any business and their needs should be considered at all times. This implies that there should be constant interaction and communication with clients to assess their needs and the extent to which security companies are meeting those needs. According to Krajnc (2007), this interaction is not happening because most security companies assume that they are aware of what the needs of their clients are.

Strom et al (2010) state that the private security industry’s target population is not limited to businesses and organisations such as educational institutions, financial institutions and government departments as security is a commodity that is also sought after by many people. This can also be deduced from the Maslow’s hierarchy of human needs, where security is a basic need. Therefore, it is very important that when selecting targeted groups of clients, private security providers should have some knowledge of those clients’ specific needs. The training of security personnel deployed at banks should include client service, customer relations legal awareness, conflict management, health and safety, security systems and procedures, first aid and the MIMP (Davidson, 2014).

**Physical and security system training**. Physical training is essential for security personnel to know how to protect the bank and its users or stakeholders. Training in loss prevention and carrying out regular foot patrols to deter antisocial behaviour and criminal activities is an
essential component of the bank’s security system (Davidson, 2014). When looking for security personnel to perform guarding duties in banks, employers often look for mature and responsible people who communicate and write well. It is also important that security personnel have experience with updated security computer systems, video and surveillance equipment (Reeves, 2016).

**Client service and conflict management.** Apart from protecting people and assets from criminality, security personnel should be friendly and helpful. Talking to people and listening to their questions and answers not only help to provide good client service and customer relations, but also help in identifying problems that can escalate into serious issues. Bank management, clients and tenants should get a sense of personal contact and feel at ease around security personnel (Christensen, 2016). Security personnel should also be skilled in dealing with conflict situations. The following skills should be instilled in them: avoiding conflict and reducing personal risk, defusing conflict where it arises, resolving and learning from conflict and applying communication skills in conflict situations (Security Industry Association, 2014).

**Health, safety and legal awareness.** Knowledge in occupational health and safety is a prerequisite for security personnel working in banks. This helps to ensure compliance with International Organisation for Standardisation (ISO) 14001:2004 and ensures that they are able to perform first aid when necessary (Davidson, 2014).

Security personnel should be trained in legal issues such as the use of force and powers of arrest and other statutory requirements. Reeves (2016) adds the following factors that should be considered when employing security personnel: honesty; ability to pay attention to details and capability to use surveillance techniques to ensure the safety of all the stakeholders, ability to make sound judgements, ability to control temper because banks are characterised by disruptions and disputes that arise from time to time.
2.3 Role of private security providers in banks.

According to Abraham (2005), PSCs offer a range of services to banks, package of advanced and integrated security service. Though the vast majority of these companies provide only low skilled manned guarding services, most PSCs in general provide a variety of services to banks, these include; guard services, alarm monitoring, CCTV installation and monitoring, access control cash in transit services, perimeter patrol as well as fire and rescue services, risk analysis and conducting bank fraud investigations.

2.4 Strategies used by PSCs to attract and retain clients

There is no single universally accepted definition of strategy. According to Mintzberg (1985), strategy is “a plan, ploy, pattern, position and perspective”. He further affirmed that strategy defines the organisational purpose, goals, priorities, objectives and deals with the organisational competitive advantage. On the other hand Porter (1985), asserts that strategy means what a company does, how it actually positions itself commercially and conducts competitive battle. He introduced new concepts which include five forces analysis, generic strategies, the value chain, strategic groups and clusters. His generic strategies entails the interaction between cost minimisation strategies, product differentiation strategy and market focus strategy. Thompson et al (2005), explains that developing a strategy requires that an organisation’s managers appraise its internal and external situations, evaluate the most promising strategy and finally chose the best strategy and business model. However, it’s not easy to understand the environment since unpredictable and keeps on changing, hence it is difficulty to integrate the role of uncertainty in strategic decision making.

With the increase of threat from new entrants and existing competition, private security companies chose to employ various strategies to retain clients. In performing the above tasks, private security companies may use strategies such as crime prevention through environmental design (CPTED), the major incident plan (MIMP) or through reducing crime opportunities, improved communication and differentiation.

Client retention strategies vary from company to company, but its main purpose is to manage and prevent clients from defecting to competitors. According to Dawes (2009), client retention is the marketing goal of preventing clients from going to the competitor.
It means that companies focus their efforts on existing clients in an effort to continue doing business with them. Buttle (2008) states that a number of important questions have to be answered when a company puts together a client retention strategy, including the following:

- Which clients will be targeted for retention?
- What client retention strategies will be used?
- How will performance in this regard be measured?

The above questions should be asked to determine if client retention is indeed necessary. Companies should focus on retaining clients that contribute value. The fundamental purpose of CRM efforts on client retention is to ensure that the company maintains its relationships with value-adding clients. Economically speaking, client retention increases purchases as tenure grows and it lowers client management costs over time (Buttle, 2008). The profitability gained from client retention can be phenomenal and many organisations recently started to focus on client retention. Krajnc (2007) states that when an organisation is certain that it has an appropriate client retention strategy, it must then determine what type of clients it wants to retain. Improved communication with clients, increased efficiency and differentiation are the three ingredients for a successful client retention strategy in the security industry.

According to Page (2015), communication should be improved from the first day that the prospect asks about the services offered and ask a quote. Gathering enough information about the needs of the client will ensure that there is no misunderstanding. Questions such as why the service is needed by the client and what is the desired outcome of the service serve as a point of departure for sale and marketing. Although good communication is crucial, clients are mostly concerned about job performance. Increased efficiency can be improved by putting all the personnel or departments (such as the call centre/receptionist, marketing staff, operational staff and security guards) on one system because it will help in establishing processes for new clients or routine tasks so that everyone knows the best way to perform specific tasks for specific clients.

Differentiation is one of the three ingredients for a successful client retention strategy in the security industry. To be perceived different from their competitors, security companies should offer to coordinate their tasks or functions with, among others, those of the maintenance team.
Maintenance is the biggest ongoing cost for most businesses in commercial property management, especially in retail shops. Security providers should be different by offering prioritised reports tailored for specific clients’ business operations. They will save time because clients do not want to read long-winded reports that are sometimes irrelevant and unimportant to their business operations. Security companies should also differentiate the way in which they offer quarterly account reviews. Many security companies put their best foot forward when the account is new, but let performance slip over time; by maintaining their engagement with clients at the same level, they will be viewed as different from their competitors (Page, 2015).

According to Krajnc (2007), in mature markets (like the private security industry, with more companies operating in Zimbabwe), there is little possibility for product differentiation and therefore companies focus on client retention. This sentiment is supported by Murigi and Ombui (2014) who states that security companies are expected to adopt strategies to differentiate themselves from other competitors in order to retain their clients, gain competitive advantage and remain in business. An important ingredient is to keep the clients satisfied in the long term because client retention is a direct result of client satisfaction and is primarily influenced by the value of products/services provided (Krajnc, 2007). Cook (1997) states that long-term relationships with clients is more profitable as it is estimated that on average, it costs five times as much to attract a new client as it does to keep an existing one.

Retaining existing clients prevents competitors from gaining market share; thus client satisfaction and retention are important linkages to a market-based strategy and to profitability. The objectives of a company’s marketing strategy should be to target, attract, satisfy and retain clients – thus making client retention an ongoing challenge and threat to a company’s survival (Best, 2012).

2.4.1 Crime Prevention through Environmental Design (CPTED)

The security requirements of a bank are determined by the nature of their appearance and design. Another factor affecting crime in bank is location. Most banks malls are in CBD and as demographics change, crime moves from the out skirts of town to city centre (ICSC, 2004). When designing a bank, the architect should take into consideration cost, appearance, durability, flexibility and security. These considerations may contribute to the success of the bank and may have a negative impact if ignored (Krugell, 2010).
The layout of the bank is a very important design component as it is necessary to create a safe and secure environment for its customers. According to Jewel (2001), the design of a bank can have a psychological effect on people as it makes them feel safe inside banking hall – in contrast to the outside environment which is perceived as dangerous.

According to Crowe (2013), CPTED is one of the strategies used to prevent and minimize crime if properly implemented. CPTED can be defined as “the proper design and effective use of the built environment that can lead to a reduction in the fear and incidence of crime, and an improvement in the quality of life”. It has important implications for private security as it seeks to bring architectural design, public law enforcement and private security together. Once a building has been constructed without proper security considerations, the damage has been done as security weaknesses begin to manifest – security services and devices that might not otherwise have been necessary must be instituted (Fischer et al 2008).

CPTED Strategies are mainly Natural access control, Natural Surveillance and Territorial definition. Some examples include Lighting, Sightlines, Ownership of space, Entrapment spots, Safe routes, Signage, Landscaping activities, Maintenance and management CPTED is best implemented at the design stage and is highly applicable to community participation for example Neighbourhood Watch and Community Policing (Crowe, 1991). The use of appropriate technological gadgets such as Cctv which covers the defined and owned area and also the gadgets that in place are they the most suitable ones in order to combat crime.

2.4.2 Major Incident Management Plan (MIMP)
This is a crisis management tool that is used when a crisis arises. Private security providers guarding banks should know their client’s MIMP which should form part of the bank safety and security policy. This will help them to understand their role as considered by the client. Davidson (2014) states that it is important that security companies have the MIMP of their clients in order to avoid or reduce loss of life and injuries; reduces reputational risk; and enhance legal protection and commercial imperative. According to Davidson (2014), the MIMP should be comprehensive enough to include the initial response phase, consolidation phase, recovery phase and restoration phase. A risk audit should be the first point of departure in preparing the MIMP because it identifies potential emergency scenarios, considers their impact and likelihood of occurring and assesses existing mitigation.
Davidson (2014) states that when doing a comprehensive assessment of the risks in banks questions such as the following are important:

- What will happen if the electricity fails?
- What if the telephones down?
- What if there is a major fire or explosion?
- What if there is no access for staff and clients?
- What if there are a bomb threats?

The objectives of the MIMP should be clear and aimed at addressing factors such as the command and control structure; roles and responsibilities; pre-defined procedures to follow in different scenarios; a key information directory which includes contact details and external liaison for example police, fire brigade and ambulance. It should also have a clear communication strategy and process of training, reviewing and updating (Davidson, 2014).

If security issues and the MIMP are not dealt with efficiently in a bank, it will have a negative impact on stakeholders. For example: customers can suffer personal inconvenience and fear that death or injury may occur while they are transacting; tenant inconvenience includes loss of trade or disruption to business operations; employees may lose their livelihood and face death or injury while at work; and owners and investors may suffer financial loss.

2.4.3 Crime prevention through reducing crime opportunities.

Opportunities play a role in all crime. Crime opportunities are highly specific. Crime opportunities are not equally distributed. Crime opportunities depend on every day movements and activities (for example bag snatches or housebreakers). Cash in banks offer more tempting opportunities to commit crime. Social and technological changes offer new opportunities to commit crime (Felson and Clarke, 1998). Crime can be prevented by reducing opportunities.

The emergence of modern technology in security management reduces the opportunity for one to commit crime. The signage that is put on walls or on the buildings of banks stating that ‘these premises are monitored twenty four hours by CCTVs’ and a mere notice reading ‘you are on camera’ reduces the opportunity for one to commit crime.

CPTED and MIMP are some of the strategies that can assist security service providers and bank management in determining the security risks of the bank. These should form part of the security risk management model (SRMM) or process for banks.
2.5 Factors leading to poor client retention in security management.
According to Bosch (2015), the following are the main reasons for client dissatisfaction and contract termination.

**Poor service delivery.** Contract security guards’ failure to follow the client’s instructions can be compared to the **scope of work** which Fischer et al (2008) assert should be clearly spelt out by the client as it highlights the client’s expectations of the security company and help security officials to know how they should operate for the particular company. Another factor is that the **client’s lack of knowledge** on how the security company should operate may lead to poor service delivery. The security company should regularly visit the client’s premises, preferably with a marked vehicle, to ensure that everything is operating well and to enhance visibility as a deterrent to potential criminal activities. Regular visits by the security company at the client’s premises also ensure the wellbeing of their own members as unsupervised security personnel may be a danger to themselves and the client’s property.

**Value for money;** some clients feel that the cost of security is higher than what is actually provided. As Fischer et al (2008) state, knowledge about the **wages, benefits and training of security personnel** will assist clients in making informed decisions on whether or not to use contract security companies as they will know what the service fee covers.

**Criminal infiltration.** Some private security companies are linked to possible criminal activities. The number of pending criminal investigations against security companies are on increase.

**Cost cutting.** Too often contracts are focused on cost rather than service quality. Some companies secure contracts by undercutting competitors by reducing the company’s running costs. In an attempt to recoup this loss, the company underpays security guards by employing them on a lower grade than what the client is paying for.

**Lack of security knowledge and management.** Security services are mostly outsourced in Zimbabwe due to their specialised nature. Most clients/users of the outsourced services do so to complement lack of internal skills to run this function. This is where many service discrepancies are not reported and in fact hidden from the client. Clients only find out about the discrepancies after an incident occurred.
Transparency. Many service providers ignore the cause of a problem when they compile monthly reports for users. This lead to resources being wasted on solutions that are not based on the actual security risk. The problem is exacerbated by the use of sales consultants, installers and other experts whose knowledge is usually limited and subjective to their specific field of expertise.

2.6 The challenges faced by PSCs in retaining clients. Private security companies from Zimbabwe has its own challenges which may differ from those in other countries. The main challenges are as follows;

Cybersecurity; this has shifted from being a conversation to now being a demand by end users. Private security providers will need to remain competitive with cybersecurity roadmaps and plans for their offerings.

Unrealistic demands of unions; these union demands are encouraged by low wages paid to security guards and cause service fee increases for the clients. Clients may refuse to pay such fee hikes and opt for technology to replace human security, which may result in job losses for security guards.

Slow rate at which firearm licences are issued; most security companies depend on using firearms to render services to their clients, hence the slow rate at which the government of Zimbabwe approves and issues firearm licences is a challenge. The reason why there is such a slow rate and delay is because most these private security companies are not registered with private security guard act of Zimbabwe.

Finding and maintaining qualified security personnel; this is the most challenge faced by private security companies as they always rely on those who would have retired either from the army or police. Qualified personnel from colleges usually don’t stay in these companies.

Lack of support from top management; in most organisations, there is no real support for the company’s security program from senior management. Members of the leadership team fail to follow security procedures and policies themselves, setting a bad example for the rest for the rest of the company’s employees.
2.7 Theoretical Framework

2.7.1 Theories in relation to the factors influencing customer retention.

(i) Factors in the conversion model
This was developed by Richards (1996) and it is based on the fact that, it is not enough to satisfy clients as satisfaction alone does not predict customer behaviour. He further argues that, satisfied clients will leave, dissatisfied clients will remain and therefore companies should be concerned with client commitment rather than client satisfaction. Client satisfaction helps to make clients committed, therefore the building of committed clients involves more than merely satisfying them. The model provides three factors which act as drivers for commitment (level of involvement, attraction of alternatives and the extent of ambivalence).

Level of involvement.
This refers to the fact that, the more clients are involved in a given choice, the more carefully they will choose and once they have made their choices they usually stick to it. Hence if the client is dissatisfied but involved, his or her strategy will be to try and repair the relationship rather than seeking other service providers. If the clients are both dissatisfied and uninvolved, they would not even care about solving the relationship but simply look for other service providers. Becket et al, (2000) argues that, clients’ involvement in the buyer – seller interchangeable integrates several subjects such as client control, client participation and level of contact. The more a client is involved, the more the company has confidence in the service provider and also in the outcomes (ibid).

Attraction and alternatives.
Richards (1996) postulates that, “the more the alternatives attract, the dissatisfied clients will switch service provider”. If the alternatives available are not considered as being good, conversion may then be delayed despite dissatisfaction. On the other hand, if the alternative attract, clients may converse even though they are highly satisfied (ibid). Sharma and Patterson (2000) state that, “when clients are not aware of the available substitutes or competing alternatives they may continue in a service even though it is less satisfactory one”. When clients are aware of and perceive other service providers as offering a differential service in terms of price, service or quality of technical outcomes, they tend to be less committed to one service provider.
The extent of ambivalence
According to Richard (1996), being in the state of ambivalence “is when clients are clients are in a state in which they will wave whether to remain or leave the current service provider” meaning insecurity causing the clients less committed.

(ii) A holistic approach to satisfaction, trust and switching barriers.
It examines a mixed effect of satisfaction, trust and switching barriers on customer preservation. Developed by Ranaweera and Prabhu (2003), they define customer retention as, “the propensity for clients to stay with their service providers”. The theory examines effects of three variables on client preservation as well as the interaction effects that trust and switching barriers has on client retention in the presence of satisfaction (ibid).

Customer satisfaction
The higher is the satisfaction, the higher is the level of retention (Ranaweera and Prabhu, 2003). Studies showed that the more satisfied is a firm’s client are, the more they remain loyal to the firm (Fornell, 1992). Therefore, most organisation have devoted lots of efforts on managing and increasing client satisfaction (Ranaweera and Prabhu, 2003). Although customer satisfaction is a good base to start with when preserving clients, it is not the only influencing factor. Richards (1996) argues that, some customers will leave the firm even though they are satisfied while others who have dissatisfied will stay.

Trust
Exists when one party in business contract has confidence in the other party’s reliability and integrity. Studies indicate that, even though organisations manage sufficiently to satisfy their clients, they may not be able to preserve them. Therefore satisfaction alone is not enough to ensure client commitment to service provider. Once trust has been built, the probability of either party terminating the relationship goes down due to cost associated with termination (Ranaweera and Prabhu, 2003). Gounaries (2003), postulates that, “trust is a crucial element in any form of relationship. The more a customer trust a service provider, the higher the perceived value of relationship. As a result the greater chances that the client remain in a relationship. Furthermore trust is an important factor in the perceived quality of service especially in business to business services (ibid). Trust is developed successfully as a result of gradual dependence on the relationship resulting from mutual adaptation to the other party’s needs (ibid).
Perceived switching barriers.
According to Ranaweera and Prabhu (2003), it refers to “client’s evaluation of resources and opportunities needed to perform the act of switching as well as constraints preventing it). The higher the level of cost is, the higher is the probability for the client to remain. The factor of termination costs is also identified by Morgan and Hunt (1994) as a contributing to the maintaining of relationships. Authors view switching cost as being only economical nature.

(iii) Factors in the relationship commitment model.
This model was developed by Sharma and Patterson (1999). It provides three factors (technical quality, functional quality and communication effectiveness). These are affected by trust in business relationship and this also affect relationship commitment.

Trust
According to Sharma and Patterson (1999), it is the belief that the service provider can be relied on to behave in such a way that the long term interests of purchaser will be served. This shows reliance on the person, hence the greater the level of trust, the stronger the relationship commitment.

Service quality
This is divided into functional quality and technical quality. Functional quality is concerned with what is to be delivered and how the service will be delivered, it is also concerned with the interaction between service provider and the client and is assessed in highly subjective manner. On the other hand, technical quality is related to actual outputs or the core service as perceived by the client.

In terms of both functional quality and technical quality, trust has a huge impact on how quality is delivered as a result it can be argued that the greater the perceived technical quality, the stronger the perceived is the trust in the relationship and the greater the perceived quality of the advisor.

Communication effectiveness
This means the formal or informal sharing of meaningful and timely information between a client and a service provider in an emphatic manner. The aim is to educate and preserve informal about their investment in language that they can understand. Strong communication skills are required make sure that clients understand investment and this become confident in
their ability to assess financial risk and outcomes. Effective communication also helps clients through the unavoidable ups and down of variable investment performances. As a result, the greater is the communication effectiveness, the stronger is the relationship commitment (Sharma and Patterson, 1999).

In general, the model by Sharma and Patterson (1999), helps to understand or to master the factors which are essential in client preservation. Also it is a backbone of any business relationship that service provider and the client. However, if the above factors are not considered well, will lead to constraints in client preservation.

2.7.2 Empirical evidence.
This section is aimed at filling the knowledge gap that exists by identifying challenges regarding the preservation of clients in the industry. The challenges related to client satisfaction and preservation in the private security industry are not unique to Zimbabwe.

Murigi and Ombui (2014) carried out a research titled “the effects of competitive strategies on the retention of clients at G4S Security Services in Kenya”. The research was necessitated by the loss of clients, damage to corporate image, low profitability and loss of competitive edge G4S suffered and it was carried out in Kenya. According to Murigi and Ombui (2014), client retention has become important in the private security industry in Kenya due to the emergence of numerous companies as a result of the lack of regulation in the industry and clients moving from one security provider to another based on the kind of services offered and the cost thereof. According to Wairagu (2004, as cited in Murigi & Ombui, 2014), private security companies that are able to retain their clients effectively have a chance to achieve competitive advantage. However, client preservation is one of the most challenging factors affecting these organisation in Kenya. Despite being one of the giants in the private security industry in Kenya, G4S’s market share and revenues have fallen. According to Murigi and Ombui (2014), the company had to be innovative to remain competitive and attract and preserve clients. Factors such as establishing a research and development department, continuously innovating and adopting new technology, and acquiring certification can help in ensuring efficiency and effectiveness in client service.
In addition, R137069V, (2017) carried out a research titled “an evaluation of customer retention strategies used in hotel industry”. The study was motivated by continuous loss of customers focused on strategies and its implementation in hotel industry so as to retain. The study also focused on the factors which affect the choice of customer retention strategies. The aim of this study was to determine the importance of customer retention management practices of Flamboyant hotel and also the challenges faced in implementing customer retention strategies. The research used descriptive research method and persisted use of primary data and secondary data. To collect data, the researcher used semi-structured questionnaire, comprising both unstructured and structured questions as well as face to face interviews to get data from management customers and employees of Flamboyant hotel. Findings from this research reveals the use of customer retention strategies are effective in minimising customer loss. In addition to that, more of the sources of data supported the importance of customer retention strategies in reducing client attrition.

The study entitled “effectiveness of customer retention strategies in managing customer attrition in the airline industry in Zimbabwe” by Josephine Karisambudzi (2014) reveals comprehensive findings about the strategies which contribute to the reduction of customer loss. The customer retention strategies if fully implemented will lead to fruitful retention of customers want airlines to provide efficient frequent flyer programs, practice recovery and fulfill the promises made to these customers through reliable and lucrative in-flight services as well as settle claims on time. However customer service have been to have positive effect on repeat purchase as proved by 58% of employees who strongly agree and 24% who agrees that customer service increase repeat purchase and results in retaining customers.

Also, Elizabeth Auniel, (2018) carried out a study, “factors affecting consumer retention in commercial banks; a case of Azania Bank Arusha”. This study was carried out in Tanzania and it adopted a case study research design. The data were analysed using descriptive and inferential statistics. The study focused the relationship between the factors and client retention and it concluded that service quality, service delivery, customer relationships and customer satisfaction are positively related to customer retention. I also concluded that quality of services provided to customers vary from one service to another and the way service is delivered to customers is an important element in retention.
Further, Nana Wei, (2010) carried out a research “investigating factors that can have an impact on customer loyalty – an empirical study of IKEA.” The study was focusing on the market of both China and Sweden, and it looked at factors, such as service quality, communication, advertisement, trust and commitment as the factors which are essential to retain customers. The research also consisted of the use of primary data and secondary data. A personal interview was carried out to obtain primary data and advised further study to conduct more interviews and survey among customers. Findings in Nana Wei which were entirely obtained from secondary data shows that there is clear distinction between her factors and those which were suggested by other writers. In addition to that, the study also revealed these factors plays a pivotal role in retaining customers.

2.7.3 Justification of the study
The findings from empirical studies essential since they provide a general view about outcome from studies which were conducted in different industries. Literature from empirical studies is linked the challenges facing private security providers in preserving their clients.

However the researcher find the rationale to conduct a research in the security industry specifically in the context of a Zimbabwean town such as Gweru since some of the research were conducted from different industries (airline and hotel industries) as well as outside the country. This helps to widen the base of literature in the subject of customer retention.

In general, the reviewed empirical studies show the difference in scope especially pertaining to client preservation. The findings on the effects of competitive strategies on the retention of clients at G4S Security Services in Kenya are likely to be different from findings on challenges facing private security provider in banks in Zimbabwe, therefore the current study was aimed to fill in the unfulfilled gaps.

Apart from the scope of the studies, methodologies adopted in reviewed empirical studies may make their findings distinct from the findings of the current study. It is also important to indicate that there was need to fill the literature gap because reviewed studies were done in hotel and airline industries. In this manner, there was a need conceptualize the research to security industry of Zimbabwe. Having noted such unfulfilled gaps the researcher found it pertinent to carry out a comprehensive study on the challenges of preserving clients by private security providers in banking sector of Zimbabwe.
2.7.4 SUMMARY
It is important to recognise client’s specific needs when negotiating a contract. This helps private security companies to achieve envisaged objective. Also security companies should shift from their traditional way of operating and the way they perceive or think about their clients. As proved in the literature above, CRM has benefits for creating long-lasting relationships. It should also be noted that negative client retention strategies should be avoided, especially in the private security industry as it will not make sense to retain a client who does not add value/profit to the business. The notion of clients that security service providers are specialists in their field and will therefore know how to address all the clients’ problems is misleading and should be corrected. It is the duty of the clients to ensure that their security needs are met and that security service providers know about them and adhere to the SLA or contract. Clients are the essence of any business and their needs should be considered at all times. This implies that there should be constant interaction and communication with them to assess their needs and the extent to which security companies meet those needs.

According to Krajnc (2007), this interaction is not happening because most security companies assume that they are aware of their clients’ needs. The chapter discussed related literature revealing theoretical background of client preservation and empirical studies which were done before in the same subject. The next chapter will discuss research methodology.
CHAPTER III
RESEARCH METHODOLOGY

3.1 INTRODUCTION
This chapter gives an account of how the study was designed and executed. It explains the research strategy adopted to investigate the constraints facing private security providers in preserving clients. Despite simplifying the research design and its justification, the chapter went on to discuss the target population, sampling methods, research instruments, data collection procedures and also explains the validity and reliability of the instruments. Lastly the chapter focused on data presentation and analysis.

3.2 RESEARCH DESIGN AND JUSTIFICATION
A research design is the way in which the researcher intends to conduct the research, (Mouton, 2001). It is like to a blueprint on how the research will be carried out. It is an overall plan that governs which research participants are selected and the information that will be collected from them (Welman et al, 2001). In essence, it is a layout of what will be done with the participants in order to reach research outcomes.

The descriptive research design in form of a survey was better than any other research designs due to its qualities. It allowed the researcher to research and have insight into the operational activities of private security companies that offered their services to banks. It also facilitated the production of intensive, authentic descriptive accounts of experience by managers of banks and private security officials. Another advantage capitalised is that, the researcher managed to gather data with the use of flexible language, which is rare in experimental designs, which have a control unit. The researcher used this kind of research design to obtain first hand data from the participants so as to formulate rational, sound conclusions and recommendations for the study. The design also enabled the researcher to carry out the study in depth and detail; there was no confinement to only the observable phenomena or to only what is quantifiable, enabled to explore the effective, cognitive and behavioural domains of the subjects.
The research afforded a precise comparison of the responses the researcher obtained from different respondents. The descriptive survey method was helpful to the researcher due to its flexibility; this method was used for both qualitative and quantitative data, giving the researcher greater options in selecting the instruments for data gathering. The researcher found this method to be the most suited for this study among any other methods that may be available. However besides these identified strengths, the researcher faced challenges with regards to subjectivity. Some of the participants who responded the survey seemed to be aware that they were being studied leading to some extent biased data. It was time consuming and expensive and the research also required cooperation of respondents who at times were forth coming (Cohen, Manion and Morrison, 2000). To counter these demerits of the chosen design, the researcher started his study early enough to cater for the time limit. Also to diminish the constraints obtained through use of this method the researcher used expert guidance from the supervisor. Nevertheless, these disadvantages are far below to nullify the validity of the design’s findings therefore the design was appropriate to adopt.

3.3 TARGET POPULATION
For the purpose of this study, there are two groups of target population which include 185 private security officials from major private security providers, Safeguard, Securico and Fawcett. The second category of the target populations are 130 bank officials. The total population size is 315 subjects.

3.4 THE SAMPLE SIZE AND SAMPLING TECHNIQUE
Gweru has numerous banks ie CABS, FBC, Stanbic, Standard Chartered bank, ZB bank, NMB, Steward bank, etc. Among these, only a total of five banks were selected to ensure that the responses were representative of the entire banking sector in Gweru since if a population of study is big, a sample maybe drawn (Quinlan, 2011). The second target group are private security officials from various private security companies.

The researcher adopted quota sampling technique in choosing these research participants. Quota sampling was ideal to this study because it works in conjunction with judgmental sampling. The initial phase in quota sampling was grouping the population into mutually exclusive sub groups that is the five major banks and private security officials.
The use of judgement to select subjects from each sub group came at the second phase. This means that, from the five major banks, the researcher used his judgement to select subjects from each bank.

This applied to private security officials where 35 subjects were picked out of 185 private security officials from various security companies. Judgement about who to participate on private security officials was based on work experience, perceived knowledge and skills.
<table>
<thead>
<tr>
<th>GROUP</th>
<th>POPULATION</th>
<th>SAMPLE</th>
<th>PERCENTAGE %</th>
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<tr>
<td><strong>BANKS:</strong></td>
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<tr>
<td>(i) CABS</td>
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<td>(ii) FBC</td>
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<td>(iii) ZB BANK</td>
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<td>(iv) NMB</td>
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<td>(v) STANBIC</td>
<td>23</td>
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<tr>
<td><strong>PRIVATE SECURITY COMPANIES:</strong></td>
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<tr>
<td>(i) Fawcette</td>
<td>55</td>
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<td>18</td>
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<tr>
<td>(ii) Safeguard</td>
<td>70</td>
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<td>29</td>
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<tr>
<td>(iii) Securico</td>
<td>60</td>
<td>15</td>
<td>25</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td>315</td>
<td>71</td>
<td>22.5</td>
</tr>
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The table 3.0 above clearly shows that the sample size is a total of 71 participants from a population of 315 people, this represents a sample size of 23%. The researcher chose the sample size of 23% since it regarded as true representation of the entire population and because of the nature of business activities of the participants who were security practitioners and bank officials, the sample size of 23% was easy to manage.

3.5 RESEARCH INSTRUMENTS
To gain better insight into the constraints facing private security companies in retaining clients, the researcher used questionnaires and in depth interviews.

3.5.1 QUESTIONNAIRES
Bill (2001) states that, "a questionnaire is a way of getting information from people by asking them questions". A questionnaire is a pre-formulated written set of questions which respondents record their answer, usually within rather closely defined alternatives. This therefore means that both open ended and closed questions are used and the questions will cover research objectives. A good and sound questionnaire, focus on three main areas, namely wording of questions, planning of issues of how the variables will be categorized, scaled and coded after receipt of the responses and the general appearance of the questionnaire

MERITS OF QUESTIONNAIRES
Since questionnaires eliminated travel cost for the researcher, it means that they were cheaper to administer. They were also liked by respondents because their anonymity was guaranteed. In addition, the respondents completed them at their place and at their own time therefore the researcher gave respondents enough time to understand the research and gave more relevant information.

DEMERICITS OF QUESTIONNAIRES
Where clarity was needed, the researcher could not get chance to further examine. Also open ended questions generated large amounts of data that took a long time to process and analyse. To overcome these challenges, the researcher made sure that questions included were very clear and specific to the demands of the research.

3.5.2 IN-DEPTH INTERVIEWS
In order to obtain detail information from Private security providers and bank officials, the questionnaires were supported by in depth interviews. Interview schedules covered research
objectives. These personal interview questionnaires require a face to face conversation between interviewer and interviewee. Approaches can vary from being informal and being very formal. A formal interview consists of questions designed to milk specific facts attitudes and opinions whereas informal interview is a style of interviewing where the interview is in a form of a discussion just like a general dialogue. To get data from the respondents of this research, the researcher conducted formal and informal interviews respectively.

**MERITS OF IN DEPTH INTERVIEWS**
The questions used by the researcher were open ended and this allowed the interviewer to freely exchange the wording of questions and to add further questions. Also the interviews held by the researcher allowed him to get close to the interviewees, interact freely with them and gained greater knowledge in as far as the area of study is concerned.

**DEMERITS OF IN DEPTH INTERVIEWS**
There was need to fully record in writing the recorded interview word for word, hence time consuming. It was little bit a challenge to interview banking officials since they lacked knowledge about security matters. The researcher interviewed the security officials attached to banks.

**3.6 DATA COLLECTION METHOD AND APPROPRIATENES OF PROCEDURES**

**ADMINISTERING THE QUESTIONNAIRE**
Before questionnaires were distributed to the respondents, the researcher sought authority from the bank managers where this research was conducted (CABS, FBC, NMB, ZB bank and Stanbic). After given permission, the researcher distributed the all questionnaires, with covering letters to bank officials. A total 26 of out of 71 respondents received questionnaires and two weeks’ time was given for the respondents to complete them.

**ADMINISTERING INTERVIEWS**
To conduct the interviews, the researcher made appointments via emails. All interviewees were interviewed in a natural set up. The researcher thanked the participants and explained the objective of the research, and assured them that their confidentiality was guaranteed, this promoted a conducive environment as this encouraged willingness and openness to the release
information. Out of 71 respondents, 45 participated in the interviews and these interviews were conducted in person and were recorded.

3.7 ETHICAL CONSIDERATION
In this research, the researcher complied with ethical research, he promoted this by safeguarding the dignity, rights, safety and wellbeing of all the participants. Babbie (2007) states that because participants can be harmed in a physical or emotional manner, the fundamental ethical rule of social research is that the participants should suffer no harm. The pilot study of this research indicated the participants’ fear to be interviewed due to the sensitivity of the information that they might disclose about their respective companies. To counter this fear, the researcher used both questionnaires and interviews.

Also, the voluntariness of the banking officials responsible for the contracted private security companies in their respective banks was based on them being given a questionnaire rather than being interviewed. De Vos et al (2011), state that no one should be coerced into participating in research and when subjects are involved without their consent, their right to self-determination is impaired and this should be avoided at all cost. In this study, the participants were handed the consent form together with the questionnaire so they were well informed and voluntarily completed the questionnaire. The inference could be drawn that those who were uncomfortable with the questionnaire did not complete it as the number of questionnaires received was less than the number of questionnaires distributed.

3.8 PILOT STUDY
The data used in this research came from primary source through proper interviews and a well-planned questionnaire. The questionnaire was tested for validity before it was administered, this was done by sending it to both the management of banks and private security providers to assess its coverage. After this, they offered their suggestions and the final questionnaire which was used in this research was produced.

3.9 DATA PRESENTATION AND ANALYSIS
Data analysis is the process of bringing order, structure and meaning to the mass of collected data. This involves reducing the volume of raw information, sifting significance from trivia, identifying significant patterns and constructing a framework for communicating the essence of what the data reveal (De Vos et al 2011).
3.10 Validity
According to Leedy and Ormrod (2005), validity relates to the extent to which a measuring instrument is able to measure what it is supposed to measure. One of the most common and useful classifications of the validity underlying measurement is content, face, criterion and construct validity. In this study, validity was ensured by using questions that were relevant to the participants to ensure that the answers given were relevant to the formulated research question and research objectives. Descombe (2002) states that ensuring validity relates to the data and the analysis method used in the research. To this end, the researcher ensured that the data were valid by comparing and verifying some responses obtained with the information obtained from the literature review.

3.11 Reliability
Reliability relates to the ability of an instrument to measure the same thing repeatedly and to give the same results (Delport & Roestenburg, 2011). The reliability of data was ensured by conducting a pilot study with the appropriate group of people using the same instruments. To achieve reliability, the researcher ensured that the questionnaires were standardised and asked the participants relevant questions.

According to Mistry et al (2003), piloting is testing of the instrument by ensuring that it measures what it is intended to measure and giving an indication that the data collection instrument enables the researcher to answer the research question. A pilot study was conducted with three private security officials responsible for managing other private security officers in banks and one bank official responsible for managing the contracted private security company in banks. The objective of the pilot study was to test and validate the questionnaires. De Vos et al, 2011), state that a pilot study assists in estimating the time and costs that may be involved as well as in pre-empting the problems that may arise during the actual administration of the questionnaire. The outcome of the pilot study was significant in indicating that the initial plan of interviewing bank officials should be replaced with distributing questionnaires to them.
3.12 Summary
This chapter focused on research methodology that is the research design and research instruments that were adopted. It also focused on strengths and weaknesses of data collection instruments, their validity and reliability. Lastly the chapter explained the way in which data was collected, presented, analysed and interpreted. The following chapter is going focus on data presentation, analysis and interpretation and discussion.
CHAPTER IV
Data presentation analysis, interpretation and discussion

4.0 INTRODUCTION
The last chapter focused on the research methodology. This chapter focuses on presentation, analysis, interpretation and discussion of research findings. Data was presented using tables, bar graphs and pie charts.

4.1.0 THE QUESTIONNAIRE ANALYSIS, INTERPRETATION AND DISCUSSION
4.1.1 RESPONSE RATE
The breakdown of sampled respondents and respond rate is as shown in tables 4.1 and 4.2 below
<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>SAMPLE SIZE</th>
<th>NO DISTRIBUTED</th>
<th>NO RETURNED</th>
<th>%RESPONSE RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>BANKS:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CABS</td>
<td>7</td>
<td>7</td>
<td>7</td>
<td>100</td>
</tr>
<tr>
<td>FBC</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>100</td>
</tr>
<tr>
<td>NMB</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>100</td>
</tr>
<tr>
<td>STANBIC</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>100</td>
</tr>
<tr>
<td>ZB BANK</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>100</td>
</tr>
<tr>
<td>TOTAL</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>26</td>
</tr>
</tbody>
</table>

**Source: Primary data**
Questionnaires were distributed to a total of 26 respondents. The researcher got 100% response rate on questionnaires. Respondents were given enough time to complete the questionnaires at their work places whilst the necessary follow up were made by the researcher to collect all the questionnaires.
Table 4.2 Percentage responses rate for interviews (n=45)

<table>
<thead>
<tr>
<th>Category</th>
<th>Sample size</th>
<th>No Targeted</th>
<th>No. responded</th>
<th>% response Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fawcett</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>Safeguard</td>
<td>20</td>
<td>20</td>
<td>10</td>
<td>50</td>
</tr>
<tr>
<td>Securico</td>
<td>15</td>
<td>15</td>
<td>12</td>
<td>80</td>
</tr>
<tr>
<td>Total</td>
<td>45</td>
<td>45</td>
<td>32</td>
<td>71</td>
</tr>
</tbody>
</table>

Source: Primary data

A total number of 45 respondents were targeted for interviews, 10 were from Fawcett Security Company, 20 from Safeguard Security Company whilst the other 15 were from Securico Company. All respondents from Fawcett turned up for the interviews, 10 from Safeguard also managed to turn up for the interviews as well, whilst the other 12 from Safeguard also turned up for the interviews. The percentage for both Safeguard and Securico did not affect validity and reliability of data since the sample size still remained above 10%.
4.1.2 Age distribution of the respondents

Figure 4.1: Percentage distribution of respondents by age (n=26)

Source: Primary data

The above data shows that the majority (31%) of the respondents were aged between 20 to 29 years. This implies that the majority of the respondents were young and were the ones who are employed in most banks.
4.1.3 Gender

Figure 4.2 Percentage distribution of respondents by gender (n=26)

Source: Primary data

The above results indicate that 65% of the respondents were males whilst 35% were female. There was need to hear from both males and female participants in order to come up with balanced perceptions of client retention from gender perspective.
4.1.4 Length of service

Figure 4.3: Percentage of respondents by length of service (n=26)
Source: Primary data

The results in figure 4.1.4 is a summary which shows that the majority (42%) of the respondents who participated in this study had work experience of 5 to 10 years, therefore they were most likely to give more reliable information about the constraints facing private security providers due to vast experience of participants and was regarded as vital as the aim was to seek to know the number of years they had worked in the industry.
4.1.5: Job title

Figure 4.4: percentage distribution of respondents by job title (n=26)

Source: Primary data
The findings in figure above (4.4) prove that the majority of the respondents were bank tellers (38%) and were the most crucial participants since they work closely with security personnel from security providers hence they possess first-hand information from them. These identified positions occupied by the participants in banks is important since it helped the researcher to determine the job level of the bank officials. The job titles varied from managers, supervisors, and bank tellers. Out of 26 participants, 19% were managers, 31% were supervisors and 12% were other employees working in banks.

4.1.6 Qualifications
Figure 4.5: Percentage distribution of respondents by qualifications (n=26)

Source: Primary data
Findings of figure 4.5 above determines the education level/qualifications of the participants. The aim was to highlight the participants’ educational backgrounds. All respondents were able to provide logical responses since most of the attained at least “O” Level. 27% had various a diploma qualification, while 38% hold a degree qualification which are very useful in the banking sector.

4.1.7 Challenges of retaining clients.

Table 4.7: What are the challenges being faced by your company in retaining clients? (n=45)

<table>
<thead>
<tr>
<th>Challenges</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inadequate resources</td>
<td>9</td>
<td>20%</td>
</tr>
<tr>
<td>Technological constraints</td>
<td>23</td>
<td>51%</td>
</tr>
<tr>
<td>Regulatory challenge</td>
<td>7</td>
<td>16%</td>
</tr>
<tr>
<td>Increase in regulatory fee</td>
<td>6</td>
<td>13%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>45</td>
<td>100%</td>
</tr>
</tbody>
</table>

The table 4.7 shows the responses when the respondents were asked about the challenges in retaining clients
4.1.8 Strategies used to attract and retain clients.

Figure 4.6 What are the strategies are you using to attract and retain clients?

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer services</td>
<td>51%</td>
</tr>
<tr>
<td>Use of registered companies</td>
<td>19%</td>
</tr>
<tr>
<td>Loyalty programs</td>
<td>10%</td>
</tr>
<tr>
<td>Promise fulfilment</td>
<td>10%</td>
</tr>
</tbody>
</table>

The figure 4.6 shows the responses when the respondents were asked about the strategies used by security companies to attract and retain clients. 51% of the respondents mentioned customer services.
service. This shows that this the best strategy that can be used by security companies in order to retain their clients. This was also proved by empirical evidence which outlined customer service as one of the strategies which can be used to retain customers.

4.1.9 Factors which lead to poor client retention.

Figure 4.7 What are the factors which contribute to poor client retention?
Incompetence is the major contribution factor as depicted on the figure 4.7 above. This was also revealed by the empirical evidence.

4.1.10 The role of PCs in banks.

Table 4.8: What is the role you play in banks? (n=45)

<table>
<thead>
<tr>
<th>Roles</th>
<th>No of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investigation</td>
<td>3</td>
<td>7%</td>
</tr>
<tr>
<td>Cash in transit duties</td>
<td>5</td>
<td>11%</td>
</tr>
<tr>
<td>Guarding</td>
<td>32</td>
<td>71%</td>
</tr>
<tr>
<td>Monitoring of Cctvs</td>
<td>5</td>
<td>11%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>45</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

The table above indicates the roles which PCs carry in banks, it shows they play a critical role with the guarding component as the major role which they always carry on day to day basis.
Chapter v

SUMMARY, CONCLUSION AND RECOMMENDATIONS.

5.0 INTRODUCTION

This last chapter dwells on the summary, conclusion and recommendations emanating from the research that sought to examine the constraints facing private security companies in preserving clients. The overall conclusions and recommendations are made in relation of research objectives and also the highlights suggestions for further research contains the recommendations and general conclusion of the study.

5.1 Summary Findings

The research findings presented in this chapter were noted after analysing the results of the study. Both private security officials and bank officials agreed that there are challenges encountered by private security officials in managing security in banks. The majority of private security officials stated challenges of technology. They agreed that potential criminals are
attracted by hard cash and are now using highly sophisticated skills when committing crimes. They also mentioned white collar crimes such as fraud and money laundering as commonly crimes which give them challenges in managing security in banks. Other crimes in banks are made possible by syndicates involving corrupt bank officials and security officers. This puts pressure on security providers as bank management expect them to combat any possible crime which might occur. Besides this, technology brought machines such as CCTV and scanners which are difficult to operate, these require education and training.

Findings from the study also revealed that crimes committed by private security officials who are deployed to secure banks is another challenge for private security providers, this was emphasised by some respondents. Further bank robbery as a violent crime was mentioned by other respondents as one of the determinants that result in security officials not lasting long in banks due to higher pressure which security officials has to operate under due to safety expectations of clients. Also, private security providers stated that working in banks is more demanding and complicated than working for other clients, this because of the following:

**Constant pressure and complaints from bank management and bank customers:** the participants revealed that some bank officials are rude and have no respect for security officials. **Long hours:** due to nature of work in banks, security officials work long hours compared to other clients like retail shops.

The bank officials indicated that in order to deal with identified challenges, regular meeting with security management are very crucial to review and monitor compliance with SLA. Respondents emphasised this by stating that they punished security providers for contravening set standard by cutting monthly security fees but regular training and workshop were provided by bank management to obviate these challenges.

The bank management and security providers experienced security challenges. These challenges increased as crime level also increased in banks, demanding the deployment of experienced and skilled security officers. There was also concern over the private security officials’ failure to meet the expectations of bank management expressed in SLA and this could explain the rapid turnover of private security personnel as some in banks.
However, the majority of the participants agreed that communication as a strategy played a pivotal role in client retention and the management of security service in banks. Regular meetings with the client, even when there was no serious matter to discuss were highlighted as necessary to maintain the relationship.

Another strategy private security providers used to maintain their clients was to improve the quality of the service offered. They always try to exceed the clients’ service expectations as contained in the SLA

5.2 CONCLUSIONS
As revealed by the findings, security challenges such as an effective crime prevention strategy, the provision of skilled security officers and effective communication in banks are factors that the security provider and the client have to grapple with. The success or lack of these influences, the ability of private security companies to retain their clients and the various client retention measures they use to retain clients. The success of these strategies can be measured by the ability of the private security company to have its contract renewed.

5.3 RECOMMENDATIONS
The recommendations in this section are designed to address the shortcomings indicated by the literature review and empirical research. They are largely categorised as recommendations that address the challenges or shortcomings affecting private security officials and banks.

5.3.1 Recommendations for Private Security Managers
Recruitment of security officers for banks. Security companies should recruit security officers with relevant experience in the specific area of bank security where they are going to be deployed. This will enable them to provide the skilled and experienced security officers indicated as needed by the banks.

Upskilling security officers at bank halls. This entails developing a dedicated bank security management course to teach basic banking security aspects. This course could enhance the skills of security officers regarding the dynamic security aspects of banks for effective and efficient crime prevention. This will address the training needs of the private security officers deployed in banks.
The SRMM. There is a need for security companies to adopt and implement the SRMM. The model is adaptable for use by any security company and it could provide sound crime prevention strategies to enhance the safety and security of the secured environment.

Reasonable and fair pricing. Security companies should avoid over-pricing or under-pricing when they bid for security business because neither one of these is sustainable for security companies. Over-pricing will cause security companies to lose business due to the unaffordability of their services while under-pricing could cause the security company to run at a loss. This will eventually impact the quality of services rendered by the security company.

Renewability of the security contract in banks. Security personnel should render satisfying services to the banks as well as develop and create a good relationship with tenants and their customers. This is based on the research findings which proved that the decision of most bank managers to terminate or renew the security contract is largely influenced by the banks’ satisfaction with the quality of the security services offered.

Regular security management meetings. There should be transparent communication in dealing with issues related to security management which may jeopardise the business relationship between the contracted security company and the bank management. This will ensure that perceived constraints are speedily dealt with before they develop into problems that might compromise the security of the banks and ultimately lead to the termination or non-renewal of the security contract.

Partnership with stakeholders. It is vital to create a partnership with other contractors and stakeholders like cleaners, maintenance staff, tenants’ security staff, parking lot attendants and others in banks to ensure that interests of banks are protected as expected by the client. This will also help the security company to monitor the contractor activities and reduce any involvement of staff with criminal syndicate.
5.2.2 Recommendations for bank Managers

The interviews revealed that there is a lack of security knowledge and management generally. As most security services are outsourced and specialised in nature, most clients or users of security companies do so to complement a gap in or lack of internal skills to run this function (Bosch, 2015). The empirical research findings revealed that security personnel did not get clear job descriptions from the majority of the banks, so security companies are expected to provide comprehensive security services and this complicates matters as some of the expected services are not contained in the SLA and could lead to legal challenges. As a result, it is important to employ security personnel or managers with vast experience and the necessary qualifications in both security management and the operations of banks. This will help in sound decision making, especially when it comes to contract negotiations, interviewing and training security personnel, and planning and selecting informed crime prevention strategies. They should have at least a qualification in security management. Someone with these qualifications will be equipped and knowledgeable in instituting disciplinary actions and managing crime prevention activities among others.

SRMM. The bank management should familiarise themselves with the practical application of the SRMM. This model may be adapted for use by any security company in any setting and it could provide sound crime prevention strategies to enhance the safety and security of the secured environment. An understanding of the SRMM by both banking officials and private security officials will be beneficial in devising effective and efficient crime prevention strategies.

Use of unregistered security companies.

The bank management should avoid using the services of unregistered (fly-by-night) security companies that use various tactics such as under-pricing to secure contracts, ultimately compromising the quality of the services rendered and employing security officers who are less skilled, less experienced and poorly paid. The literature revealed that fly-by-night security companies that employ those without security knowledge, exploiting and paying them very low wages, is another concern for the private security industry (Press Portal, 2012). The empirical research further revealed that crimes committed by private security officers
employed to secure banks are another challenge for the private security industry and bank management.

According to Fischer et al (2008) when conducting a selection procedure, the client should set standards for security officers, such as appearance, rules of conduct, age restrictions, physical condition, educational level, reporting skills, language proficiency and criminal record checks. They also state that it is advisable that clients not only interview the security company’s representative but also their contract security officers who will be deployed on the client’s premises. Therefore, the bank management should not leave it only to the security company to vet their security staff but should also do their own private investigation on the personnel they recruit. This will help to eliminate the risk of security personnel being involved in crime syndicates and will ensure that the correct people are recruited.

5.3 CONCLUSION

The main purpose of this study was to establish the client preservation challenges for private security companies providing security services to banks in Gweru. This was done by analysing challenges affecting client preserving and the client preservation strategies of private security companies providing security services at various banks. Factors leading to poor client retention were also identified and analysed. The study shows that there are indeed client preserving challenges for security companies deployed in banks. The findings show that security challenges such as the lack of an effective crime prevention strategy, skilled security officers and effective communication in banks are challenges security providers and their clients fighting with.

Security companies guarding banks also faces the challenge of criminal elements infiltrating their organisations, which emphasises the need for intensive vetting of security officers. This is compounded by the use of less skilled, less experienced and poorly paid security officers, particularly if the contracted security company under-priced their operations in order to get the contract during the bidding period. The need for skilled and experienced security officers cannot be overemphasised, as they are key in making inputs to the crime prevention strategic plan of banks and its implementation because the lifespan of the security contract in a bank hall or the renewability thereof hinges on it. This is more important, particularly taking into account the effectiveness of private security companies and the fact that bank managers will not think
twice to contract another private security company if they are not satisfied with the services offered by the current one. The security environment has become highly competitive, demanding that private security companies craft their competitive urge to make it in this market.

REFERENCES


APPENDIX 1: COVER LETTER

REQUEST FOR CARRYING OUT THE RESEARCH

Bindura University of Science Education

Private Bag 1020
Bindura
06 September 2019

The Manager
ZB Bank
Gweru

Dear Sir/Madam

Ref: Request for permission to carry out a research at your organization
I am a student at the Bindura University of Science Education, studying a Bachelor of Business Administration Honours Degree in Police and Security Studies. It is a requirement of the university that all students on attachment carry out research projects in partial fulfilment of the degree’s requirements.

My research is entitled “the challenges faced by private security providers in retaining clients: a survey of fawcette, safeguard and securico” (2014 - 2018). I am therefore kindly seeking permission to carry out a research at your organization on the impact of strategic training and development on organizational bottom line.

Your reply and assistance will be greatly appreciated.

Yours Faithfully

................................

APPENDIX 2: COVER LETTER

REQUEST FOR CARRYING OUT THE RESEARCH

Bindura University of Science Education
Private Bag 1020
Bindura
08 January 2014

The Manager
FBC Bank
Gweru
Dear Sir/Madam

Ref: Request for permission to carry out a research at your organization

I am a student at the Bindura University of Science Education, studying a Bachelor of Business Administration Honours Degree in Police and Security Studies. It is a requirement of the university that all students on attachment carry out research projects in partial fulfilment of the degree’s requirements.

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Your reply and assistance will be greatly appreciated.

Yours Faithfully

..............................................

APPENDIX 3: COVER LETTER

REQUEST FOR CARRYING OUT THE RESEARCH

Bindura University of Science Education
Private Bag 1020
Bindura
06 September 2019

The Manager
CABS
Gweru

Dear Sir/Madam

Ref: Request for permission to carry out a research at your organization

I am a student at the Bindura University of Science Education, studying a Bachelor of Business Administration Honours Degree in Police and Security Studies. It is a requirement of the university that all students on attachment carry out research projects in partial fulfilment of the degree’s requirements.

My research is entitled “the challenges faced by private security providers in retaining clients: a survey of fawcette, safeguard and securico” (2014 - 2018).

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Your reply and assistance will be greatly appreciated.

Yours Faithfully

..............................................
APPENDIX 4: COVER LETTER

REQUEST FOR CARRYING OUT THE RESEARCH

Bindura University of Science Education
Private Bag 1020
Bindura
6 September 2019

The Manager
NMB
Gweru

Dear Sir/Madam

Ref: Request for permission to carry out a research at your organization

I am a student at the Bindura University of Science Education, studying a Bachelor of Business Administration Honours Degree in Police and Security Studies. It is a requirement of the university that all students on attachment carry out research projects in partial fulfilment of the degree’s requirements.

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I am therefore kindly seeking permission to carry out a research at your organization on the impact of strategic training and development on organizational bottom line.

Your reply and assistance will be greatly appreciated.
APPENDIX 5: COVER LETTER

REQUEST FOR CARRYING OUT THE RESEARCH

Bindura University of Science Education
Private Bag 1020
Bindura
06 September 2019

The Manager
Stanbic Bank
Gweru

Dear Sir/Madam
Ref: Request for permission to carry out a research at your organization

I am a student at the Bindura University of Science Education, studying a Bachelor of Business Administration Honours Degree in Police and Security Studies. It is a requirement of the university that all students on attachment carry out research projects in partial fulfilment of the degree’s requirements.

My research is entitled “the challenges faced by private security providers in retaining clients: a survey of fawcette, safeguard and securico” (2014 - 2018)).

Yours Faithfully

..........................
I am therefore kindly seeking permission to carry out a research at your organization on the impact of strategic training and development on organizational bottom line.

Your reply and assistance will be greatly appreciated.

Yours Faithfully

..........................

APPENDIX 6: COVER LETTER

REQUEST FOR CARRYING OUT THE RESEARCH

Bindura University of Science Education
Private Bag 1020
Bindura
06 September 2019

The Manager
Safeguard
Gweru

Dear Sir/Madam

Ref: Request for permission to carry out a research at your organization
I am a student at the Bindura University of Science Education, studying a Bachelor of Business Administration Honours Degree in Police and Security Studies. It is a requirement of the university that all students on attachment carry out research projects in partial fulfilment of the degree’s requirements.

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Your reply and assistance will be greatly appreciated.

Yours Faithfully

.........................

APPENDIX 7: COVER LETTER

REQUEST FOR CARRYING OUT THE RESEARCH

Bindura University of Science Education
Private Bag 1020
Bindura
06 September 2019

The Manager

Fawcette

Gweru

Dear Sir/Madam

Ref: Request for permission to carry out a research at your organization

I am a student at the Bindura University of Science Education, studying a Bachelor of Business Administration Honours Degree in Police and Security Studies. It is a requirement of the university that all students on attachment carry out research projects in partial fulfilment of the degree’s requirements.

My research is entitled “the challenges faced by private security providers in retaining clients: a survey of Fawcette, Safeguard and Securico” (2014 - 2018).

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Your reply and assistance will be greatly appreciated.

Yours Faithfully

……………………..
APPENDIX 8: COVER LETTER

REQUEST FOR CARRYING OUT THE RESEARCH

Bindura University of Science Education
Private Bag 1020
Bindura
06 September 2019

The Manager
Securico
Gweru

Dear Sir/Madam

Ref: Request for permission to carry out a research at your organization

I am a student at the Bindura University of Science Education, studying a Bachelor of Business Administration Honours Degree in Police and Security Studies. It is a requirement of the university that all students on attachment carry out research projects in partial fulfilment of the degree’s requirements.

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I am therefore kindly seeking permission to carry out a research at your organization on the impact of strategic training and development on organizational bottom line.

Your reply and assistance will be greatly appreciated.

Yours Faithfully

……………………

APPENDIX 9: COVER LETTER

J T Air Force Base
P Bag 738
GWERU.

……/……./2019

Dear Respondent.

My name is Mr BUSANI NCUBE. My contact numbers are 0773459799. I am a student at Bindura University of Science Education currently pursuing a Bachelor of Business Administration in Police and Security Studies Degree. The institution’s curriculum requires that a student should successfully carry out a research project and in this respect the student is undertaking a research on the topic:


You are therefore being kindly requested to give a hand in this research through truthfully completing the questions in the questionnaire below. Your assistance in this regard will be greatly appreciated. Failure to offer such assistance on your party as respondent will result in
BANK STAFF QUESTIONNAIRE

APPENDIX 10
SECTION A DEMOGRAPHIC DETAILS

Indicate your age?
20 – 29 ☐ 30 – 39 ☐ 40 – 49 ☐ 50 – 59 ☐

Indicate your sex?

Male ☑ Female ☐

For how long have you been working at this organisation?

Below 5 years ☐ 5 to 10 years ☐ 10 years and above ☐

Indicate your position in this organisation?

Manager ☐ Bank teller ☐ Other employee ☐

What is your highest education qualification?

Ordinary level ☐ Advanced level ☐
Diploma ☐ Undergraduate ☐ Post graduate ☐

**SECTION B: SECURITY SERVICE AND MANAGEMENT**

1. What is the role of PSCs in your organisation?

........................................................................................................................................
........................................................................................................................................
........................................................................................................................................

70
7 What are the major challenges that you encounter with the security company that are contracted to provide security in Banks?

How do you deal with such challenges?

What are the critical factors that could result in the immediate termination of the security?

Any other thing you would like to mention on preservation of Security Company that are providing security to your bank?

Thank you for participating!
APPENDIX 11
INTERVIEW GUIDE FOR PRIVATE SECURITY COMPANIES

1. What are the challenges being faced by your company in retaining clients?

2. What are the strategies are you using to attract and retain clients?

3. Which are the factors lead to poor client retention in your organisation?

4. What is the role you play in banks?