

**CLIENT ACQUISITION METHODOLOGY AND DORMANT ACCOUNTS IN  
FINANCIAL INSTITUTIONS IN UGANDA: A CASE OF CENTENARY RURAL  
DEVELOPMENT BANK LTD**

**BY**

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## **ABSTRACT**

The research study explored the relationship between Client acquisition methodology and dormant accounts in Centenary Rural Development Bank. The study set out to examine the terms and conditions of Centenary Bank services to its customers, examine the reasons for dormant accounts amongst customers of Centenary Bank, and to examine the relationship between Client acquisition methodology and dormant accounts in Centenary Rural Development Bank. The researcher gathered primary data using interviews, questionnaires and also secondary data which were obtained through the analysis of the available literature from books, reports and journals. The study consisted of 138 respondents who were selected using both stratified and purposive sampling techniques. Findings revealed that guarantors, capital investments, time frame, and documentation were cited as some of the terms and conditions of service in centenary bank. The study concluded that diversification of products offered by the banks should be ensured to entice clients. It was recommended that clients should be motivated to ensure their stay in banks. In the long run credit accessibility from Commercial Banks to businesses should be enhanced to ensure business growth.