

## Abstract

**Purpose:** The main purpose of this study was to determine the effect of enhanced quality of bank products and services on the performance of commercial banks in Makueni County.

**Methodology:** This study adopted a descriptive research design. The target population was all the 219 employees from the commercial bank branches in Makueni County from which 130 study participants were sampled; 65 bank managers and 65 assistant managers. A questionnaire was designed, piloted and used to collect data from the study participants. All necessary ethical issues were considered during and after data collection process. Statistical Package for Social Scientists Version 21 was used in data analysis to generate both descriptive and inferential statistics.

**Findings:** There was a positive relationship between the quality of services and products and performance of commercial banks in Makueni County. The regression results also revealed that quality of products and services had a significant influence on the performance of commercial banks at  $p = 0.015$ .

**Unique contributions to theory, practice and policy:** The quality of bank services and products is a major determinant of the performance of commercial banks in the area of study. The findings were similar to those of another study carried out by Odeny (2016). Since contingency theory argues that there is no single best approach in the management of institutions, the study recommends that continuous research is necessary in commercial banks to establish areas of service and product improvement for their continued high performance.