



St. Mary's University College

School of Graduate Studies

**CUSTOMER SATISFACTION WITH SERVICE QUALITY
(THE CASE OF COMMERCIAL BANK OF ETHIOPIA
ADDIS ABABA BRANCH)**

**BY
MELESSE ABEBE BERUSHIE**

**JUNE, 2014
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***A THESIS SUBMITTED TO THE ST MARRY'S UNIVERSITY
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DECLARATION

This thesis is a presentation of my original research work. Wherever contributions of others are involved, every effort is made to indicate this clearly, with due reference to the literature, and acknowledgement of collaborative research and discussions.

The work was done under the supervision of Doctor Yekunoamlak Alemu. In my capacity as supervisor of the candidate's thesis, I certify that the above statements are true to the best of my knowledge.

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Abstract

To examine and measure service quality with customer satisfaction at Commercial Bank of Ethiopia was the aim of this study. The assessment of service quality and customer satisfaction was made in view of SERVQUAL model by examining five service dimensions namely: tangibles, reliability, responsiveness, assurance and empathy (Parassurman et al.1988) and one additional dimension called convenience. Data gathered by a survey questionnaire from 100 customers at Addis Ababa Branch was analyzed using descriptive analysis & correlation by the help of SPSS v. 20.0. A gap score analysis was used to highlight the gap between the actual service quality and the customer satisfaction toward it. Accordingly, the overall analyses of service quality and customer satisfaction based on the above variables indicated that there is a big gap between perceived and actual services delivered at CBE. SERVQUAL gap score on tangible dimension showed that the bank's materials and statements in particular are less appealing to attract customers while the bank is found out to be in a better position other tangible dimensions such as equipment, facilities and reception. Results also revealed that the bank is not as reliable as expected by customers. Failure to provide service to its customers on a promised time frame stood out to be a serious concern as it may erode customers' confidence. The Bank's attempt to answer customer queries at a certain period of time and its sincere interest to solve customers' problems would increase the reliability of the bank. Employees at CBE are discovered to be less responsive to customer service, unable to provide prompt service and unwilling to help customers when the need arises. Lack of knowledge and skills to answer and handle customers' questions skills were results of the study associated with the dimension of assurance. Besides, the result indicated that customers feel unsafe in their transactions in the bank. The empathy dimension of service quality indicated that customers do not consider CBE working to their best interest at heart. Location of ATM machines and information signage services were deemed inconvenient to customers as they disregarded special needs. To summarize, the larger mean gaps in service quality were observed in convenience, empathy, assurance and responsiveness respectively and the least gap score being reliability. The overall result in this survey clearly showed that the services given by CBE were far below its customers' expectations.

Key Terms: Customer satisfaction, SERVQUAL, Expectation, Perception.

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CHAPTER ONE

INTRODUCTION

This chapter presents the general idea of the whole thesis. It covers the background of the study, statement of the problem, research questions and objectives of the study, significance of the study, scope of the study, limitation and organization of the study.

1.1. Background of the Study

In today's business world, competition has made it difficult for organizations to survive and every day new products (services and goods) are coming to the market. In order to survive and earn high profit and avoiding customer dissatisfaction companies need to work hard on their customer service. Customer satisfaction, a business term, is a measure of how products supplied by a company meet or surpass customer expectation. Thus, customers' satisfaction is a key factor within business for its success.

In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. Customer satisfaction is an ambiguous and abstract concept and the actual manifestation of the state of satisfaction will vary from person to person and service to service (Kanojia, et al, 2012). And therefore customer satisfaction has become a very important concept in recent years. The importance of customer satisfaction cannot be ignored in both the products and services. Quality of services has the power to create customer satisfaction.

Retaining the profitable customers has become increasingly difficult in a competitive environment where other financial institutions specialize in offering quality services and prices to this rewarding segment. This will essentially help banks to cover the growing costs, and also survive and prosper in the increasingly competitive market. The pressing need of developing service organizations and upgrading their services necessitates the measuring of service quality. Quality is such an important issue that it is considered a really significant concept in our real life.

The banking industry like many other financial service industries is facing a rapidly changing market, new technologies, economic uncertainties, aggressive competition and more demanding customers and the changing climate has presented a unique set of challenges. Banking is a customer

oriented service industry, therefore, the customer is the focus and customer service is the differentiating factor (Kanojia, et al, 2012).

The business depends upon client services and the satisfaction of the customer and this is compelling them to improve customer services and build up relationship with customers. Thus, the banking everywhere is giving, more or less, the same kind of services or products. For instance, there is usually only negligible variation in interest rates and bank prices are fixed and driven by the market. Hence, managements tend to make their banks different from others by offering better service. Quality service, therefore, becomes a competitive advantage for banks not only to attract potential customers, but also to retain them by offering better services. Service quality is an imperative element impacting customer satisfaction level in the banking industry (Ahmossawi, 2001).

Banking industry in Ethiopia is consequently put into lot of pressures towards increase in competition. Various strategies are formulated to retain the customer and the key of it is to increase the service quality level. Service quality is particularly essential in the banking services context because it provides high level of customer satisfaction, and hence it becomes a key to competitive advantage. Nowadays, service quality has received much attention because of its obvious relationship with customer satisfaction and customer retention.

Commercial Bank of Ethiopia (CBE) was legally established and took its shape as a share company in 1963. CBE took over the commercial banking activity of the then state bank of Ethiopia which was originally founded in 1942. The state bank of Ethiopia had been responsibly engaged in performing the duties of both commercial and central banking (CBE 2008/09). Commercial bank of Ethiopia is a state owned bank. CBE plays an important role in the country's economy and dominates the market in terms of asset, deposit, capital, and customer base and branch network. While CBE faces a growing competition in the banking industry from private banks, it still stands in the leading position with its long year bank service experience (CBE 2008/09). The rich experience of the bank in the service market & its strong capital base and large branch network enabled CBE to attract and overcome extremely high demand from both private and public companies and gave the bank the opportunity to increase its revenue in a sustainable base (CBE 2009/10).

CBE had 547 branches across the country by June 30, 2012. Combines wide capital base with 12,782 talented and committed employees. It had about 3.9 million account holders as of June 30, 2012. the total asset of the bank as of June 30, 2012 is 158.10 billion and the total deposit is 120.10 billion (CBE 2011/12). Currently, the bank has 675 branches all over the country and it still takes the lead contributing lion share in the country's economy than other private competitor banks (CBE MIS department, 2013)

1.2. Statement of the Problem

In the banking industry, offering quality services is very significant to create closer attachment with the entire customers. The issue of quality service is becoming a global concern that demands continuous improvement to fit the unbalanced environment and changing customer needs. Quality of services has the power to create customer satisfaction and making them loyal. On the other hand poor quality of services results in customer dissatisfaction and customer defection by going to other competitors. In reality one satisfied customer tells only to one person but a dissatisfied customer tells nine other people about the problem. Creating customer satisfaction includes prompt and effective response and solutions to their needs and desires as well as building and maintaining good relationships.

A business can achieve success only by understanding and fulfilling the needs of customer. Hence, customer satisfaction plays an important role for the success and continuous existence of the company. There is a great deal of research work has been found recently concerning customer satisfaction and concepts and theories are discussed on this topic too. Advocates of customer satisfaction are mainly emphasize on the importance of giving service according to specifications, and handling customer complaints in a good way to achieve their organizational goals. According to Shifera (Thesis AAU, 2011), in the banking industry, offering quality services is very important to create closer relationship with the entire customers. Quality of services has the power to create customer satisfaction. On the other hand poor quality of services results in customer dissatisfaction and customer defection by going to other competitors.

According to Collart (2000), one of the determinants of success of a firm is how the customers perceive the resulting service quality, as this is the key driver of perceived quality. It is the perceived value which determines customer satisfaction. Many firms including banking industries begin to track their customers' satisfaction through measuring their level of service quality

perceived by their customers. As per Kindye (Thesis, 2011), improved customer satisfaction will lead to improved customer loyalty, which will eventually improve profit. In order to satisfy our customers, we have to focus on effective customer services to meet their needs.

Customers of a bank rely on the services delivered to them whether they are saving, depositing, taking loans, and cashing cheques they count on the high service quality in order to increase their satisfaction. When service interactions are not properly controlled and handled, or not even handled at all, the outcome is poor perception of service quality and customer dissatisfaction. Therefore, delivering quality service has become one of the most important ways to gain superior customer satisfaction, which results in company profitability (Kotler, 2003).

Even though the bank aggressively working in branch expansions, human resource development, introducing new modern technology and striving to realize its vision of becoming world class commercial bank, the bank does not have the action plan concerning improving customer satisfaction. So many critics were forwarded from different customers on the bank's way of operation and problems which were identified in order to take remedial actions. The bank acknowledges all the complaints and benefited from this to have an insight about the issues around customer satisfaction and to fix the problems as much as possible. Retaining the profitable customers has become increasingly difficult in a competitive environment where other financial institutions specialize in offering attractive services and prices to this rewarding segment. (CBE Customer and Employee Survey, 2009)

The most widely used model to measure perceived service quality was developed by Parasurman et al (1985, 1988) known as SERVQUAL. According to this model, five dimensions of service quality are Tangibles, Reliability, Responsiveness, Assurance and Empathy. However, for the purpose of this study the researcher will see one additional dimension called convenience. With the development of information technology, customers increasingly expect higher services in this information age. At the same time, most of them are becoming more and more time saved and wanting more convenience (Kotler and Keller, 2006).

In Ethiopia, many customer voice concerns about inefficiency and lack of quality excellence in the banking sector. But, there are inadequate published studies which demonstrate if really the quality of banking service is poor. In view of the above stated points, the main focus of this study is: Identify whether or not customers satisfied by the service qualities delivered by CBE and which

SERVQUAL dimensions are important for customer satisfaction? As a result, the main purpose of this study is to assess customer satisfaction with service quality in commercial bank of Ethiopia in case of Addis Ababa branch.

1.3. Research Questions

To do the intended purpose as well as the research problem stated above, the researcher has designed the following research questions.

1. What are the effects of service quality measures on customer satisfaction at CBE?
2. How does the bank achieve improvements in service quality to enhance customer satisfaction?
3. How do **SERVQUAL** dimensions affect customer satisfaction?
4. Which dimensions of service quality are customers satisfied or dissatisfied within the service provided by CBE?
5. Which dimension is doing well among all dimensions of service quality in CBE?

1.4. Objective of the Research

1.4.1. General objective

The general objective of this research is to examine and measure of service quality and customer satisfaction in Commercial bank of Ethiopia, Addis Ababa branch and to propose suggestion based on results of the study.

1.4.2. Specific objectives

In assuring that the above general objectives can be achieved, there are few specific objectives that need to be accomplished in the case of CBE.

These specific objectives are the following:

- 1) To express the influence of **SERVQUAL** dimensions on customer satisfaction.
- 2) To show the problems CBE facing in giving services to customers.
- 3) To propose the quality dimensions which customers' will like to see.
- 4) Determine the level of satisfaction on core products of the bank.
- 5) To propose measures that the management will take to improve customer satisfaction.

1.5 Significance of the research

Most bank services are easy to duplicate and provides nearly identical services; they can only differentiate themselves on the basis of quality of service. Therefore, the paper possibly tried to look whether an enhancement in quality of service is an effective tool or not that every bank can use to gain a strategic advantage. Customer satisfaction plays a significant in the achievement of organizational objectives. Preliminary analysis of customer needs help the organization in designing strategic planning. The study would analyze the theoretical perspective and developed ways to improve service quality and increases customer satisfaction in the branch. Accordingly, this paper examined the impact of a number of relevant concepts that manipulate customers' satisfaction. Moreover, it can benefit CBE and other banks, because it draws attention where corrective action is necessary to satisfy and delight customers in providing service quality. The findings of this study provided an insight to the nature of service quality in the banking industry and this could possibly be of any help in evaluating and reviewing service quality policies of CBE. It also draws attention of other business organizations on what to do to satisfy their customers and apply SERVQUAL model to measure the satisfaction. It also would help those interested in this area to have an insight on theoretical understanding of the issue under discussion.

1.6 Delimitations/Scope of the Research

The research would more fruitful if it would conduct on a wider scale of the country. Due to time and financial constraints might not undertake exhaustive study involving all branches and units of the CBE. Thus, the study would be confined to assess customer satisfaction with service quality of Addis Ababa branch under North Addis Ababa district. The present study would based on a small sample size and areas covered in Addis Ababa branch only, therefore the results of this study could not be generalized. The researcher applied standardized SERVQUAL model questionnaires for the study.

1.7 Definition of key terms

Customer satisfaction can be defined as when the customer's expectation of the service provided matches his perception of the actual service received (Parasuraman et al.1985).

Service quality (SERVQUAL) can be defined as the difference between customer expectations of service and perceived service performance.

Expectations are reference points against which service delivery is compared only at beginning.

Perceptions are consumer judgment about the actual service performance by a company.

1.8 . Conceptual Frame work

Customer satisfaction can be defined as when the customer's expectation of the service provided matches his perception of the actual service received (Parasuraman et al.1985). Customers judge the services provided or the product delivered by making a very subjective value judgment which may not reflect reality.

The current hard competition and sophisticated marketing environment has urged service organizations to shift focus from profitability to customer satisfaction. Better service will assure customer satisfaction. The concept of customer satisfaction has attracted much attention in recent years. Satisfaction could be defined as a customer's post-purchase evaluation of a product or service. A key motivation for the growing emphasis on customer satisfaction is that higher customer satisfaction can direct to a stronger competitive position resulting in higher market share and profit, reduce price elasticity, lower business cost, reduce failure cost, and reduce the cost of attracting new customers. Customer satisfaction is also generally assumed to be a significant determinant of repeat sales, positive word-of-mouth, and customer loyalty. Satisfied customers return and buy more, and they tell other people about their experiences (Fornellet al, 1996). Satisfaction is the state considered by a person who has experienced a performance or outcome that has fulfilled his or her expectations. Satisfaction is thus a function of relative levels of expectation and perceived performance. Expectations are formed on the basis of past experiences with the same or similar situations, statements made by friends and other associates, and statements made by the supplying organization (Kotleret al 2003).

Service quality is a concept that has aroused considerable interest and debate in the research literature because of the difficulties in both defining it and measuring it with no overall agreement emerging on either (Wisniewski, 2001). Definition of service quality revolves around the idea that it is the result of comparison that customers make between their expectations about a service and their perception of the way the service has been performed. Service quality can thus be defined as the difference between customer expectations of service and perceived service performance. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuramanet al., 1985; Ali Dehghan, 2006). The notion of service quality involves more than the outcome quality; the methods and manner by which the service is delivered are of great importance. The quest for service quality has been an essential strategic component for firms attempting to succeed or endure in today's competitive environment (Munusamy and Fong, 2008).

Relationship between satisfaction and service quality is the key to measure user satisfaction (Pitt et al, 1995). In businesses where services are part of the business, the services are visible to the customer. Therefore, it would be quite natural that such services would have a major impact on the customer satisfaction. In the context of the banking convenience, this is more important. Service quality can be explained as perceived performance from the customer's perspective.

The service quality impacts customer satisfaction in many organizations and maintaining customer satisfaction is the key to retaining customers and profitability. Therefore, the study on customer satisfaction has become a vital aspect. Customer satisfaction is found to be an essential tool to create and maintain loyal customers. These loyal customers contribute towards high repeated purchases (González and Prado, 2007).

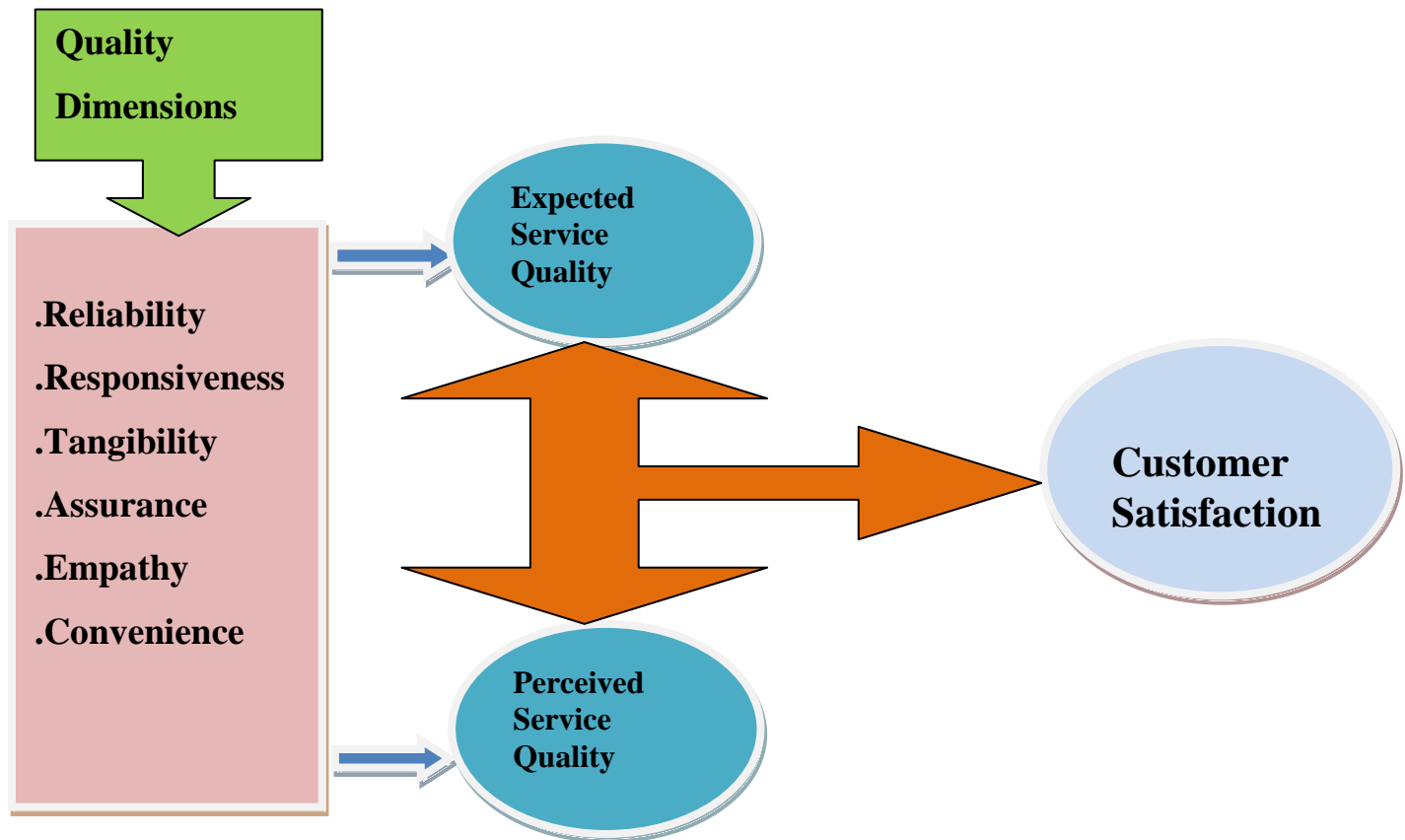


Figure 1: Conceptual Framework of the Study

1.9 Organization of the Research Paper

The research thesis has five chapters. The first chapter deals with research introductions including background, statement of the problem, objectives, scope of study, definition of terms, significance of the study, and limitation of the study. In the second chapter, conceptual frame work of the study and review of related literature presented in a detailed manner. In the third chapter Methods of the Study are described in detail. In the fourth chapter, facts and figures obtained from both primary and secondary sources are presented, discussed and analyzed. Based on the fourth chapter, conclusions and possible recommendations are made in the fifth chapter. The thesis also consists of other formal sections like References and Appendices.

CHAPTER TWO

LITERATURE REVIEW

This chapter talks about the detailed theoretical concepts that the researchers believe they provide a good back ground to carry out the research work. Concepts like service, customer satisfaction, and service quality are the main focuses.

2.1. Characteristics of Service

Service has a special character as compared to products. As argued by Chesbrough and Davie (2010), Service can't be inventoried. It is intangible and it has a subsequent consumption when produced and this nature of service leads to the basic demand that service requires close interaction between the provider and the customer (end user). Service has an intangible nature. Organizations involved in service delivery needs to be more vigilant and function proactively to stay competitive in the service sector. According to Grönroos (2001), service has a unique feature which differs from a product. The most important characteristic of service is manifested in its nature that it is a process unlike to a product which can be perceived as a thing and be inventoried.

Service is also characterized by its simultaneous production and consumption. According to him, service leaves service providers to be engaged in more interactive processes with customers. Discussing about the notion of service, (Ibid pp 150-152) stated that for the service to be produced and delivered to the end user, service providers integrate their most valuable resources like employees, technologies, physical resources, governing systems and customers as well in the best possible way so that service quality can be assured.

Unlike to a product in tangible form, customers of service see and perceive a service from its process point of view and how it is delivered to them and this according to (Ibid pp 150-152), gives service to have a characteristic of process consumption. This clarifies that, service providers strive to satisfy their customers by integrating their resources and systems to make the service provision process as attractive as possible so that their customers will be and stay loyal to them.

Goldstein et al (2002) also argued that service is a combination of processes, human resource skills, materials which needs to be appropriately integrated in order to reach or achieve a planned or

designed service. Customers in the real world have their perception and expectation of a service to be delivered to them which may arise from their real experience and information about the service they are looking for. As discussed in the article of (Ibid pp 121-134), service organizations has to be consistent and careful enough to make sure the service and its major components (physical and non-physical) has to be in-line with the design of the service projected in order to satisfy their customers. As further explained in the article, the major challenge to service organizations therefore lies on ensuring the decisions at different levels of service to be consistent and focused to be delivered correctly to targeted customers.

For service organization or service provider, satisfying or fulfilling the expectation of its customer is one of the major goals. It is stated in the article of (Ibid pp 121-134) that for service providers, their main task is to reduce the mismatch or gap between what the organization planned to provide and what the end users (customers) are expecting to benefit from the service they have been offered.

Keltner and Finegold (1996) briefly discussed and explained that customers in the current time are becoming more and more aware of the different service types to be offered. This situation, according to (Ibid pp 57) makes service industries not only concentrate on the reasonable price they ask for the service they provide but also to be more concerned on the quality of service to stay competitive.

As competition of service provision in the financial industry especially banks is high, (Ibid pp 57) argued that the quality of service can be used as a differentiating factor from one another to attract customers. The other main point to notice from the banks (service providers) point of view is that, there need to be close interaction between banks (service providers) and their customers. This enables service provides to customize their products and services in a way which pleases their customers and it makes it hard for the customers to leave their service providers.

It is mostly viewed that in many service provider organizations, a reduction in the price of service is taken as a means to attract customers. But more has to be done than mere price reduction to retain customers and keep them satisfied. Elaborating this idea, (Ibid pp 57) argued that training front line employees and creating integrated service process enhances the quality of service. Grandey et al (2005) argued that there is a positive and rewarding response from customers for service providers

who have employees with a positive smile during service encounters. Positive impressions are critical and really matter being as a major role for service providers.

According to Kottler (1996) and Regan (1963) service have four major characteristics

A. Intangibility

The literature highlights intangibility as one of the key characteristics of services. Regan (1963) introduced the idea of services being activities, benefits or satisfactions which are Services offered for sale, or are provided in connection with the sale of goods. Services are intangible unlike physical products, they cannot be seen, tasted, felt heard or smelled before they are bought.

B. Inseparability

Services are typically produced and consumed simultaneously. This is not true of physical goods that are manufactured, put into inventory, distributed through multiple resellers and consumed still later. For instance, the cashier in the bank is an inseparable part of the service offering. The client also participates to some extent in the service, and affects the outcome of the service. Both the producer and the client affect the service out come.

C. Variability

Services are highly variable, since they depend on who provides them and when and where they are provided. Service buyers are aware of this high variability and frequently talk to other before selecting a service provider. Service firms can take the following three steps to help manage service variability. The first one is providing employee incentives that emphasize quality; secondly standardizing the services performance process throughout the organization. This can be done by preparing a service blue print which depicts the services events and process in a flow chart, with the objective of recognizing potential service fail points. Finally, monitoring customer satisfaction through suggestion & complaint systems, customer surveys and comparison shopping can enable to eliminate and correct poor customer service

D. Perishability

The fourth characteristic of services highlighted in the literature is perishability. In general, services cannot be stored and carried forward to a future time period. Services are item -dependent and item-important which make them very perishable. Hartman and Lindgren claim that the issue of perishability is primarily the concern of the service producer and that the consumer only becomes aware of the issue when there is insufficient supply and they have to wait for the service.

Banks, by their nature, do not produce tangible goods but provide services which must meet the requirements of their customers. In this regard, it is imperative for CBE to set its standards in terms of service quality and continuously measure of customer satisfaction so as to determine existing gaps and how they can be closed. Due to this and related issues I tried to see each service characteristics indicated above in my study.

2.2. Quality management in service firms

The Origins of Service Quality Theory:

The Disconfirmation Paradigm: The foundation of service quality theory lies in the product quality and customer satisfaction literature. Early conceptualizations (e.g., Gronroos 2001; Parasuraman, Zeithaml, and 1985) are based on the disconfirmation paradigm employed in the physical goods literature. The disconfirmation paradigm indicates the size and direction of a person's initial expectations in relation to the experience received. Therefore the disconfirmation is the size of the gap between prior expectation and the actual performance received. Directions are; positive, negative and zero disconfirmations.

When a service is performed better than expectation, a positive disconfirmation occurs resulting in satisfaction and when a service is below the expectation a negative disconfirmation occurs resulting in dissatisfaction. When a service is performed as expected zero disconfirmation occurs (Parasuraman et al, 1985). (Gronroos, 2001) suggests that quality results from a comparison of perceived with expected performance as of service quality that "puts the perceived service against the expected service" and identifies two service quality dimensions i.e., Functional quality and Technical quality. *Functional quality* represents how the service is delivered; that is, it defines customers' perceptions of the interactions that take place during service delivery. *Technical quality* reflects the outcome of the service act, or what the customer receives in the service encounter.

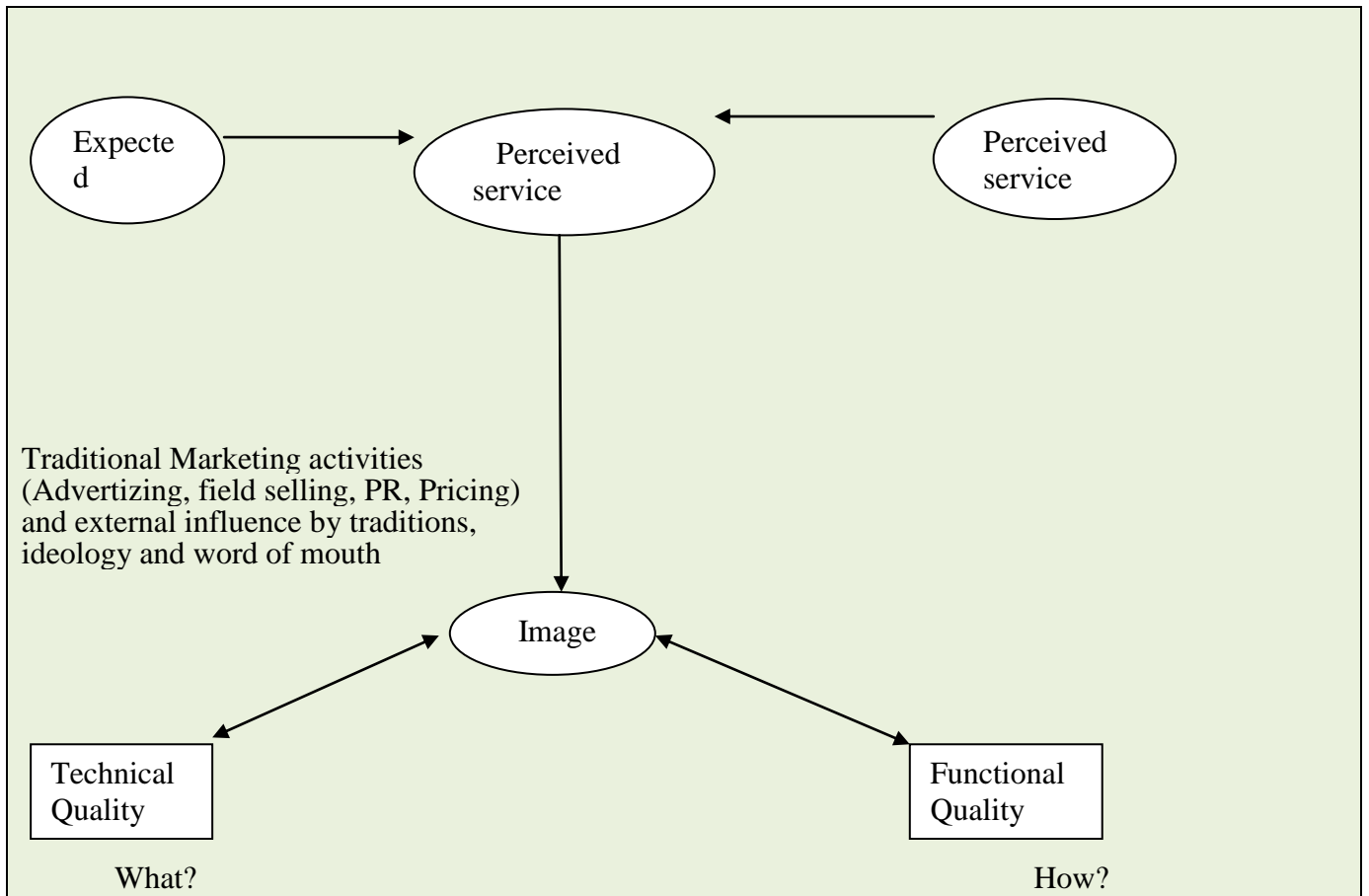


Figure 2: Gronroos Model of Service Quality (Source: Gronroos, 2001)

The disconfirmation paradigm also is the basis for Parasuraman et al (1985) SERVQUAL model, which views service quality as the gap between the expected level of service and customer perceptions of the level received. Parasuraman et al (1988) propose five dimensions of service quality: the Reliability, Responsiveness, Assurances, Empathy, And Tangibility characteristics of the service experience.

2.3. Service Quality and customer expectation of service quality

2.3.1 Service Quality

Based on empirical studies and some theoretical arguments service quality is divided in to two dimensions which are the core or outcome aspects(contractual) and the relational or process aspects (Customer employee relationship)of the service. While reliability is largely concerned with the service outcome, tangibles, responsiveness, assurance, and empathy are more concerned with the service process. Whereas customers judge the accuracy and dependability (i.e. reliability) of the delivered service, they judge the other dimensions as the service is being delivered (Terrence & Gordon, 1996).

Definition of service quality revolves around the idea that it is the result of comparison that customers make between their expectations about a service and their perception of the way the service has been performed. Service quality can thus be defined as the difference between customer expectations of service and perceived service performance. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Dehghanet al, 2006). The notion of service quality involves more than the outcome quality; the methods and manner by which the service is delivered are of great importance. The quest for service quality has been an essential strategic component for firms attempting to succeed or survive in today's competitive environment (Munusamyet al, 2008).

2.3.2 Customer Expectation of Service Quality

Expectations are reference points against which service delivery is compared only at beginning. The level of expectation can vary widely depending on the reference point the customer hold. Customer expectations embrace several elements including desired service, adequate service, predicated services and a zone of tolerance that falls between the desired and adequate service levels (Lovelock and Wirtz, 2004: 61)

A. Desired and Adequate Service Levels

The type of service customers hope to receive is termed desired service. It is a "Wished-for" level; a combination of what customers believe can and should be delivered in the context of their personal needs. However, most customers are realistic and understand that companies can't always deliver the desired level of service; hence, they also have a threshold level of expectations, termed adequate service, which defined as the minimum level of service customers; hence, they also have a

threshold level of expectations, termed adequate service, which defined as the minimum level of service customers will accept without being dissatisfied.(Lovelock and Wirtz, 2004: 61)

B. Predicted Service Level

The level of service that customers anticipate receiving is known as predicted service which is directly affected how they define “adequate service” on that occasion. If good service is predicted, the adequate level will be higher than if poorer service is predicted. Customers’ predictions of service may be situation specific.

C. Zone of Tolerance

The inherent nature of service makes consistent service delivery difficult across employees in the same company and even by the same service employee from one day to another. The extent to which customers are willing to accept this variation is called the zone of tolerance. A performance that falls below the adequate service level will cause frustration and dissatisfaction, whereas one that exceeds the desired service level will both please and surprise customers. Another way of looking at the zone of tolerance is to think of it as the range of service within which customers do not pay explicit attention to service performance. When service falls outside this range, customers will react either positively or negatively.

This proposes that satisfaction will result as long as customer perceptions of service performance fall in the zone and also proposed that adequate service expectations are subject to change, while desired service expectations are relatively enduring. In other words, high involvement of customers generates a narrower zone of tolerance, while low involvement generates a wider zone of tolerance. Thus performance within the zone of tolerance may go unnoticed by the customer, performance below the customer’s adequate expectations level (below the zone of tolerance) will generate dissatisfaction, and performance above the customer’s desired expectations level (above the zone of tolerance) will generate delight.

2.4 Customer Perceived Service Quality

Customers' expectations and experience of service can vary of a single organization. The customer perception is their reality. Customer is about perception. Perceptions are consumer judgment about the actual service performance by a company. Perceived value is the customer's overall assessment of the organization service based on the complete experience of the service delivery process and they are subjective. As services are intangible, customers search for evidence of service in very interaction they have with a service firm. The evidences of service as experienced by the customers are: people, process and physical evidence. (Venugopal and Raghu, 2001:262)

People evidence– Who may be the contact employees, other customers or the customer himself who participate in the service delivery process? The dimensions of reliability, assurance and empathy and responsiveness are all reflected in the approach ability, efficiency and communicative skills of the front line employees.

Process evidence- The operational flow of the activities the steps involved in the process reflects the reliability and the promptness of the service.

Physical evidence- The tangible aspect of service dimensions will be reflected in the physical evidence. It includes the services escape, broacher, the equipment and any other tangible aspect.

2.5 Measuring Service Quality

Performing according to the desired level is critical to the entire organization. Monitoring, controlling and improving the quality, the service delivery issue is essential to the firms' market orientation. When evaluating service quality, consumer examines five dimensions; tangibles, reliability, responsiveness, assurance and empathy(Parasuraman et al, 1985). For this study one additional dimension called convenience is considered.

Tangibles:Physical evidence of the service; physical facilities, tools and equipments; appearance of providers; appearance of other customers in the service facility are the tangibles

Reliability:Consistency of performance and dependability; performs service right at the first time; honors its promises; keeps accurate records, corrects billing, and performs services at the designated times are the parameters of reliability.

Responsiveness:It is the willingness of the firm's staff to help customers and to provide them with prompt service. Readiness to provide the service; timeliness and setting up appointments promptly are the symptoms of responsiveness.

Assurance- Knowledge, competence and courtesy of employees; trust and confidence; required skills and knowledge; politeness, respectfulness, considerate, friendliness; trustworthiness, believability, honesty are signs of assurance.

Empathy:Caring; individualized attention, approachability, easiness of contact; effort in understanding the customers' needs are signs of empathy.

Convenience:the availability of offices near to customer, toll-free numbers, websites, easy to get information and so on (Fujun Lai et al, 2007).

For each dimension, the SERVQUAL scale provides a score for customer expectations (E) and a score for customer perceptions (P) of service quality. The differences between the two scores on each dimension are called gap scores. The key to optimizing service quality is to maximize these gap scores and the associated gap equation ($Q = P - E$).

2.6. Service Quality Management

A service firm may win by delivering consistently higher quality service than competitors and exceeding customer's expectations. These expectations are formed by their past experience, word of mouth and advertising. After receiving the service, customers compare the perceived service with the expected service. If the perceived service falls below the expected service, customers lose interest in the provider. If the perceived service meets or exceeds their expectations, they are right to use the provider again. (Kotler, 1989; 438)

2.6.1 Service and customer satisfaction

Recently, in the era of in which competition is so stiff between competitors organizations, the concept of customer satisfaction become one of a vital thing for their success and gets much attention, especially in service industry. In this part of the paper, emphasize on customer satisfaction and what kind of relationship it has with service in general through analyzing of different customer satisfaction model. There is a great deal of research work has being found

recently concerning customer satisfaction and concepts and theories are discussed on this topic too. Advocates of customer satisfaction are mainly emphasize on the importance of giving service according to specifications, and handling customer complaints in a good way to achieve their organizational goals.

To define customer satisfaction, it is the customer's perception that his or her expectations have been met or surpassed (Richard &Gerson 1993). It has a simple and easy definition and it depends on customers' perception whether his/her expectation is met or not. Other authors broaden the spectrum of the definition as a customer satisfaction is a multifaceted concept especially in service industry as one of a major criterion to deals with quality product and value addition through value evidence to come up with the ultimate goal which is customer satisfaction (Govind 2009).

What is the reason why service companies want to improve their service quality? One approach suggested that they want to minimize cost, enhance time to implement the program and to have a positive customer service impact. All these three working together gives the integral part for understanding and implementing the system and work towards organizational and customer optimal satisfaction (Voltaire, 2003).

So, how come one company identifies that whether it attained its predetermined customer service quality and its objective? The main solution for this is to develop a good feedback systems for customers to evaluate service quality and develop the feedback system that will give a best responsive to the customers' needs, wants and expectation. In response to these issues (Voltaire 2003) states that companies look for an answer and focuses on the following area: to know what customers' perception about the company itself and company's service, company's competitors, to measure and improve company's performance, to turn company's strongest areas into market differentiators, to identify the weakness and turn it to developmental opportunity before it is too late that someone else in the market does, to develop a good internal communication system and to demonstrate your commitment to quality. One of the difficult things in service industry is to quantify and measure customer needs, wants and expectation .The basic thing is that service by nature itself is intangible and perishable that it might be interpreted based on different customers perception. This means that satisfaction depends on personal feeling and the level of satisfaction differs from customer to customer depending on their personal interpretation.

2.7. Definition and Concepts of Customer Satisfaction

2.7.1. Customer Satisfaction

The definition of customer satisfaction has been widely debated as organizations increasingly attempt to measure it. Customer satisfaction can be experienced in a variety of situations and connected to both goods and services. It is a highly personal assessment that is greatly affected by customer expectations. Satisfaction also is based on the customer's experience of both contacts with the organization and personal outcomes. Some researchers define satisfied customer within the private sector as "one who receives significant added value" to his/her bottom line a definition that may apply just as well to public services(Smith,2007)

Customer satisfaction is the outcome felt by buyers who have experienced a company's performance that has fulfilled expectation. Customers are satisfied when their expectations are exceeded. Satisfied customers remain loyal longer, but more or less price sensitive and talk favorably about the company.Customer satisfaction is the customer's fulfillment response. It is judgment that a product or service feature or the product or service itself provides a pleasurable level of consumption related fulfillment (Kotler, 1989). Satisfaction is customer's evaluation of a product or service in terms of whether that product or service has met their needs expectations. Failure to meet needs and expectation is assumed to result in satisfaction with the product or service.

Customer satisfaction is a highly personal assessment that is greatly influenced by individual expectations. Some definitions are based on the observation that customer satisfaction or dissatisfaction results from either the confirmation or disconfirmation of individual expectations regarding a service or product. To avoid difficulties stemming from the kaleidoscope of customer expectations and differences, some experts urge companies to "concentrate on a goal that's more closely linked to customer equity."Instead of asking whether customers are satisfied, they encourage companies to determine how customers hold them accountable. (Kotler, 1989)

In the public sector, the definition of customer satisfaction is often linked to both the personal interaction with the service provider and the outcomes experienced by service users.Customer satisfaction differs depending on the situation and the product or service. A customer may be satisfied with a product or service, an experience, a purchase decision, a salesperson, store, service provider, or an attribute or any of these (Kurtz and Boone, 2007).

To add some basic ideas from the above concept, customers are satisfied when their expectation is met and delighted when their expectation is exceeded. Satisfied customers remain loyal longer, buy more, are less sensitive and talk favorably about company. To be known, customer satisfaction has to be measured and there are several established ways of doing this. Therefore, the company should care about their customer's satisfaction, because if you do not truly care about your customer's you are not a good marketer.

The following are some famous definition of customer satisfaction.

_ Customer satisfaction generally means that customer reaction to the state of fulfillment, and customer judgment of the fulfilled state (Soulsby, 2004).

_ Customer satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance or outcome in relation to his or her expectations(Harker, 2009).

-Customer satisfaction is the state in which customer needs, wants and expectation throughout the product or service's life are met or exceeded resulting in repeat purchase, locality and favorable worth-of-mouth (Kottler& Armstrong, 2010).

Even if customer satisfaction is defined by the three authors are acceptable the last one is more related to my study. The third definition reflects the notion that satisfaction is a feeling which results from a process of evaluating what has been received against what was expected, including the purchase decision itself and the needs and wants associated with the purchase. Also it stated that satisfaction is the customers' evaluation of a product or service in terms of whether that product or service has met their needs and expectations. As customers feel more satisfied with services, they will be more likely to repurchase and encourage others to use the products or services by word-of-mouth. Therefore, this fully interprets the focus of my study in terms of quality service expectation or perception and customer satisfaction.

2.7.2. Why Organizations Focus on Customer Satisfaction

Businesses monitor customer satisfactions in order to determine how to increase their customer base, customer loyalty, revenue, profits, market share and survival. Although greater profit is the primary driver, exemplary businesses focus on the customer and his/her experience with the organization. They work to make their customers happy and see customer satisfaction as the key to survival and profit. Customer satisfaction in turn hinges on the quality and effects of their experiences and the goods or services they receive (McGraw, 2004). Thus the reason that why customer satisfaction is so important is that effective marketing focuses on two activities: retaining existing customers and adding new customers. Customer satisfaction measures are critical to any product or service company because customer satisfaction is a strong predictor of customer retention, customer loyalty and product repurchase.

2.7.3. Importance of Customer Satisfaction

Customer satisfaction measures how well a company's products or services meet or exceed customer expectations. These expectations often reflect many aspects of the company's business activities including the actual product, service, company, and how the company operates in the global environment. Customer satisfaction measures are an overall psychological evaluation that is based on the customer's lifetime of product and service experience (*Smith, 2007*)

Effective marketing focuses on two activities: retaining existing customers and adding new customers. Customer satisfaction measures are critical to any product or service company because customer satisfaction is a strong predictor of customer retention, customer loyalty and product repurchase.

2.7.4. Determinants of Customer Satisfactions

Customer satisfaction is influenced by specific product or service features, perception of quality, customer's emotional responses, their attributions and their perception.

Product or Service Features: Customer's satisfaction with a product or service is influenced by customer evaluation of product or service feature.

Customer Emotion: Customer's emotion can also affect their perception of satisfaction with products and services. These emotions can be stable pre existing emotion.

Attribution of Service Success or Failure: Attribution influence perception of satisfaction when they have been surprised by an outcome, (the service is either much better or much worse than

expected), customers tend to look for the reasons their assessments of the reasons can influence their satisfaction.

Perception of Equity or Fairness: Customer satisfaction is also influenced by perception of equity and fairness customers ask the service. Have I been treated fairly compared with other customers? Did other customers get better treatment, better prices or better quality service and the like? Notions of fairness are central to customer's perception of satisfaction with products and services. (Valarie. A. et al 2003)

Usually, service quality is the important predictor of customer satisfaction, so these determinants of customer satisfaction simultaneously have a great impact with service quality. Accordingly, in my study all determinants are explained in each of SERVQUAL dimensions.

2.7.5. Satisfaction Measurement

According to Smith (2007) Satisfaction measures involve three psychological elements for evaluation of the product or service experience: cognitive (thinking/evaluation), affective (emotional-feeling/like-dislike) and behavioral (current/future actions). Customer satisfaction usually leads to customer loyalty and product repurchase. But measuring satisfaction is not the same as measuring loyalty.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter clarifies the research methodology used in this study. It covers, research design and methodology, tools and sources of data collection, data collection instruments, target population, sample size and sampling techniques and methods of data processing and analyzing.

3.1 Research Design and Methodology

A research design is the program that guides the researchers in the process of collecting, analyzing and interpreting the data. The researcher decided to use the descriptive form of research design to provide solutions to the research problems. Descriptive research involves gathering data that describe events and then organizes, tabulates, depicts, and describes the data collection. This research design is used because it often uses visual aids such as graphs and charts to aid the reader in understanding the data distribution. Because the human mind cannot extract the full import of a large mass of raw data, descriptive statistics are very important in reducing the data to manageable form. (Glass & Hopkins, 1984).

3.2 Tools And Sources Of Data Collection

For the purpose of this research, quantitative data was intended to collect using structured questionnaire and interview. However, the researcher couldn't manage the interview as the planned population was too busy to meet due to their daily activity. Two sources of data (primary and secondary) were used. The primary data was gathered through questionnaires. Service attributes from literature reviewed as well as those highlighted by Parasuraman in the SERVQUAL model (Parasuraman et al, 1988) formed the basis of the questions. Though there are some questions in the literature about the dimensionality and measurement of SERVQUAL, it used as measurement of service quality in this study for the following reasons. First, SERVQUAL is much documented in many studies, its strength and weakness have been extensively discussed, and it has been used to assess the quality of various service industries. Second, prior research has shown that even when SERVQUAL scores and checked by dimensions, a strong and steady link holds between SERVQUAL scores and some global quality measures, such as the service firms' overall quality and the willingness to recommend the firm to a friend (Parasuraman et al. 1988). Besides, among all other models, the SERVQUAL Model is still the strongest in measuring customer satisfaction in

many organizations. Since the aim of this study was to assess customer satisfaction with service quality dimensions, that is why the focus was on SERVQUAL model.

Data Analysis was conducted using Statistical Package for Social Sciences (SPSS) computer software which is used to carry out the data analysis. The secondary data collected were gathered from books, research journals, published and unpublished materials of CBE and web addresses.

3.3 Data collection Instruments

To collect the primary data, the researcher employed both questionnaire and interview. Structured questionnaire was used to collect data from sample customers to collect primary data. The questionnaire was developed mainly by (parasurmanet al.1988) five service quality dimensions and one additional dimension (convenience quality) was developed by researcher as discussed. Therefore, the researcher used a modified SERVQUAL dimensions and administering a two part questionnaire with separate expectation and perception sections.

The questionnaires were including the non-comparative Likert scaling questions. It is a rating scale which requires the respondents to indicate a degree of agreement or disagreement with each of a series of statements or questions. The survey was measured by 5-point Likert type scale ranging from strongly disagree (1) to strongly agree (5) for service quality dimensions and very dissatisfied (1) to very satisfied (5) for customer satisfaction. In addition, both structured and unstructured types of interview were conducted by the researcher. The interview was held with the employees of the Addis Ababa branch who had high customer contact (With 4 customer service managers and 15 front line workers).

3.4 Target Population

The populations of this study were customers of Addis Ababa branch under North Addis Ababa District (NAAD). CBE has 675 branches that are distributed across the country. Currently it has more than 4 million customers in Ethiopia. As per the information from Management Information system department, as of March 2013, 1.6 million of the total customers are found in Addis Ababa. The target populations for the study were those who are subscribed in North Addis Ababa districts grade four Branches. (CBE Management Information System, March, 2013) This district was selected from others districts in Addis Ababa city due to its busyness as compared to other branch in Addis Ababa. Addis Ababa branch has about 122,385 customers. Consequently the branch

selected for this research performs all banking functions (services). For this reason the branch qualified as a good representative of the entire branches. Besides customers of the Addis Ababa branch include all of the various categories of customers of CBE. This makes Addis Ababa branch unique case for my study.

3.5 Sampling technique and Sample Size

In Addis Ababa branch there are about 122,385 total customers as at March, 2013. (Management Information Systems of CBE). To determine the sample size, a previously proven formula (Yamane, 1967) would be applied. That is,

$$n = \frac{N}{1 + N(e)^2} \text{ Where, } n = \text{Sample size } n = \frac{122,385}{1 + 122,385(0.1)^2} = \underline{99.92=100}$$

N= Total of population

e= Sampling error (10%) at 95% of level of confidence.

Using this formula, considering 10 percent margin of error, 95 percent level of precision and a proportion of 90 percent for the maximum possible degree of variability the sample size taken from the population is 100 respondents. The sample size orders to include respondents in the sample, a proportionate stratified sampling method would used. The reason behind using this method was the respondents are heterogeneous among groups and homogenous within groups. Hence, the numbers of respondents to be included from each stratum decided based on their proportion in the number of bank service users found at that stratum. The bank service users would have four sub groups such as government, non-government, individuals and business. Lastly, to get the decided number of customers from the list each stratum, simple random sampling used because every element in the population has equal chance of being chosen so thus keep away from biasness. The researcher distributed the questionnaires' to each selected respondents (customers) personally during working our when customer came to get services.

Table1: Classification of Customers

		Classification of Customers by type of Accounts					
Type of Accounts	Total population	Public agency & enterprises	Cooperatives & Associations	Private sector	Government	Special demand deposit	Sample size Taken
Saving	113,705	8	363	113,334	0	0	93
Demand	8,548	284	472	7,081	108	603	7
Fixed time deposit	132	2	6	124	0	0	0
Total	122,385	294	841	120,539	108	603	100

Source: CBE Management Information System Report(March, 2013)

Looking at the above table, the sample taken from each stratum and customer classification is obtained by dividing the number of customers in that particular stratum to **122,385** and multiplying it by the sample size, **100**. For example, the total numbers of residential customers of the saving accounts are **113,705** and the sample taken is **93** obtained by $(100 * 113,705 / 122,385)$. Since sample size calculation for fixed time deposit customers are very insignificant only demand and saving account holder customers are sampled.

3.6 Methods of Data Processing and Analysis

In order to analyze the collected data for this study the researcher used the Statistical Package for Social Science (SPSS). The responses were edited and variables were coded before analysis. To find out if the SERVQUAL is applicable in this study, factor analysis was used. Factor analysis is important to remove the redundant (highly correlated) variables from the survey data and to reduce the number of variables into specific number of dimensions. The majority of quantitative data were presented in frequency and percentage distribution tables. In this process, descriptive statistics such as mean, percentage and frequencies were employed. Besides, to identify the gap between the perceptions and expectations of consumers', gap score analysis was applied. The data were analyzed using correlation analysis to explore the relationship between the variables.

CHAPTER FOUR

RESULTS AND DISCUSSION

In this chapter, the collected data has been analyzed and interpreted. The chapter consists of introduction, respondents' demographic characteristics, the relationship between service quality dimensions and customer satisfaction, expectations, perceptions and gap scores analysis, and analysis of overall customer satisfaction

The objective of this study is to investigate and examine the stated specific objective through analysis of primary data collected from the survey. It focuses on significantly responding the research questions that include finding out how customers perceive service quality in CBE in all branches and whether they are satisfied with service quality in CBE. This will enable to arrive at the objectives of the present study which through describing and interpreting the practical trend with regard to service quality and customer satisfaction.

The data collected is mainly based on respondents' expectations and perceptions of the various items under the SERVQUAL model. In addition, some demographic descriptions of the respondents are collected. A general description of the customers' expectations and perceptions of the various dimensions is done using descriptive statistics. In order to assess the actual service quality and the customer satisfaction towards it, a gap score analysis is also carried out based on the difference between the expectations and perceptions ($P - E$).

4.1. Respondents' Demographic Characteristics

Table2: Demographic Data

Variables		Frequency	Percent	Cumulative percent
Sex	Male	57	58.8	58.8
	Female	40	41.2	100
Age Group	Below 20 years	7	7.2	7.2
	Between 20-29 years	32	33.0	40.2
	Between 30-39 years	24	24.7	64.9
	Between 40-49 years	19	19.6	84.5
	Above 50 years	15	15.5	100.0
Occupation	Government Employees	63	64.9	64.9
	Student	10	10.3	75.3
	Business Person	11	11.3	86.6
	Self Employed	11	11.3	97.9
	Unemployed	2	2.1	100.0
Academic Qualification	Primary School	4	4.1	4.1
	High school complete	17	17.5	21.6
	Diploma	21	21.6	43.3
	Bachelor's	41	42.3	85.6
	Masters	11	11.3	96.9
	Doctorate	3	3.1	100.0
Frequency of visiting the branch	Daily	13	13.4	13.4
	Weekly	24	24.7	38.1
	Two times a month	19	19.6	57.7
	Monthly	34	35.1	92.8
	More than a month	7	7.2	100.0
Relationship with the bank	Less than one year	4	4.1	4.1
	1-5 years	40	41.2	45.4
	6-10 years	23	23.7	69.1
	10-15 years	16	16.5	85.6
	More than 15 years	14	14.4	100.00

Source: Survey data (2013)

As shown in Table 2 above, the majority 57 (58.8 percent) of the respondents are males, and 40 (41.2 percent) are females. With regard to age of the respondents, 7 (7.2 percent) of the respondents are in the age category of below 20 years, 33 (32 percent) of the respondents are in the age category of 20 to 29 years, 24 (24.7 percent) of them are in the age category of 30-39 years, 19 (19.6 percent) are in the age category of 40-49 years, and the 15 (15.5 percent) respondents are in the age category of above 50 years. Therefore, the result shows that majority of the service users were within the range of 20-29 age group and 30-39. This reflects that majority of service users which is provided by Addis Ababa branch were adults.

Considering the occupation characteristics of the respondents, majority of the service users were government employees; who accounts to 64.9 percent, followed by business person and self employed which accounts to 11.3 percent each, thirdly students which accounts to 10.3 percent, and finally unemployed respondents were accounts to 2 percent. The occupation category clearly shows the majority of the users are government employees. Commercial bank of Ethiopia Addis Ababa branch has a lot to do in this regard to assist the different users to be users of the services in order to enhance effectiveness and efficiency since this branch is considered as a best representative or model to all CBE branches throughout the country. With regard to the educational level, the lion's share 41 (62.3 percent) of respondents were bachelor degree holders, followed by those respondents who have diploma which accounts to 21 (21.6 percent). The respondents who have masters degree were account to 11 (14.4 percent) while the least proportion of respondents who accounts 4 (7.2 percent) were with educational qualification of primary school completers and doctorate. Therefore, the compositions of the respondents revealed that majority of them were degree holders. This can be considered as an opportunity to the bank that communication becomes smoother than if the educational status could have been the other way round.

Customers were asked how frequently they visited the branch to get service. Accordingly, their response shows that 13 (13.4%) of the respondents visited the bank daily, 24 (24.7%) of the respondents weekly, 19 (19.6%) visited twice in a month, 34 (35.1%) and the least were 7 (7.2%) who visited the bank more than a month. The customers which visited the bank monthly (35.1%) are assumed to be civil servants or government employees and students that withdraw salary and money transferred from other places respectively. As most of respondents visited the bank monthly, this group might have wanted services related to salary and money transfer services. This shows

that, much of them were frequent customers and could share ample observations about the service delivery quality of the bank and create good opportunity to express their satisfaction. The bank can use the group to enhance revenue through attracting deposits. However, it is also a cause of increased traffic during the end of the months. Hence, it requires special service delivery arrangements.

Apart from all other things the level of customer satisfaction can be seen by customers' loyalty to a certain bank in the presence of alternative banks. As far as experience of customers are concerned 40 (41.2%) of the customers have stayed in the bank for five years, 23 (23.7%) for ten years, 16 (16.5%) were for fifteen years, 14 (14.4%) were customer of the bank for more than 15 years and the remaining 4 (4.1%) of the respondents were for less than one year relationship with the bank. Thus, the large numbers of these respondents were customers who have lots of experience about the service delivery quality of the bank and they can easily measure their satisfaction level. However, as those who had lesser year's relationship were not significant in number. Since there is tough competition in the market the bank needs to devise strategy to retain this group as it is expected to be the newly emerging economic power in the economy.

4.2. Customer's Response on SERVQUAL Dimensions

Parasuraman (1988) proposed that customers' perception of service quality is based on the comparison of their expectation of customers (what they feel service providers should offer) with their perceptions of the performance of the service provider. In this paper the gap score analysis enables to find out how consumers perceive service quality in CBE and helps to identify what dimensions of service quality they are satisfied with. According to Parasuraman et al., (1985) the higher (more positive) the perception (P) minus expectation (E) score, the higher the perceived service quality and thereby leading to a higher level of customer satisfaction. In this regard, the gap scores are calculated based on the difference between the consumers' perceptions and expectations of services offered by CBE. For each dimension, the SERVQUAL scale provides a score for customer expectations (E) and a score for customer perceptions (P) of service quality. The differences between the two scores on each dimension are called gap scores. The key to optimizing service quality is to maximize these gap scores and the associated gap equation ($Q = P - E$).

4.2.1 Tangibles Dimension of Service Quality

Table3: Service Tangible Dimension

Dimension	Evaluation Statement	Perception score	Expectation score	Service quality Gap score
Tangibility	Your bank has modern looking equipment.	3.7938	3.8351	-0.0412
	Your Bank's physical facilities are visually appealing.	3.7835	4.2371	-0.4536
	Your Bank's reception desk employees are neat appearing.	4.1959	4.5361	-0.3402
	Materials associated with the service (such as pamphlets or statements) are visually appealing at your bank.	3.6598	4.3608	-0.7010
Average gap score of tangibles dimension				-0.3634

Source: Survey data (2013)

As stated in literature part, tangible aspect of service dimension will be reflected in the physical evidence such as tools, equipment and appearances of providers. In this regard Addis Ababa branch has tangible gap score of -0.36347. Among the attributes the “Materials associated with the service (such as pamphlets or statements) are visually appealing at your bank” has comparatively high gap score of -0.7010 which shows that the majority of the customers perceive less attracted with the materials associated the service that attracts their visions (Table3)

4.2.2 Reliability Dimension of Service Quality

Table4: Service Reliability Dimension

Dimension	Evaluation Statement	Perception score	Expectation score	Service quality Gap score
Reliability	When your bank promises to do something by a certain time, it does so.	3.5052	3.5258	-0.0206
	When you have a problem, your bank shows a sincere interest in solving it.	3.8144	3.8866	-0.0722
	Your bank performs the service right the first time.	3.8351	4.5464	-0.7113
	Your bank provides its service at the time it promises to do so.	3.6907	4.4536	-0.7629
	Your bank insists on error free records	3.8247	3.9072	-0.0825
Average gap score of convenience dimension				-0.3299

Source: Survey data (2013)

Customers measure the reliability of the bank by considering consistency of performance, uniformity of service encounter, honoring promises, keeping accurate customer records and performing the service correctly at the first encounter. As illustrated in the table4 below the reliability dimension has a gap score of -0.3299 which indicates that the branch fails to meet customer’s expectation on this dimension. A bank ideally should provide its service as it promises to do so at the first time. But the bank score for this attribute is -0.7629 which indicating that the customers do not have full confidence in the service promised by the bank. But the attribute “The bank promises to do something by a certain time, it does so” and “Sincere interest in solving customers’ problems” has a very low score gap of -0.0206 and -0.0722 respectively which shows the positive side of the bank’s staff to keep promises and to solve the customers problem on time.

4.2.3 Responsiveness Dimension of Service Quality

Table 5: Service Responsiveness Dimension

Dimension	Evaluation Statement	Perception score	Expectation score	Service quality Gap score
Responsiveness	Employees in your bank tell you exactly when services will be performed.	3.9897	4.5670	-0.5773
	Employees in your bank give you prompt service.	3.9897	4.6495	-0.6598
	Employees in your bank are always willing to help you.	3.9897	4.6804	-0.6907
	Employees in your bank are never too busy to respond to your request.	3.8247	4.0619	-0.2371
Average gap score of convenience dimension				-0.5412

Source: Survey data (2013)

As stated in the literature, responsiveness dimension is concerned with the willingness, readiness of employees and the preparedness of the firm to provide a service to satisfy the needs and desires of customers. As per the result obtained from the customers in the table5 below responsiveness has a gap score of -0.5412. With regard to this dimension “Employees in your bank are always willing to help you” has a gap score of -0.6907 demonstrating that the bank staffs are not able to provide prompt service to customers and are willing to help customers at their request.

4.2.4 Assurance Dimension of Service Quality

Table 6: SERVQUAL Assurance Dimension

Dimension	Evaluation Statement	Perception score	Expectation score	Service quality Gap score
Assurance	The behavior of employees in your bank instills confidence in you.	4.0206	4.5567	-0.5361
	You feel safe in your transactions with your bank.	4.0619	4.5052	-0.4433
	Employees in your bank area consistently courteous with you.	4.0928	4.6186	-0.5258
	Employees in bank have the knowledge to answer your questions.	4.9588	4.6907	-0.7320
Average gap score of convenience dimension				-0.5593

Source: Survey data (2013)

Politeness of employees, customer feeling safe in their transaction, personal behavior of employee and adequate knowledge of employee are satisfying assurance dimension of service quality. The details of the information obtained from respondents are summarized in the following table6. As per the result assurance dimension has a gap score of -0.5593. The “Employees in bank have the knowledge to answer your questions” attribute has a gap score of -0.7320 which shows that the knowledge of the employees is not that much to satisfy as per the customer expectation and the employees have some gaps in customer handling. As we can see from the result the attribute “You feel safe in your transactions with your bank” has the least gap score of -0.4433 which indicates that customer feeling in their transaction is unsafe in some extent. Thus, the bank should give attention to improve the skills of its employees by providing adequate training to update their knowledge with regard to how to serve its loyal customers specially and also for new entrants to make them loyal to the bank

4.2.5 Empathy Dimension of Service Quality

Table 7: SERVQUAL Empathy Dimension

Dimension	Evaluation Statement	Perception score	Expectation score	Service quality Gap score
Empathy	Your bank gives you individual attention.	3.5567	4.3299	-0.7732
	Your bank has operating hours convenient to all its customers.	4.2268	4.5464	-0.3196
	CBE has employees who give you personal attention.	3.6392	4.3505	-0.7113
	Your bank has your best interest at heart.	3.4845	4.5258	-1.0412
	The employees of your bank understand your specific needs.	3.6289	4.2577	-0.6289
	The employees of your bank are able to conduct transaction immediately or in a short waiting period	3.5670	4.3196	-0.7526
Average gap score of convenience dimension				-0.7045

Source: Survey data (2013)

A service provider who tries to put himself in the position of its customers to understand customers need, and then providing what they want in a convenient way have the potential to satisfy its customers on empathy dimension of service quality. As stated in the table below the empathy dimension has average gap score of -0.7045 indicating the bank's deficiency at this dimension. Specifically, "Your bank has your best interest at heart" has a gap score of -1.0412 which indicates that the bank does not take in to account the customers interest and need. The attribute "Your bank has operating hours convenient to all its customers" has a gap score of -0.3196 shows the majority of the customer's expectation nearer to their perception and customers are relatively satisfied.

4.2.6 Convenience Dimension of Service Quality

Table8: SERVQUAL Convenience Dimension

Dimension	Evaluation Statement	Perception score	Expectation score	Service quality Gap score
Convenience	The ATM of your bank are conveniently located	3.8763	4.5773	-0.7010
	Your bank provide Special services or counters for elderly/disabled	2.8660	4.6289	-1.7629
	Clear guidance and information sign on how to use the banks' services and facilities are available in your bank	3.4742	4.5567	-1.0825
	It is easy to get ATM/VISAcards in your bank.	3.5464	3.8351	-0.2887
Average gap score of convenience dimension				-0.9588

Source: Survey data (2013)

As mentioned in the literature review that the additional SERVQUAL dimension of convenience is important to include and considering in this study to measure the customers satisfaction of CBE services. Basically, convenience refers to the availability of offices near to customer, location of ATM machines, special services for elderly/disabled customers and websites for easy access to information. With the development of information technology, customers increasingly expect higher services in this information age. At the same time, most of them are becoming more and more time conscious and requires more convenience (Kotler and Keller, 2006). As indicated in the table8 below the average service quality gap score of convenience dimension is -0.9588. The attribute "Your bank provide Special services or counters for elderly/disabled" and "Clear guidance and information sign on how to use the banks' services and facilities are available in your bank" have a gap score of -1.7629 and -1.0825 which indicates that the bank do not give special services for elderly and disabled customers and also there is no clear information and guidance available to use the bank's services and facilities as expected by the customers. Regarding accessibility of getting ATM/VISA card the gap score is -0.2887 shows majority of the customers' expectation is nearer to their perception and customers are somehow satisfied.

4.3 Analysis of All SERVQUAL Dimensions

Table 9: Analysis of All Dimensions of SERVQUAL

		Service quality Gap score	Ranking of each dimension gap score
Tangibility	Your bank has modern looking equipment.	0.0412	5
	Your Bank's physical facilities are visually appealing.	-0.4536	
	Your Bank's reception desk employees are neat appearing.	-0.3402	
	Materials associated with the service (such as pamphlets or statements) are visually appealing at your bank.	-0.7010	
Average gap score of tangible dimension		-0.3634	
Reliability	When your bank promises to do something by a certain time, it does so.	-0.0206	6
	When you have a problem, your bank shows a sincere interest in solving it.	-0.0722	
	Your bank performs the service right the first time.	-0.7113	
	Your bank provides its service at the time it promises to do so.	-0.7629	
	Your bank insists on error free records	-0.0825	
Average gap score of reliability dimension		-0.3299	
Responsiveness	Employees in your bank tell you exactly when services will be performed.	-0.5773	4
	Employees in your bank give you prompt service.	-0.6598	
	Employees in your bank are always willing to help you.	-0.6907	
	Employees in your bank are never too busy to respond to your request.	-0.2371	
Average gap score of responsiveness		-0.5412	
	The behavior of employees in your bank instills confidence in you.	-0.5361	3

Assurance	You feel safe in your transactions with your bank.	-0.4433	
	Employees in your bank area consistently courteous with you.	-0.5258	
	Employees in bank have the knowledge to answer your questions.	-0.7320	
Average gap score of Assurance		-0.5593	
Empathy	Your bank gives you individual attention.	-0.7732	
	Your bank has operating hours convenient to all its customers.	-0.3196	
	CBE has employees who give you personal attention.	-0.7113	
	Your bank has your best interest at heart.	-1.0412	
	The employees of your bank understand your specific needs.	-0.6289	2
	The employees of your bank are able to conduct transaction immediately or in a short waiting period	-0.7526	
Average gap score of Assurance		-0.7045	
Convenience	The ATM of your bank are conveniently located	-0.7010	
	Your bank provide Special services or counters for elderly/disabled	-1.7629	
	Clear guidance and information sign on how to use the banks' services and facilities are available in your bank	-1.0825	1
	It is easy to get ATM/VISAcad in your bank.	-0.2887	
Average gap score of Assurance		-0.9588	

Source: Survey data (2013)

The gap analysis is accurate in identifying service short falls in an operation (Parasuraman et al, 1994). This will help CBE management to identify which dimension/s need an improvement and which one is in a good condition. The Larger mean gap score are identified for the dimensions of convenience quality which is (-0.9588) followed by empathy (-0.7045), assurance(-0.5593), responsiveness (-0.5412), tangibility (-0.3634), and the least gap score is shown in the reliability dimension which is (-0.3299). This reflects that CBE perform more on reliability dimensions than other dimensions. Generally, the result indicated that there is no service quality gap which shows positive result (difference between perception and expectation). This implies that there is no dimension on which customers' perception is equal to or greater than what they expect from it.

In summary, from results obtained, customers perceive service quality as poor in all dimensions meaning their expectations fall short of they actually experience in CBE. In this regard, customers are not content with any dimensions of service quality. As indicated on the Table9, all the dimensions show a gap between expected service and perceived service and this point out that CBE need to make lots of improvement in all dimensions if the CBE wants to be successful in the market and win the competition ahead, In its engagements of the banking industry, it requires increased customer satisfaction which is the back bone of customers service.

4.4. Relationship between Service Quality Dimensions and Customer Satisfaction.

To explore the relationship between bank service quality dimensions and customer satisfaction, correlation has been applied. Table10: summary of the relationship between service qualities dimensions on customer satisfaction.

Table10: summary of the relationship between service qualities attributes on customer satisfaction

		Correlations						
		Tangibility	Reliability	Responsiveness	Assurance	Empathy	Convenience	Gap (Customer satisfaction)
Tangibility	Pearson Correlation	1	.540**	.449**	.369**	.525**	.613**	-.113
Reliability	Pearson Correlation	.540**	1	.730**	.542**	.580**	.600**	.186
Responsiveness	Pearson Correlation	.449**	.730**	1	.741**	.633**	.468**	.309**
Assurance	Pearson Correlation	.369**	.542**	.741**	1	.716**	.461**	.248
Empathy	Pearson Correlation	.525**	.580**	.633**	.716**	1	.674**	.097
Convenience	Pearson Correlation	.613**	.600**	.468**	.461**	.674**	1	-.138

Source: SPSS Survey result

4.4.1 Tangibles and Customer Satisfaction

As shown in table 10 above, tangibility is positively correlated with other SERVQUAL dimensions. The possible explanation of this factor is that customers often look to any tangible indications which may be used as indicators of the service quality that customers use to evaluate the status of the service quality of an organization. From this perspective the study has investigated this issue and the result indicates that there is negative relationship between tangibles dimension and customer satisfaction. Having up to date equipment, visual appealed physical facilities, and well dressed and neat employees insignificantly and negatively influence customers' level of satisfaction. Tangibility is measuring customer satisfaction but with higher influence relative to other service quality dimensions.

4.4.2. Reliability and Customer Satisfaction

Reliability is the extent to which the service is delivered to the standards expected and promised. In essence, it represents the customer getting what they feel they have paid for. According to this study table 10 shows that, there is strong positive relationship between reliability and customer satisfaction. The attributes of reliability can be expressed in various forms such as like when CBE staff's promise to do something by a certain time, they do so; when customers have a problem, employees show a sincere interest in solving it; employees perform the service right the first time & employees provide their service at the time they promised to do so. Hence, the study revealed that reliability attributes have positive and significant impact on customer satisfaction. The findings of this research match with that of Zeithaml(1990) who pointed out that reliability is one of the important factors of customer satisfaction.

4.4.3. Responsiveness and Customer Satisfaction

The responsiveness dimension involves willingness to help customers and provide prompt services (Zeithamlet al., 1988). It is essential that front line staffs are willing and able to help customers with prompt service and meet customers' expectation.

As per the result shown in table10 above there is positive relationship between responsiveness and customer satisfaction. Therefore, the customers' perceptions of responsiveness have positive effect on customer satisfaction. This could have resulted from the customers' willingness to get attention from the employees, to get response to their questions, need to be helped, and to accurately keep

their record. This desire of customers is accepted because of the fact that employees are willing to help customers and execute accordingly.

4.4.4 Assurance and Customer Satisfaction

The assurance dimension refers to the knowledge and courtesy of employees and their ability to inspire trust and confidence including competence, courtesy, credibility and security (Parasuraman et al., 1991). Mostly, this stems from the degree of confidence that the customer has in the service provider's staff. The result in table 10 indicates that there is positive relationship between assurance and customer satisfactions. The behavior of employees which instills confidence on the customer, the customers' feelings of safety to transact with CBE, and the employees knowledge to answer customers' questions have significant impact on customer satisfaction. Therefore, the service provider should strive to enhance further existing assurance status.

4.4.5. Empathy and Customer Satisfaction

Service customers often have expectations with regard to the extent to which the service provider appears to understand and be concerned about their individual needs and wants. The more the service provider can see things from the customer's point of view, the better it becomes. The core concept of empathy is to understand the needs of customers and provide individual attention. Employee and customer interactions are reflected through the empathy dimensions.

As table shows, there is very strong positive relationship between empathy and customer satisfaction. The implication of this result is that empathy is the most significant of the entire seven service quality dimension used in this study. As a result, giving attention to individual customers, such as; convenience of CBE operating hour and understanding of customers' specific needs have positive link with customer satisfaction. Various data shows that CBE customers have a high degree of interaction with the CBE staff and they also expect personalized service from the staff. The customers are also look for front line staffs who can understand their specific needs. This study confirms that empathy has positive relationship with customer satisfaction.

4.4.6. Convenience and Customer Satisfaction.

As mentioned in the literature review that the additional dimension of convenience is important to include and considering in this study to measure the service quality and customers satisfaction of CBE services. Basically, convenience refers to the availability of offices near to customer, availability of ATM machines near to customers, and websites for easy access to information. As the result of this study shown in table10 above there is negative relationship between convenience and customer satisfaction. The negative association may be attributed to the fact that; even though CBE has sufficient offices in different geographical areas, easy to get ATM cards, availability of ATM machines & websites for clarification of problems and knowing account status had negative effect on customer satisfaction.

In summary, the result of the study revealed that the majority of the service quality dimensions have positive relationship with customer satisfaction, even if the strength of the influence on customer satisfaction of each dimension is different. The study affirmed that all the stated dimensions have significant influence on the level of the customer satisfaction. Therefore, it can be inferred that further improvement of the dimensions significantly results in customer satisfaction of CBE.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion

The purpose of this study was to assess and measure service quality and customer satisfaction in the Commercial Bank of Ethiopia. The assessment of service quality and customer satisfaction was made in view of SERVQUAL model, a model widely used to measure perceived service quality.

Both quantitative and qualitative methods were employed to undertake this research project. Data was obtained from a questionnaire given to 100 sampled customers at Addis Ababa Branch out of which three responses were considered invalid for the analysis. Data collected from the survey questionnaire was analyzed using descriptive analysis & correlation by the help of Statistical Package for Social Scientists (SPSS v. 20.0). A gap score analysis was used to highlight the gap between the actual service quality and the customer satisfaction toward it.

Accordingly, the findings on service quality and customer satisfaction indicated that generally, CBE has a big gap from the dimensions expected by its customers and failure to meet or exceed customers' expectations which may necessitate the bank to rethink about its services.

The result of service quality gap score on tangible dimension(-0.7010) showed that customers are less attracted, particularly, to the bank's materials and statements compared to other tangible dimensions such as equipment, facilities and reception whose service quality score gap ranged between -0.0412 to -0.4536.

Service quality gap score resulted from reliability dimension revealed that the bank is not as reliable as expected by customers, the gap score being -0.3299. The bank's failure to provide service to its customers on a promised time frame stood out to be a serious concern as it erodes customers' confidence. On the other hand, the fact that the bank keeps its promise to answer customer queries at a certain period of time and its sincere interest to solve customers' problems are accomplishments that positively boost the reliability of the bank.

The result of the study also pinpointed that the bank's employees to be less responsive to customer service as staff are not able to provide prompt service and willing to help customers when the need arises.

Limited knowledge of employees to answer customers' questions and lack of customer handling skills were results of the study associated with the dimension of assurance. Besides, the result indicated that customers feel unsafe in their transactions in the bank.

The most important finding on the empathy dimension of service quality was that customers do not consider CBE working to their best interest at heart as maximum score gap (-1.0412) was registered in this regard.

The score gap observed on the perception and expectation of the bank's services such as location of ATM machines, access to ATM cards, information signage and special needs services ranked CBE to be inconvenient to customers.

In a nut shell, the larger mean gaps in service quality were observed in convenience (-0.9588), empathy (-0.7045), assurance, (-0.5593) and responsiveness (-0.5412), the least gap score being reliability. The result indicated that customers perceive the services given by CBE far below their expectations.

5.2. Recommendations

In light of the analysis and conclusion, it is advisable to CBE to address the challenges indicated and also need to maximize on the opportunities that the company can get by properly implementing the right strategy to get customers satisfied. Since CBE is the pioneer bank in Ethiopia and most of the customers had been customers for the bank for long, the bank must use this opportunity for its efficiency and effectiveness.

Furthermore, the following recommendations are given to CBE as a way forward in addressing its challenges and eventually to achieve customer satisfaction that will lead the company in to profitability.

- All employees at CBE should be committed and involved in service quality improvement that is visible to all customers in order to meet or exceed their expectation.
- Draw more customers by improving customer service that makes them loyal to CBE. The bank should assure the quality of its products in order to win customers' satisfaction and consequently achieve a competitive advantage and long run survival. Because customer satisfaction is found to be an important tool to create and maintain loyal customers. These loyal customers contribute towards high repeated purchases.
- Improved and distinct customer service has to be considered as strategic tool that is dedicated for change and improvement. The new technology like Automated Teller Machines(ATM), online banking et al must be with 100% availability. For instance, now a day there are problems of network, system failure, power interruption and lack of knowledge how to use and operate the systems. Before introducing a new system into the bank intensively, the bank has to take survey and give adequate training and development to the respective employees. In addition, the bank has to aware its customers how to use and operate, and there must be standby generators when there is no electric power.
- Equip all employees with the necessary training and motivation to serve customers better as compared to other competitors. Staff training is one of the most important factors for delivering better customer service. As such it is a fundamental driver for organizational performance and profitability. When employees are motivated towards their jobs, they are motivated to do more work. Motivation of employees can be done, by giving them bonus, fringe benefits, creating conducive work atmosphere and others as applicable.

- Set highest standard customer service quality that cannot be beaten by competitors. By getting the best practice in the industry, the Bank can set the standard. That set standard should be practiced by all employees in the value chain without any compromise. Highest SERVQUAL standards have to be set and gaps identified must be filled immediately.
- Keep customers informed about the service standard and get feedback from them in regards to service delivery helps to improve customer service in better perspective.
- All employees have to know that service quality in its true sense for improved customer service. Create an environment for each and every employee to consider Customers service as part of his/her job and also the corner stone for the company's sustainable growth. This is done by giving continuous training and capacity building programs on how to solve the problems raised from customers, how to address complaints sincerely, maintain accurate customers' record and improve communication among them.
- CBE should get experience sharing with best customer service performing companies. Getting experience sharing and adopt the suitable ones towards service excellence will help to enhance the service level (This helps to benchmark the best practice of the industry leaders in customers service).
- Make all employees to own customer service as main pillar that helps the company to grow and sustain its profitability.
- Customer satisfaction should be taken as a culture of change that is undertaken in continuous way without any reservation in the true sense of its term.
- Customer satisfaction by providing excellent customer service has to be linked with Company's day to day activities and performance & reward system for its effectiveness (It has to be linked with some incentives for best performers).

Finally the researcher believes that this paper is not exhaustive that could provide all lists of topic researched. However, it gives a bird-eye view on topic and it is open for further discussion and/or critics.

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Appendix I–Gap Score Analysis Result

	Expectation Mean				Perception Mean			
Descriptive Statistics					Descriptive Statistics			
	N	Mean			N	Mean		
	Statistic	Statistic	Std. Error		Statistic	Statistic	Std. Error	
T7	97	3.8351	.111	T7	97	3.7938	.099	
T8	97	4.2371	.102	T8	97	3.7835	.100	
T9	97	4.5361	.083	T9	97	4.1959	.100	
T10	97	4.3608	.092	T10	97	3.6598	.105	
R11	97	3.5258	.101	R11	97	3.5052	.105	
R12	97	3.8866	.094	R12	97	3.8144	.095	
R13	97	4.5464	.073	R13	97	3.8351	.098	
R14	97	4.4536	.089	R14	97	3.6907	.103	
R15	97	3.9072	.098	R15	97	3.8247	.102	
RV16	97	4.5670	.069	RV16	97	3.9897	.098	
RV17	97	4.6495	.067	RV17	97	3.9897	.085	
RV18	97	4.6804	.066	RV18	97	3.9897	.102	
RV19	97	4.0619	.088	RV19	97	3.8247	.100	
A20	97	4.5567	.076	A20	97	4.0206	.093	
A21	97	4.5052	.075	A21	97	4.0619	.097	
A22	97	4.6186	.075	A22	97	4.0928	.088	
A23	97	4.6907	.057	A23	97	3.9588	.097	
E24	97	4.3299	.089	E24	97	3.5567	.113	
E25	97	4.5464	.079	E25	97	4.2268	.081	
E26	97	4.3505	.090	E26	97	3.6392	.106	
E27	97	4.5258	.073	E27	97	3.4845	.107	
E28	97	4.2577	.110	E28	97	3.6289	.111	
E29	97	4.3196	.087	E29	97	3.5670	.107	
C30	97	4.5773	.085	C30	97	3.8763	.106	
C31	97	4.6289	.087	C31	97	2.8660	.147	
C32	97	4.5567	.088	C32	97	3.4742	.115	
C33	97	3.8351	.114	C33	97	3.5464	.129	

	SERVQUAL DIMENSIONS	Perception mean(A)	Expectation mean(B)	Gap Score(A-B)
TANGIBILITY	T7	3.7938	3.8351	(0.0412)
	T8	3.7835	4.2371	(0.4536)
	T9	4.1959	4.5361	(0.3402)
	T10	3.6598	4.3608	(0.7010)
RELIABILITY	R11	3.5052	3.5258	(0.0206)
	R12	3.8144	3.8866	(0.0722)
	R13	3.8351	4.5464	(0.7113)
	R14	3.6907	4.4536	(0.7629)
	R15	3.8247	3.9072	(0.0825)
RESPONSIVENESS	RV16	3.9897	4.5670	(0.5773)
	RV17	3.9897	4.6495	(0.6598)
	RV18	3.9897	4.6804	(0.6907)
	RV19	3.8247	4.0619	(0.2371)
ASSURANCE	A20	4.0206	4.5567	(0.5361)
	A21	4.0619	4.5052	(0.4433)
	A22	4.0928	4.6186	(0.5258)
	A23	3.9588	4.6907	(0.7320)
EMPATHY	E24	3.5567	4.3299	(0.7732)
	E25	4.2268	4.5464	(0.3196)
	E26	3.6392	4.3505	(0.7113)
	E27	3.4845	4.5258	(1.0412)
	E28	3.6289	4.2577	(0.6289)
	E29	3.5670	4.3196	(0.7526)
CONVENIENCE	C30	3.8763	4.5773	(0.7010)
	C31	2.8660	4.6289	(1.7629)
	C32	3.4742	4.5567	(1.0825)
	C33	3.5464	3.8351	(0.2887)

Appendix II –Correlation Analysis Result -Expectation dimension versus Expectation mean Correlations

		Tange	Reliab	Respon	Assuran	Empha	Convin	Expec mean		
Tange	Pearson Correlation		1	.505**	.301**	.243*	.361**	.315**	.650**	
	Sig. (2-tailed)			.000	.003	.016	.000	.002	.000	
	N		97	97	97	97	97	97	97	
	Bootstrap ^c	Bias		0	.009	.004	.014	.013	.008	.007
		Std. Error		0	.062	.099	.098	.110	.074	.046
		95% Confidence Interval	Lower	1	.387	.112	.072	.151	.174	.571
Upper			1	.634	.495	.451	.585	.470	.750	
Reliab	Pearson Correlation		.505**	1	.541**	.430**	.342**	.352**	.709**	
	Sig. (2-tailed)		.000		.000	.000	.001	.000	.000	
	N		97	97	97	97	97	97	97	
	Bootstrap ^c	Bias		.009	0	.004	.004	.008	.008	.001
		Std. Error		.062	0	.074	.092	.103	.116	.066
		95% Confidence Interval	Lower	.387	1	.392	.246	.152	.142	.581
Upper			.634	1	.682	.617	.554	.578	.828	
Respon	Pearson Correlation		.301**	.541**	1	.597**	.433**	.494**	.726**	
	Sig. (2-tailed)		.003	.000		.000	.000	.000	.000	
	N		97	97	97	97	97	97	97	
	Bootstrap ^c	Bias		.004	.004	0	.008	.004	.009	-.001
		Std. Error		.099	.074	0	.088	.108	.129	.069
		95% Confidence Interval	Lower	.112	.392	1	.429	.224	.241	.573
Upper			.495	.682	1	.775	.634	.738	.838	
Assuran	Pearson Correlation		.243*	.430**	.597**	1	.573**	.710**	.778**	
	Sig. (2-tailed)		.016	.000	.000		.000	.000	.000	
	Bootstrap ^c	Bias		.014	.004	.008	0	.003	-.006	.002
		Std. Error		.098	.092	.088	0	.081	.074	.045
		95% Confidence Interval	Lower	.072	.246	.429	1	.406	.523	.677
			Upper	.451	.617	.775	1	.726	.817	.856
Empha	Pearson Correlation		.361**	.342**	.433**	.573**	1	.630**	.766**	
	Sig. (2-tailed)		.000	.001	.000	.000		.000	.000	
	N		97	97	97	97	97	97	97	
	Bootstrap ^c	Bias		.013	.008	.004	.003	0	-.007	.002
		Std. Error		.110	.103	.108	.081	0	.091	.045
		95% Confidence Interval	Lower	.151	.152	.224	.406	1	.426	.664
Upper			.585	.554	.634	.726	1	.781	.848	
Convin	Pearson Correlation		.315**	.352**	.494**	.710**	.630**	1	.795**	
	Sig. (2-tailed)		.002	.000	.000	.000	.000		.000	
	N		97	97	97	97	97	97	97	
	Bootstrap ^c	Bias		.008	.008	.009	-.006	-.007	0	.000
		Std. Error		.074	.116	.129	.074	.091	0	.037
		95% Confidence Interval	Lower	.174	.142	.241	.523	.426	1	.714
Upper			.470	.578	.738	.817	.781	1	.860	
Expecmean	Pearson Correlation		.650**	.709**	.726**	.778**	.766**	.795**	1	
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000		
	Bootstrap ^c	Bias		.007	.001	-.001	.002	.002	.000	0
		Std. Error		.046	.066	.069	.045	.045	.037	0

		95% Confidence Interval	Lower	.571	.581	.573	.677	.664	.714	1
			Upper	.750	.828	.838	.856	.848	.860	1

Perception dimension versus Perception mean

Correlations

		Percepmean	Tange	Reliab	Respons	Assuran	Emph	Convin		
Percepmean	Pearson Correlation		1	.723	.830	.826	.783	.855	.807	
	Sig. (2-tailed)			.000	.000	.000	.000	.000	.000	
	N		97	97	97	97	97	97	97	
	Bootstrap	Bias		0	-.003	-.003	.000	-.001	.001	-.002
		Std. Error		0	.051	.040	.035	.043	.028	.036
		95% Confidence Interval	Lower	1	.597	.736	.748	.690	.790	.727
Upper			1	.814	.893	.888	.858	.903	.867	
Tange	Pearson Correlation		.723	1	.540	.449	.369	.525	.613	
	Sig. (2-tailed)		.000		.000	.000	.000	.000	.000	
	N		97	97	97	97	97	97	97	
	Bootstrap	Bias		-.003	0	-.003	.001	-.005	-.003	-.006
		Std. Error		.051	0	.082	.085	.103	.083	.067
		95% Confidence Interval	Lower	.597	1	.357	.277	.150	.347	.449
Upper			.814	1	.693	.601	.548	.676	.730	
Reliab	Pearson Correlation		.830	.540	1	.730	.542	.580	.600	
	Sig. (2-tailed)		.000	.000		.000	.000	.000	.000	
	N		97	97	97	97	97	97	97	
	Bootstrap	Bias		-.003	-.003	0	.000	-.001	-.001	-.006
		Std. Error		.040	.082	0	.052	.104	.092	.074
		95% Confidence Interval	Lower	.736	.357	1	.623	.320	.385	.434
Upper			.893	.693	1	.823	.718	.737	.735	
Respons	Pearson Correlation		.826	.449	.730	1	.741	.633	.468	
	Sig. (2-tailed)		.000	.000	.000		.000	.000	.000	
	N		97	97	97	97	97	97	97	
	Bootstrap	Bias		.000	.001	.000	0	-.001	.002	.001
		Std. Error		.035	.085	.052	0	.057	.054	.090
		95% Confidence Interval	Lower	.748	.277	.623	1	.610	.521	.297
Upper			.888	.601	.823	1	.844	.737	.646	
Assuran	Pearson Correlation		.783	.369	.542	.741	1	.716	.461	
	Sig. (2-tailed)		.000	.000	.000	.000		.000	.000	
	N		97	97	97	97	97	97	97	
	Bootstrap	Bias		-.001	-.005	-.001	-.001	0	.001	.001
		Std. Error		.043	.103	.104	.057	0	.051	.080
		95% Confidence Interval	Lower	.690	.150	.320	.610	1	.606	.305
Upper			.858	.548	.718	.844	1	.808	.608	
Emph	Pearson Correlation		.855	.525	.580	.633	.716	1	.674	
	Sig. (2-tailed)		.000	.000	.000	.000	.000		.000	
	N		97	97	97	97	97	97	97	
	Bootstrap	Bias		.001	-.003	-.001	.002	.001	0	-.002
		Std. Error		.028	.083	.092	.054	.051	0	.061
		95% Confidence Interval	Lower	.790	.347	.385	.521	.606	1	.540
Upper			.903	.676	.737	.737	.808	1	.779	
Convin	Pearson Correlation		.807	.613	.600	.468	.461	.674	1	
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000		
	N		97	97	97	97	97	97	97	

	Bootstrap c	Bias		-0.002	-0.006	-0.006	.001	.001	-0.002	0
		Std. Error		.036	.067	.074	.090	.080	.061	0
		95% Confidenc e Interval	Lower	.727	.449	.434	.297	.305	.540	1
			Upper	.867	.730	.735	.646	.608	.779	1

Expectation versus Gap

Correlations

		Expecmean	Tange	Reliab	Respon	Assuran	Empha	Convin	Gap
Expecmean	Pearson Correlation	1	.650**	.709**	.726**	.778**	.766**	.795**	-.001
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.995
	N	97	97	97	97	97	97	97	97
Tange	Pearson Correlation	.650**	1	.505**	.301**	.243	.361**	.315**	-.126
	Sig. (2-tailed)	.000		.000	.003	.016	.000	.002	.219
	N	97	97	97	97	97	97	97	97
Reliab	Pearson Correlation	.709**	.505**	1	.541**	.430**	.342**	.352**	.016
	Sig. (2-tailed)	.000	.000		.000	.000	.001	.000	.876
	N	97	97	97	97	97	97	97	97
Respon	Pearson Correlation	.726**	.301**	.541**	1	.597**	.433**	.494**	.056
	Sig. (2-tailed)	.000	.003	.000		.000	.000	.000	.584
	N	97	97	97	97	97	97	97	97
Assuran	Pearson Correlation	.778**	.243	.430**	.597**	1	.573**	.710**	.039
	Sig. (2-tailed)	.000	.016	.000	.000		.000	.000	.703
	N	97	97	97	97	97	97	97	97
Empha	Pearson Correlation	.766**	.361**	.342**	.433**	.573**	1	.630**	.007
	Sig. (2-tailed)	.000	.000	.001	.000	.000		.000	.944
	N	97	97	97	97	97	97	97	97
Convin	Pearson Correlation	.795**	.315**	.352**	.494**	.710**	.630**	1	.042
	Sig. (2-tailed)	.000	.002	.000	.000	.000	.000		.683
	N	97	97	97	97	97	97	97	97
Gap	Pearson Correlation	-.001	-.126	.016	.056	.039	.007	.042	1
	Sig. (2-tailed)	.995	.219	.876	.584	.703	.944	.683	
	N	97	97	97	97	97	97	97	97

Correlations							
		Gap	Percep mean	Expec mean			
Gap	Pearson Correlation		1	.113	.408**		
	Sig. (2-tailed)			.269	.000		
	N		97	97	97		
	Bootstrap ^c	Bias		0	.004	.001	
		Std. Error		0	.103	.086	
		95% Confidence Interval	Lower	1	-.094	.231	
			Upper	1	.313	.572	
Percep mean	Pearson Correlation		.113	1	.953**		
	Sig. (2-tailed)		.269		.000		
	N		97	97	97		
	Bootstrap ^c	Bias		.004	0	.000	
		Std. Error		.103	0	.010	
		95% Confidence Interval	Lower	-.094	1	.930	
			Upper	.313	1	.969	
Expec mean	Pearson Correlation		.408**	.953**	1		
	Sig. (2-tailed)		.000	.000			
	N		97	97	97		
	Bootstrap ^c	Bias		.001	.000	0	
		Std. Error		.086	.010	0	
		95% Confidence Interval	Lower	.231	.930	1	
			Upper	.572	.969	1	

Expectation and perception versus Gap

Perception versus Gap

			Correlations							
			Tangeles	Reliability	Responsiveness	Assurance	Emphat hy	Convience	Gap	
Tangeles	Pearson Correlation		1	.540**	.449**	.369**	.525**	.613**	-.113	
	Sig. (1-tailed)			.000	.000	.000	.000	.000	.135	
	N		97	97	97	97	97	97	97	
	Bootstrap ^c	Bias		0	-.001	.002	.002	.003	.003	.003
		Std. Error		0	.083	.089	.101	.080	.064	.105
		95%	Low	1	.371	.263	.154	.359	.471	-

		Confidence Interval	er							.310		
			Upper	1	.688	.613	.558	.675	.729	.105		
Reliability	Pearson Correlation			.540**	1	.730**	.542**	.580**	.600**	.186*		
	Sig. (1-tailed)			.000		.000	.000	.000	.000	.034		
	N			97	97	97	97	97	97	97		
	Bootstrapped ^c	Bias			-.001	0	.001	.001	.002	.000	.001	
		Std. Error			.083	0	.051	.107	.089	.069	.101	
		95% Confidence Interval	Lower			.371	1	.628	.314	.390	.447	-.007
			Upper			.688	1	.826	.723	.738	.723	.378
Responsiveness	Pearson Correlation			.449**	.730**	1	.741**	.633**	.468**	.309**		
	Sig. (1-tailed)			.000	.000		.000	.000	.000	.001		
	N			97	97	97	97	97	97	97		
	Bootstrapped ^c	Bias			.002	.001	0	-.001	.001	.006	-.003	
		Std. Error			.089	.051	0	.061	.053	.084	.097	
		95% Confidence Interval	Lower			.263	.628	1	.607	.524	.302	.112
			Upper			.613	.826	1	.847	.729	.636	.479
Assurance	Pearson Correlation			.369**	.542**	.741**	1	.716**	.461**	.248**		
	Sig. (1-tailed)			.000	.000	.000		.000	.000	.007		
	N			97	97	97	97	97	97	97		
	Bootstrapped ^c	Bias			.002	.001	-.001	0	.001	.005	.001	
		Std. Error			.101	.107	.061	0	.050	.078	.099	
		95% Confidence Interval	Lower			.154	.314	.607	1	.610	.295	.055
			Upper			.558	.723	.847	1	.807	.610	.451
Empathy	Pearson Correlation			.525**	.580**	.633**	.716**	1	.674**	.097		
	Sig. (1-tailed)			.000	.000	.000	.000		.000	.173		
	N			97	97	97	97	97	97	97		
	Bootstrapped ^c	Bias			.003	.002	.001	.001	0	.002	-.001	
		Std. Error			.080	.089	.053	.050	0	.059	.093	
		95% Confidence Interval	Lower			.359	.390	.524	.610	1	.554	-.078
			Upper			.675	.738	.729	.807	1	.785	.281

Convincence	Pearson Correlation		.613**	.600**	.468**	.461**	.674**	1	-.138	
	Sig. (1-tailed)		.000	.000	.000	.000	.000		.089	
	N		97	97	97	97	97	97	97	
	Bootstrap ^c	Bias		.003	.000	.006	.005	.002	0	.002
		Std. Error		.064	.069	.084	.078	.059	0	.098
		95% Confidence Interval	Lower	.471	.447	.302	.295	.554	1	-.326
	Upper		.729	.723	.636	.610	.785	1	.062	
Gap	Pearson Correlation		-.113	.186	.309**	.248**	.097	-.138	1	
	Sig. (1-tailed)		.135	.034	.001	.007	.173	.089		
	N		97	97	97	97	97	97	97	
	Bootstrap ^c	Bias		.003	.001	-.003	.001	-.001	.002	0
		Std. Error		.105	.101	.097	.099	.093	.098	0
		95% Confidence Interval	Lower	-.310	-.007	.112	.055	-.078	-.326	1
	Upper		.105	.378	.479	.451	.281	.062	1	

Appendix-III Number of accounts data of North Addis Ababa District Commercial Bank of Ethiopia Number of accounts by District, Branch and Type of Deposit As at March 31, 2013

NORTH AA	DEMAND	SAVING	TIME	TOTAL DEPOSIT
ABWARE	193	4,204	-	4,397
ADDIS ABABA	8,548	113,705	132	122,385
ADDIS ALEM	113	3,017	-	3,130
ADDISU GEBEYA	215	6,413	-	6,628
ALEM KETEMA	303	6,889	-	7,192
AMBO	1,024	22,800	-	23,824

ARADA GIORGIS	2,308	58,049	-	60,357
ARAT KILO	1,672	78,772	1	80,445
ARBEGNOCH	10	344	-	354
ASKO	419	7,694	-	8,113
BIRHANINA SELAM	20	1,252	-	1,272
BURAYU	551	6,906	-	7,457
CHANCHO	160	5,183	-	5,343
DEBRETSIGE	19	1,338	-	1,357
DEGOLO	94	2,974	-	3,068
DEJACH WUBE	128	1,702	-	1,830
DIRE BEDAS	49	1,616	-	1,665
ENCHNI	171	3,062	-	3,233
ENKULAL FABRICA	310	2,357	-	2,667
FERENSAY LEGASION	126	8,137	-	8,263
FITCHE	825	16,094	-	16,919
GERBE GURACHA	123	4,200	-	4,323
GINCHI	271	8,562	-	8,833
GINDEBERT	182	3,019	-	3,201
GOHA TSION	121	2,051	-	2,172
GUDER	158	4,929	-	5,087
GULELE	2,157	49,000	-	51,157
GUNDO MESKEL	628	3,589	-	4,217
HOLOTA	800	20,742	-	21,542
HULUKA	29	2,290	-	2,319
JELDU	177	2,888	-	3,065
KETCHENE MED.	210	6,933	-	7,143
KIDSTE MARIAM				16,319

	336	15,983	-	
MEHATME GHANDI	1,492	10,305	-	11,797
MEHAL KETEMA	965	25,559	-	26,524
MUGER	27	3,585	-	3,612
MUKETURI	350	3,306	-	3,656
SEBARA BABUR	300	2,807	-	3,107
SELASSIE	1,304	61,537	7	62,848
SHEGER	402	14,993	-	15,395
SHEGOLE	355	2,873	-	3,228
SHENEN	110	2,131	-	2,241
SHIRO MEDA	100	5,994	-	6,094
SIDIST KILO	141	10,218	-	10,359
SULULTA	84	4,347	-	4,431
TEWODROS	1,285	11,189	-	12,474
WINGET	171	2,672	-	2,843
YARED	31	728	-	759
YOHANNES	226	2,385	-	2,611
METAROB	19	247		266
OLONKOMI	25	208		233
WELEMERA	4	60		64
REMA	1	1	-	2

Appendix- IV Questionnaire

St. Mary's University College



School of Graduate Studies

Department of Master of Business Administration

Questionnaire for customers of commercial bank of Ethiopia in Addis Ababa branch

Dear customer,

I am interested in studying quality of banking services in CBE especially in Addis Ababa branch that may lead to higher quality of services and customer satisfaction. The first section of the questionnaire is focused on your personal profile. The second section of the questionnaire is focused on your **expectation** of the service quality of your bank. The third part of the questionnaire focuses on your **perception** of the service quality of your bank.

EXPECTATION: *it means what you require, what you hope to get or what you should get*

PERCEPTION: *it means observation, view, or opinion.*

Your responses are important for me and I would like to appreciate if you would take few minutes of your time and complete this questionnaire. Your responses will be treated **confidential** and used for only academic purpose. I am Master's student of St. Marry University department of Business Administration. I thank you for your concern and time. Use the following responses from **1** to **5** to answer, where, **strongly Disagree to Strongly Agree**. If you feel a feature is not at all essential for excellent bank companies, **make a "✓" mark in number "1"**. If you feel a feature is absolutely essential, **make a "✓" in number "5"**. If your feelings are less strong, **select one of the numbers in the middle.**

Section I

Respondent's profile

Please tick [✓] the appropriate box for your answers. Please tick only one box.

1. Please what is your gender/sex?
 male female
2. Please select your age group.
 Below 20 years 20 – 29 30-39
 40 – 49 50 and above
3. What is your occupation?
 Government employed student Business Person
 Self employed Unemployed
 Others.....
4. Select your highest academic qualification?
 Primary school High school complete Diploma
 Bachelor's Post graduate/Masters/
 Doctorate degree/PhD/
5. What is your frequency of visiting the branch to use its service?
 Daily Weekly Two times a month
 Monthly More than a month
6. How long is the period, since you established relationship with the bank?
 Less than one year 1- 5 years 6-10 years

[] 10-15 years

[] More than 15 years

Section II Customer expectation (*anticipation*)

Dimensions	Q.No	Statement of evaluation	Rating Scale				
			Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
			5	4	3	2	1
Tangibility	7	Excellent Addis Ababa branch has modern looking equipment					
	8	The physical facilities at excellent Addis Ababa branch should be visually appealing					
	9	Employees at excellent Addis Ababa branch should be neat appearing					
	10	Materials associated with the service (such as pamphlets or statements) should be visually appealing at an excellent Addis Ababa branch					
Reliability	11	When excellent Addis Ababa branch promise to do something by a certain time, they do					
	12	When a customer has a problem, excellent Addis Ababa branch should show a sincere interest in solving it.					
	13	Excellent Addis Ababa branch should perform the service right the first time.					
	14	Excellent Addis Ababa branch should provide the service at the time they promise to do so.					
	15	Excellent Addis Ababa branch should insist on error free record					
Responsiveness	16	Employees of excellent Addis Ababa branch should tell customers exactly when services will be performed.					
	17	Employees of excellent Addis Ababa branch should give prompt service to customers.					
	18	Employees of excellent Addis Ababa branch should always be willing to help customers.					
	19	Employees of excellent Addis Ababa branch should never be too busy to respond to customers' requests.					
Assurance	20	The behavior of employees of excellent Addis Ababa branch should instill confidence in customers.					
	21	Customers of excellent Addis Ababa branch should feel safe in transactions.					

	22	. Employees of excellent Addis Ababa branch should be consistently courteous with customers.					
	23	Employees of excellent Addis Ababa branch should have the knowledge to answer customers' questions.					
Empathy	24	Excellent Addis Ababa branch should give customers individual attention.					
	25	Excellent Addis Ababa branch should have operating hours convenient to all their customers.					
	26	Excellent Addis Ababa branch should have employees who give customers personal attention.					
	27	Excellent Addis Ababa branch should have their customer's best interests at heart.					
	28	The employees of excellent Addis Ababa branch should understand the specific needs of their customers.					
	29	The employees of excellent Addis Ababa branch should be able to conduct transaction immediately or in a short waiting period					
Convenience	30	ATM of excellent Addis Ababa branch should be conveniently located					
	31	Excellent Addis Ababa branch should provide Special services or counters for elderly/disabled					
	32	Clear guidance and information sign on how to use the banks' services and facilities should be available in excellent Addis Ababa branch.					
	33	It is easy to get ATM/VISA card in excellent Addis Ababa branch.					

Section II Customer perception of the superiority of service quality of Addis Ababa branch

Please show the extent to which you believe Commercial bank of Ethiopia has the features described in the statement. Once again, make a “✓” mark in numbers 1-5 you may select any of the numbers that show how strong your feelings are.

Dimensions	Q. No	Description	Rating Scale				
			Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
			5	4	3	2	1
Tangibility	7	Your bank has modern looking equipment.					
	8	Your Bank’s physical facilities are visually appealing.					
	9	Your Bank’s reception desk employees are neat appearing.					
	10	Materials associated with the service (such as pamphlets or statements) are visually appealing at your bank.					
Reliability	11	When your bank promises to do something by a certain time, it does so.					
	12	When you have a problem, your bank shows a sincere interest in solving it.					
	13	Your bank performs the service right the first time.					
	14	Your bank provides its service at the time it promises to do so.					
	15	Your bank insists on error free records					
Responsiveness	16	Employees in your bank tell you exactly when services will be performed.					
	17	Employees in your bank give you prompt service.					
	18	Employees in your bank are always willing to help you.					
	19	Employees in your bank are never too busy to respond to your request.					
	20	The behavior of employees in your bank instills confidence in you.					

Assurance	21	You feel safe in your transactions with your bank.					
	22	Employees in your bank area consistently courteous with you.					
	23	Employees in bank have the knowledge to answer your questions.					
Empathy	24	Your bank gives you individual attention.					
	25	Your bank has operating hours convenient to all its customers.					
	26	CBE has employees who give you personal attention.					
	27	Your bank has your best interest at heart.					
	28	The employees of your bank understand your specific needs.					
	29	The employees of your bank are able to conduct transaction immediately or in a short waiting period					
Convenience	30	The ATM of your bank are conveniently located					
	31	Your bank provide Special services or counters for elderly/disabled					
	32	Clear guidance and information sign on how to use the banks' services and facilities are available in your bank					
	33	It is easy to get ATM/VISA card in your bank.					

Please state your feelings on the space provided

1. How do you rate your over all satisfaction in Addis Ababa branch customer service?

.....
2. What improvements do you suggest the branch need to make in the over all customer service?

.....

3. Please feel free to offer any suggestions or comments you want to add that the branch should do to satisfy the perceptions and expectations of its customers?

I thank you for the time and effort taken in fulfilling this questionnaire.



የ ቢዝነስ አድሚኒስትሬሽን የማስተርስ ዲግሪ ዲፓርትመንት

በአዲስ አበባ ቅርንጫፍ የኢትዮጵያ ንግድ ባንክ ደንበኛ ለሆኑ ሰዎች

የቀረበ መጠይቅ

የተከበሩ ደንበኛ

ከፍተኛ ደረጃ ያለው አገልግሎት ለመስጠትና የደንበኞችን ፍላጎት ለማሟላት እንዲያስችል ሲባል፤ በኢትዮጵያ ንግድ ባንክ፤ በተለይም በአዲስ አበባ ቅርንጫፍ ውስጥ ስላለው የባንክ አገልግሎት የጥራት ደረጃ ጥናት የማድረግ ፍላጎት አለኝ፡፡ የመጀመሪያው የመጠይቅ ክፍል የሚያተኩረው በእርስዎ የግል መረጃ ላይ ይሆናል፡፡ ሁለተኛው የመጠይቅ ክፍል የሚያተኩረው ባንክዎ እንዲያቀርብልዎ በሚጠበቁት የአገልግሎት ደረጃ ላይ ያተኩራል፡፡ ሶስተኛ የመጠይቅ ክፍል የሚያተኩረው የባንኩን የአገልግሎት ደረጃን በሚመለከት እርስዎ ምን እንደሚያስቡ ማወቅ ላይ ያተኩራል፡፡

የሚጠበቁት፡- ይህ ማለት እርስዎ የሚፈልጉት፤ ለማግኘት ተስፋ የሚያደርጉት ወይም ማግኘት ያለብዎ ማለት ነው፡፡

እሳቤ፡- ይህ ማለት የእርስዎ ትዝብት፤ አመለካከት ወይም ሀሳብ ማለት ነው፡፡ የእርስዎ መልሶች ለእኔ በጣም አስፈላጊ ናቸው፡፡ በመሆኑም ከጊዜዎ ላይ ጥቂት ደቂቃዎችን ወስደው ይህንን መጠይቅ ቢሞሉ ምስጋናዬ ከፍተኛ ነው፡፡ የእርስዎ መልሶች **ምስጢራዊ** ተደርገው የሚያዙ ሲሆን፤ ለትምህርት አገልግሎት ብቻ ጥቅም ላይ የሚውሉ ይሆናል፡፡ እኔ በቅድስት ማሪያም ዩኒቨርሲቲ ውስጥ በቢዝነስ አድሚኒስትሬሽን የማስተርስ ተማሪ ነኝ፡፡ ለመልካም እሳቤዎ እና ለሚሰጡኝ ጊዜ አመሰግናለሁ፡፡

ከዚህ የሚከተሉትን መልሶች ከ1 እስከ 5 ባለው ቦታ ይጠቀሙ፡- በጥብቅ በሚቃወሙ ወይም ሙሉ በሙሉ በሚሰማሙ ጊዜ፤ ጉዳዩ ከፍተኛ ደረጃ ላለው የባንክ ድርጅት ሙሉ በሙሉ እንደማያስፈልግ በሚሰማዎ ጊዜ፤ የ“✓” ምልክት በቁጥር “1” ውስጥ ያስቀምጡ፡፡ ጉዳዩ ፍፁም አስፈላጊ እንደሆነ በሚሰማዎ ጊዜ የ“✓” ምልክት በቁጥር “5” ውስጥ ያስቀምጡ፡፡ የሚሰማዎ ሁኔታ ብዙም ጠንካራ በማይሆንበት ጊዜ፤ በመካከል ካሉት ቁጥሮች አንዱን ይምረጡ፡፡

ክፍል 1 የመላሽ የግል መረጃ

እባክዎን በትክክለኛው ሳጥን ውስጥ መልስዎን የ“✓” ምልክት በማስቀመጥ ምላሽዎን ይስጡ፡

- 1. እባክዎን ያታዎ ምን ድነው?
 - { } ወንድ { } ሴት
- 2. እባክዎን የሚገኙበትን የአድሜም ድብ ይምረጡ፡
 - { } ከ 20 ዓመት በታች { } 20-29 { } 30-39
 - { } 40-49 { } 50 እና ከዚያ በላይ
- 3. ስራዎ ምን ድነው?
 - { } የመንግስት ስራተኛ { } ተማሪ { } ነጋዴ
 - { } የራሱን ስራ የሚሰራ { } ስራ-አጥ
- 4. ከፍተኛ የትምህርት ደረጃዎን ይምረጡ
 - { } 1ኛ ደረጃ { } ሁለተኛ ደረጃ ያጠናቀቀ { } ዲፕሎማ
 - { } የመጀመሪያ ዲግሪ { } ድህረ-ምረቃ/ማስተርስ
 - { } የዶክተሬት ዲግሪ (ፒኤችዲ)
- 5. የቅርንጫፉን አገልግሎት ለማግኘት በምን ያህል ጊዜ ልዩነት ይሄዳሉ?
 - { } በየእለቱ { } በየሳምንቱ { } በወር ሁለት ጊዜ
 - { } በየወሩ { } ከወር በላይ
- 6. ከባንኩ ጋር ግንኙነት ከመሰረቱ ምን ያህል ጊዜ ይሆኖታል?
 - { } ከአንድ ዓመት በታች { } 1-5 ዓመታት { } 6-10 ዓመታት
 - { } 10-15 ዓመታት { } ከ 15 ዓመታት በላይ

ክ ፍ ል 2 ደንበኛው እንዲሆን የሚጠበቀው (ተስፋ የሚያደርገው)

መለኪያዎች	ጥ. ቁ	የግምገማ መግለጫ	ደረጃ መስጫ (መለኪያ)				
			በጣም እስማማለሁ	እስማማለሁ	ገለልተኛ	አልስማማም	በጣም አልስማማም
			5	4	3	2	1
ተጨባጭነት	7	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ ዘመናዊ የሆኑ መሳሪያዎች አለው: :					
	8	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ ቁሳዊ የሆኑ አገልግሎት መስጫዎች መስህብ ያላቸው መሆን አለባቸው: :					
	9	እጅግ በጣም ጥሩ በሆነ የአዲስ አበባ ቅርንጫፍ የሚሰሩ ሰራተኞች ጽዱ መሆን አለባቸው: :					
	10	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ ከአገልግሎቶች ጋር ተያያዥ የሆኑ የጽሁፍ ውጤቶች (እንደ በራሪ ወረቀቶች ወይም መግለጫዎች የመሳሰሉ) ለአይን መስህብነት ያላቸው መሆን አለባቸው: :					
ሊተማመኑበት መቻል	11	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ አንድ ነገርን በተወሰነ ጊዜ አደርጋለሁ ብሎ ቃል ከገባ፤ እንዲሁ ያደርጋል: :					
	12	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ ደንበኛው ችግር በሚያጋጥመው ጊዜ ችግሩን ለመፍታት እውነተኛ የሆነ ፍላጎት ያሳያል: :					
	13	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ ለመጀመሪያ ጊዜ በሚሰጠው አገልግሎት ትክክለኛ የሆነ አግለግሎት ማቅረብ አለበት: :					
	14	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ አገልግሎቶችን አቀርባለሁ ብሎ ቃል በገባበት ጊዜ ማቅረብ አለበት: :					
	15	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ ከስህተት ነፃ የሆነ የመዝገብ አያያዝ በጥብቅ ይከተላል: :					
ምላሽ ሰጪነት	16	እጅግ በጣም ጥሩ በሆነ የአዲስ አበባ ቅርንጫፍ የሚገኙ ሰራተኞች አገልግሎቶቹ በትክክል መቼ እንደሚሰጡ ለደንበኞች መግለጽ ይኖርባቸዋል: :					
	17	እጅግ በጣም ጥሩ በሆነ የአዲስ አበባ ቅርንጫፍ የሚገኙ ሰራተኞች ለደንበኞች ቀልጣፋ አገልግሎት መስጠት አለባቸው: :					
	18	እጅግ በጣም ጥሩ በሆነ የአዲስ አበባ					

		ቅርንጫፍ የሚገኙ ሰራተኞች ዘወትር ደንበኞችን ለመርዳት ፈቃደኛ መሆን አለባቸው፡፡					
	19	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ የደንበኞቹን ጥያቄ ለመመለስ ስራ በጣም እንደበዛበት አይገልጽም፡፡					
ዋስትና	20	እጅግ በጣም ጥሩ በሆነ የአዲስ አበባ ቅርንጫፍ የሚገኙ ሰራተኞች ባህሪ ደንበኞች ላይ የመተማመን ስሜት መፍጠር አለባቸው፡፡					
	21	እጅግ በጣም ጥሩ በሆነ የአዲስ አበባ ቅርንጫፍ የሚገለገሉ ደንበኞችን ግድ ልውውጡ ዋስትና ሊሰማቸው ይገባል፡፡					
	22	እጅግ በጣም ጥሩ በሆነ የአዲስ አበባ ቅርንጫፍ የሚገኙ ሰራተኞች በመደበኛነት ለደንበኞቻቸው ትሁት የሆነ ባህሪ ማሳየት አለባቸው፡፡					
	23	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ የደንበኞችን ጥያቄ እንዴት መመለስ እንዳለበት ማወቅ ይገባዋል፡፡					
የሰውን ችግር መረዳት	24	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ ለደንበኞቹ በግል ትኩረት መስጠት አለበት፡፡					
	25	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ ለሁሉም ደንበኞቹ አመቺ በሆኑ የስራ ሰዓታት ስራውን ማከናወን አለበት፡፡					
	26	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ የሚገኙ ሰራተኞች ለደንበኞች በግል ትኩረት የሚሰጡ ሰራተኞች ሊኖረው ይገባል፡፡					
	27	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ የደንበኞቹን ፍላጎት ከልብ ማጤን ይኖርበታል፡፡					
	28	እጅግ በጣም ጥሩ በሆነ የአዲስ አበባ ቅርንጫፍ የሚገኙ ሰራተኞች የደንበኞቻቸውን የተለዩ ፍላጎቶች መረዳት ይኖርባቸዋል፡፡					
	29	እጅግ በጣም ጥሩ በሆነ የአዲስ አበባ ቅርንጫፍ የሚገኙ ሰራተኞች የንግድ ልውውጥን በአፋጣኝ እና በአጭር ጊዜ ውስጥ ማከናወን መቻል አለባቸው፡፡					
አመቺነት	30	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ የኤቲኤም ማሽን አመቺ በሆነ ስፍራ ላይ ሊኖረው ይገባል፡፡					
	31	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ ለአዛውንቶች/ ለአካል ጉዳተኞች የተለዩ አገልግሎቶችን መስጠት ወይም ካውንተሮችን ማዘጋጀት አለበት፡፡					

	32	እጅግ በጣም ጥሩ የሆነ የአዲስ አበባ ቅርንጫፍ የባንኩን አገልግሎቶች እንዴት መጠቀም እንደሚቻል የሚያሳይ ግልጽ መመሪያ እና የመረጃ ምልክቶች እንዲሁም አገልግሎት መስጫዎች ሊኖሩት ይገባል፡፡					
	33	እጅግ በጣም ጥሩ በሆነ የአዲስ አበባ ቅርንጫፍ የኤቲኤም/ቪዛ ካርድ በቀላሉ ማግኘት ይቻላል፡፡					

ከፍል 3 በአዲስ አበባ ቅርንጫፍ ያለውን ከፍተኛ የአገልግሎት የጥራት ደረጃ በሚመለከት የደንበኞች ሀሳብ/አስተያየት

እባክዎን የኢትዮጵያ ንግድ ባንክ በመግለጫው ላይ የተጠቀሱት መስፈርቶችን ያሟላል ብለው ምን ያህል እንደሚያምኑ ያሳዩ፡፡ በድጋሚያ "✓" ምልክትን ከ1-5 ባሉት ቁጥሮች ውስጥ ያስፍሩ፤ ስሜትዎን በደንብ ይገልጻል ብለው የሚያምኑትን የትኛውንም ቁጥር መምረጥ ይችላሉ፡፡

መለኪያዎች	ጥ.ቁ.	መግለጫ	ደረጃ መስጫ (መለኪያ)				
			በጣም አስማማለሁ	አስማማለሁ	ገለልተኛ	አልሰማማም	በጣም አልሰማማም
			5	4	3	2	1
ተጨባጭነት	7	ባንክዎ ዘመናዊ መሳሪያዎች አሉት፡፡					
	8	የባንክዎ ቁሳዊ አገልግሎት መስጫዎች መስህብ አላቸው፡፡					
	9	የባንክዎ እንግዳ መቀበያ ዴስክ ላይ የሚሰሩ ሰራተኞች ጽዱናቸው፡፡					
	10	በባንክዎ ውስጥ የሚገኙ ከአገልግሎቶች ጋር ተያያዥ የሆኑ የጽሁፍ መግለጫዎች (ለምሳሌ እንደ በራሪ ወረቀቶች ወይም መግለጫዎች የመሳሰሉ) ለአይን መስህብነት አላቸው፡፡					
ሊተማመኑበት መቻል	11	ባንክዎ በተወሰነ ጊዜ ውስጥ አንድ ነገር አደርጋለሁ ብሎ ቃል ከገባ፣ ይህንኑ ያደርጋል፡፡					
	12	ችግር በሚያጋጥም ጊዜ ባንክዎ ችግሩን ለመፍታት እውነተኛ ፍላጎት ያሳያል፡፡					
	13	ባንክዎ ለመጀመሪያ ጊዜ የሚያቀርበውን አገልግሎት በትክክል ያከናውናል፡፡					
	14	ባንክዎ አደርጋለሁ ብሎ ቃል በገባበት ጊዜ አገልግሎቱን ያቀርባል፡፡					
	15	ባንክዎ ከስህተት ነጻ የሆነ የመዛግብት አያያዝ በጥብቅ ይከተላል፡፡					

ምላሽ ሰጪነት	16	በባንክ ውስጥ የሚገኙ ሰራተኞች አገልግሎቱ በትክክል መቼ እንደሚሰጥ ይናገራሉ፡፡					
	17	በባንክ ውስጥ የሚገኙ ሰራተኞች ቀልጣፋ አገልግሎት ይሰጣሉ፡፡					
	18	በባንክ ውስጥ የሚገኙ ሰራተኞች ዘወትር እርስዎን ለመርዳት ፈቃደኛናቸው፡፡					
	19	በባንክ ውስጥ የሚገኙ ሰራተኞች የእርስዎን ጥያቄ ለመመለስ በፍፁም ስራ በዛብን አይሉም፡፡					
ዋስትና	20	በባንክ ውስጥ ያሉ ሰራተኞች ባህሪ በእርስዎ ላይ የመተማመን ስሜትን ይፈጥርብዎታል፡፡					
	21	ከባንክ ጋር ባልዎ የንግድ ልውውጥ ዋስትና ይሰጣል፡፡					
	22	በባንክ ውስጥ የሚገኙ ሰራተኞች በመደበኛነት ለእርስዎ ትህትና ያሳያሉ፡፡					
	23	በባንክ ውስጥ የሚገኙ ሰራተኞች ጥያቄዎን እንዴት መመለስ እንዳለባቸው ያውቃሉ፡፡					
የሰው ችግር መረዳት	24	ባንክ በግል ትኩረት ይሰጥዎታል፡፡					
	25	የባንክ የስራ ሰዓታት ለሁሉም ደንበኞች አመቺ ነው፡፡					
	26	የኢትዮጵያ ንግድ ባንክ ለእርስዎ በግል ትኩረት የሚሰጡ ሰራተኞች አሉት፡፡					
	27	ባንክ የእርስዎን ፍላጎት ከልብ ያጤናል፡፡					
	28	የባንክ ሰራተኞች የእርስዎን የተለዩ ፍላጎቶች ይረዳሉ፡፡					
	29	የባንክ ሰራተኞች የንግድ ልውውጥን ወዲያውኑ እና ብዙ ሳያስጠብቁ ያከናውናሉ፡፡					
አመቺነት	30	የባንክ ኤቲኤም ማሸን አመቺ ስፍራ ላይ የተቀመጠ ነው፡፡					
	31	ባንክ ለአረጋግጥ / ለአካል ጉዳተኞች የተለዩ አገልግሎቶችን ይሰጣል ወይም ካውንተር ያዘጋጃል፡፡					
	32	በባንኩ ውስጥ የሚገኙትን አገልግሎቶች እንዴት መጠቀም እንደሚቻል የሚያሳይ ግልጽ መመሪያ እና የመረጃ ምልክት እንዲሁም መገልገያዎች በባንክ ውስጥ ይገኛሉ፡፡					
	33	በባንክ ውስጥ ኤቲኤም/ቪዛ					

		ከርድ በቀላሉ ማግኘት ይቻላል፡					
		:					

እባክዎን በባዶ ቦታው ላይ የሚሰማዎትን ይግለጹ

1. በአዲስ አበባ ቅርንጫፍ የደንበኞች አገልግሎት ዙሪያ ያለውን አጥጋቢ መልስ በሚመለከት እንዴት ይለኩታል

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2. አጠቃላይ የደንበኞች አገልግሎትን በሚመለከት ቅርንጫፍ ምን ማሻሻያ ማድረግ አለበት ሲሉ አስተያየት ይሰጣሉ?

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3. እባክዎ የደንበኞቹን ፍላጎት/ደንበኞቹ የሚጠበቁትን በአጥጋቢ ሁኔታ ለማሟላት ቅርንጫፍ መ/ቤቱ ማድረግ አለበት ብለው የሚሰማዎ ምንም አይነት አስተያየት ወይም ጥቆማ ቢኖርዎ ነፃ ሆነው ይግለጹ፡፡

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ይህንን መጠይቅ ለመሙላት ለሰጡኝ ጊዜ እና ላደረጉት ጥረት ምስጋናዬን አቀርባለሁ፡፡