ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

ASSESSMENT OF SERVICE QUALITY AND CUSTOMER SATISFACTION
CASE OF WEGAGEN BANK S.C

BY

BINYAM H/SELASSIE

ID NO. SGS/0116/2006

DECEMBER, 2015
ADDIS ABABA, ETHIOPIA

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LIST OF ABBREVIATIONS AND ACRONYMS

SERVAQUAL = Service Quality

SERVPERF = Service Perception

ATM = Automatic Teller Machine

SPSS = Statistical Package for Social Science

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Abstract

Service quality and customer satisfaction are very important concepts that companies must understand in order to remain competitive in business and hence grow. It is very important for companies to know how to measure these constructs from the consumers' perspective in order to better understand their needs and hence satisfy them. Service quality is considered very important because it leads to higher customer satisfaction, profitability, reduced cost, customer loyalty and retention. To this end the study aimed to assess the service quality and customer satisfaction of Wegagen bank. In addition to the open ended questions, a self-administered questionnaire was developed based on a SERVQUAL model that identified the influence of five dimensions (i.e. tangibility, responsibility, reliability, assurance and empathy). Since the objective of the study is to assess the quality service and customer satisfaction of Wegagen Bank SC, to conduct the study the researcher used a descriptive type of research design which helps to describe the characteristics service quality dimensions and samples of 260 customers are selected from thirteen branches of the bank that are found in Addis Ababa by using convenient sampling technique. For the purpose of analyzing the data SPSS version 20 is used. And the results revealed that the overall service quality perceived by consumers was not satisfactory meaning expectations exceeded perceptions and all the dimensions showed higher expectations than perceptions of services. The study also finds that reliability dimension is a very important dimension to the customer of the bank thus the bank need to focus on it.This study suggests that SERVQUAL is a most widely used instrument for measuring service quality; hence the management of Wegagen bank S.C should consider this instrument as a tool to assess and help improve their service quality and customer satisfaction. In addition to that the bank should give special attention to the attribute of reliability and tangible dimensions since the customers are focused on these two dimensions.

Key words: SERVQUAL, Customer Satisfaction, Service Quality

CHAPTER ONE
INTRODUCTION

In this section the proposal part of the study, which contains background of the study, statements of the problem, research questions objective of the study, significance of the study, scope of the study and the history of Wegagen Bank S.C are briefly discussed.

1.1 BACKGROUND OF THE STUDY

The field of service management has been evolving rapidly in recent years. Both managers and academicians are waking up to the fact that better management of service business, since it is vital to get competitive advantage and indeed to the economic development. (Jain & Saakshi, 2009).

Due to intense competition and the hostility of environmental factors, service quality has become a cornerstone marketing strategy for companies. This highlights how important improving service quality is to organizations for their survival and growth since it could help them tackle these challenges they face in the competitive markets. This means that service-based companies are compelled to provide excellent services to their customers in order to have a sustainable competitive advantage. There is however, a need for these organizations to understand what service quality is in order to attain their objectives.

For this reason it is important to define service quality to understand the effect of different mechanisms and even if there are a number of definitions; the following definition is widely used in many literatures. According to Kumar and Manjunath (2012) and Parasuraman, Zeithaml and Berry (1985), service quality is the difference between customers' expectation and perception of service offered by an organization. If the service provided exceeds from customers' expectation it is considered as excellent, if it is equal to expectation it is considered as a good service. On the other hand, if it doesn't meet expectation it can be considered as bad service (Vazquel et al., (2001), cited in, Naik,Gantasala and Prabhakar (2010). However, according to Parasuraman, Zeithaml and Berry (1988) the less negative difference between customers' expectation and perception is also acceptable.

For any kind of business organization which operates in competitive environment it is very important to pay due attention to the quality of service it provides (Lowndes and Dawes, 2001). According to Sachdev and Verma (2004), customers are demanding high quality service which pushes companies to compete each other and technological up gradation. In order to decrease the gap (negative gap) between customers' expectation and perception, an organization has to enhance its service quality. Companies with perceived high quality service can retain their existing customers and attract new ones through advertising, word of mouth and other promotional mechanism which leads to increase profitability (Siddique, Karim and Rahman, 2011). All companies, small and large, have to continuously enhance their service quality in order to compete in the market in healthy manner (Sutawidjaya and Suharyanti, 2012).

Service quality consists of five dimensions: tangibles (appearance of physical facilities, equipment, personnel and written materials), reliability (ability to perform the promised service dependably and accurately), responsiveness (willingness to help customers and provide prompt service), assurance (knowledge and courtesy of employees and their ability to inspire trust and confidence), and empathy (caring and individual attention the firm provides its customers) and there are a number of service quality models which used to measure the service quality among the models for measuring service quality, the most acknowledged and applied model in diversity of industries is the SERVQUAL (service quality) model which is developed by Parasuraman et al. The SERVQUAL model of Parasuraman et al, (1988) proposed the above five dimensional construct of perceived service quality.

In the changing banking scenario of 21st century, the banks had to have a vital identity to provide excellent services. Banks nowadays have to be of world-class standard, committed to excellence in customers satisfaction, and to play a major role in the growing and diversifying financial sector (Balachandran, 2005),as cited by, El Saghier, Nathan (2013). There has been a remarkable change in the way of banking in the last few years. Customers have also accurately demanded globally quality services from banks. With various choices available, customers are not willing to put up with anything less than the best. Banks have recognized the need to meet customers' aspirations. Consequently service quality is a critical motivating force to drive the bank up in the high technology ladder. (Saghier, Nathan (2013). Therefore assessing its

quality service and customer satisfaction is vital for the service giving organization so as to achieve its goal.

In this paper the company that I am going to study is Wegagen Bank SC. Wegagen Bank SC is one of commercial bank in Ethiopia established on June 11, 1997 as a share company with subscribed capital of birr 60 million and paid up capital of birr 30 million. When we look its structure, the bank is on the process of implementing new structure that is supervised by the Board of directors, which consists of chairman, a vice chairman and seven other members. The management is entrusted to the president /CEO, who is assisted by one Executive assistant and four vice presidents namely v/p operation and v/p Resources v/p Corporate Services and V/P Information Technology Services. And there are seventeen department managers under the four V/Ps,(Wegagen Bank S.C annual report 2013/14)

Wegagen Bank operates in a dynamic business environment subjected to stiffening competition, continuously increasing customer expectation of service excellence and increasingly stern regulation. In order to fit well to this environment while facilitate a sustained growth, it appeared imperative that the Bank adopts a strategic plan for the year 2011/12 to 2015/16 that clearly articulates the targets and commensurate strategies. The main objectives of the plan are to clearly spell out Wegagen Banks future needs, identify challenges and opportunities; prepare clearly defined strategic themes, expected strategic results and strategic objectives; and prepare an indicative action plan and streamline the activities on the basis of the strategic plan. Specific objectives are outlined in all major operational areas based on assumptions about the future political, economic, social and technological environments. (Wegagen Bank SC Strategic Plan, 2011).

The banks strategic plane further state that the services rendered in all competing banks are not that diverse, rather are mostly similar. The observed performance variation across banks by large emanated from effective implementation of their strategies rather than owing to differentiated specific strategy. Nevertheless, the introduction of modern technologies and additional service features and new products are becoming advantageous and changing the nature of competition.

1.2 STATEMENT OF THE PROBLEM

The question of why customer service is so important in today's competitive business world should be relatively simple to answer, since no customer means no work, no income and no jobs. So then customer relation should be more than just providing quality service and care at the point of transaction. (Cartwright, 2000).

However given that there is still a great deal of poor customer service. As (Jeffery P. 2002) stated that it's has long been understood that winning new customers is very costly and at the same time retaining customers and winning their loyalty becomes increasingly more complex unless the company provides a better service.

In today increasingly competitive environment, quality service and customer satisfaction are critical to corporate organizations. Delivering high quality service is linked to increased profits, cost savings and corporate image. Customer satisfaction is the route to sustained high performance. Organizations should be aware of the fact that customer dissatisfaction leads to defection and long term losses. Ensuring quality customer service is everybody's business in the organization. (Kimando, 2012).

In any business to customer type of environment satisfying a customer is the ultimate goal and objective. And it is a burning issue for any service giving organization due to the fact that organizations sometimes do not really understand of what actually goes in a customer mind. And in order to get solution for the problem many organization seek and measure the level of customer satisfaction and quality service rendered.

According to Wegagen Banc S.C Strategic Plan, (2011) a customer opinion survey was conducted on selected customers for the response over the quality service delivery of the bank by using only five parameters so as to measure their level of satisfaction.

Since measuring the quality service using only five parameters is not enough, it is very important to assess the quality service and customer satisfaction using the SERVQUAL model five distinct dimensions. And this study therefore, tries to assess the service quality and customer satisfaction of Wegagen Bank S.C based on SERVQUAL model.

1.3 BASIC RESEARCH QUESTIONS

The study sought to answer the following research questions:

1. How do customers expect the quality of the banks service?

2. How do customers perceive the quality of the banks service?

3. Which dimensions of service quality are important to customers?

4. How excellent service can be delivered to customers?

5. What is the level of service quality of the bank?

6. What is the level of customer satisfaction of the bank?

1.4 OBJECTIVES OF THE STUDY

1.4.1General Objective

The general objective of the study is to assess the quality service and customer satisfaction of Wegagen Bank SC

1.4.2 Specific Objectives

❖ To measure customers expectation of the banks service by using SERVQUAL models five dimension of quality service

❖ To measure customers perceptions of the banks service by using SERVQUAL models five dimension of quality service

❖ To assess the dominant service quality dimensions that influence quality service and customer satisfaction in the bank.

❖ To assess the level of service quality of the bank.

❖ To assess the level of customer satisfaction of the bank.

1.5 SIGNIFICANCE OF THE STUDY

Customer service is an integral factor in the success of any firm and therefore a great deal of professionalism is required of the provider with an ever-increasing competition. It is no longer enough to satisfy customers but also delight them. Assessing the quality service and customer satisfaction will help the bank to know the feeling of its customer so that the bank can survive by getting competitive advantage by satisfying its customers. In addition to that the study has the following importance:

❖ This study helps the management of Wegagen Bank SC in identifying areas which they need to improve in order to advance quality of service to its customers.

❖ It assists them to know where to put more resources in order to improve on the services.

❖ It also helps to point out areas of weakness and improve on them so as to offer quality service.

❖ The study also helpful for those students, researchers or other interested party as a starting point for further study or may use as a reference around the issue of similar study.

1.6 SCOPE OF THE STUDY

The study is made in one of service giving private Banks of Ethiopia, which is Wegagen Bank SC. Since almost half of the bank branches found in Addis Ababa and studying the branch outside Addis Ababa is time taking and costly the study concentrate on selected thirteen city branches of the bank namely Bole, Meskel Square and Gerji from tier I Habtegiorgis branch from Tier II and Wellosefer, Africa Avenue, Wuhalimat, Bole-Medhanialem, Agar, Meskel flower, Arada, Kazanchis and Hayahulet branches from tier III. The study focus on assessing the service quality and customer satisfaction of the bank from customer perspective by using SERVQUAL model of service quality dimensions Tangibles, Reliability, Responsiveness, Assurance and Empathy.

1.7 LIMITATION OF THE STUDY

There are some limitations associated to the study these are

➢ The result obtained from the study cannot be generalized since it takes non probability sampling technique which is convenient sampling technique as it was very hard to get the customer list from the bank for drawing a random sample from it.

➢ Collecting the distributed questionnaires was very hard out of two hundred sixty questionnaires distributed to respondents only two hundred thirty nine of it is returned

1.8 DEFINITION OF KEY TERMS

The definitions of terms that are used repeatedly in the research are given below:

Service quality: is the difference between customers' expectations and perception of service provided by a firm. It also known as perceived service quality (Parasuraman et al, 1985, Kumar G. and Manjunath, 2012).

Customers' expectation: what the customers wish to receive from the services (Nazia, 2012)

Customers' perception: is customers' perception of performance of a firm providing the service (Parasuraman et al 1985).

SERVQUL instrument: is a service quality measurement instrument proposed by Parasuraman et al (1985).

1.9 ORGANIZATION OF THE STUDY

The study has five chapters. The first chapter includes the proposal part of the study, which contains background of the study, statements of the problem, research questions objective of the study, significance of the study and scope of the study. The second chapter will be dedicated to literature review. Chapter three will describe the methodology that will be used in conducting the research. This comprise the research design, procedure of collecting the necessary data need for the study, the instruments that use for the data collection, population, sampling, as well as the propose data analysis for the data collected. Chapter four will discuss the research findings resulting from the analysis of data and finally chapter five will summarize the research findings and concluded the study as well as proposing recommendations for future research.

CHAPTER TWO

REVIEW OF RELATEDLITERATURE

This chapter reviewed theories that have been used to explain quality service attributes and customer satisfaction.

2.1 SERVICE

Service is an act or benefit customers get without owning anything (Doyle, 2002). Baral and Bihari (2009) and Sorayaei, Ahanger, Kasiri and Bahrami (2013) defines Service as the action of doing something or performance done by someone to another. Similarly, Kotler (1997) defines Service as any act or performance someone offer to another that is essentially intangible and does not result in the ownership of anything.

2.2 DISTINCTIVE CHARACTERISTICS OF SERVICES

Srinivasan (2012) sates the following as distinctive characteristics of services

1. Intangibility: refers to that large component of the service, which cannot be presented in a concrete manner prior to purchase. In its implication it is difficult to judge quality and value in advance and it is not also possible to patent or have copy right.

2. **Inseparability**: in many service operations, production and consumption cannot be separated. It requires the presence of producer, direct sale, limited scale of operation and geographically limited market.

3. Heterogeneity: refer to the difficulties in applying quality standards for identical services. It is closely linked to inseparability. It is difficult to standardize quality.

4. **Perishabilit**y: refers to the fact that if service is not availed on time, then it is not there. There is the problem of demand fluctuation and the item cannot be stored.

2.3 SERVICE DELIVERY PROCESS

2.3.1 OPERATIONAL COMPETITIVENESS
In the global market for a firm, it is successful operation that will keep it in business. The operational competitiveness of a service firm can be described in four stages: (Srinivasan, 2012)

Stage1. Available for service: Here the operations of firm viewed as a necessary evil. They are the reactive to the needs of the rest of the organization. The operation development tends to avoid mistakes and deliver the service as specified.

Stage 2. Journey man: Here the firm faces competitiveness. It requires customer feedback on the relative costs and perceived qualities of the service. The operation perspective requires benchmarking its services and cannot be inward looking only.

Stage 3. Distinctive competence achieved: Here the operations have to continuously excel and for that better product management system and a system supporting customer focus become essential. The firm has mastered the core service and is in a position to understand the complexities of changing operations.

Stage 4. World class service delivery: Here the performance of the organization not only has continually excelled but also the organization should be fast learner and innovator.

As pointed out in the four stages above, in a service industry, operations function alone cannot solve all the problems. However, operations efficiency can bring in long-term competitiveness.

2.3.2 MARKETING AND OPERATIONS

Consumers are an integral part of the service process. Changes to the visible part of the service firm become apparent to the consumers. In a service firm the bundle of benefits to the consumer is an interactive experience. These relate to the physical environment, the contact personnel besides the quality of service. This requires a successful compromise between operations efficiency and marketing effectiveness.

2.4 BANKS AS SERVICE GIVING INSTITUTIONS

Banks play a role of substantial economic significance as intermediaries in mobilizing public savings and channeling the flow of funds for productive purposes, contributing to the process of the economic growth of a country. (Singh & Arora, 2011).

A customer can be defined as a user or potential user of banking services. A customer would include an account holder, or his representative, or a person carrying out casual business

transactions with a bank, or a person who, on his own initiative, may come within the banking fold. (Singh & Arora, 2011).

The efficiency of a banking sector is governed by how best it can deliver services to its target customers. In order to survive in this competitive environment and provide continual customer satisfaction, the providers of banking services are now required to continually improve the quality of services. (Singh & Arora, 2011).

A favorable climate for excellent service demonstrates itself in employee behavior, for example, being attentive to customers, speaking favorably about the organization and its services. With frequent employee-customer contact, customers are more often exposed to such positive behaviors, which in turn, affect customer satisfaction. (Singh & Arora, 2011).

In such a competitive environment, financial institutions are forced to examine their performance because their survival in the dynamic economies of the coming years will be dependent upon their overall efficiencies. In response, banking firms have been trying to adopt and to adjust themselves to improve their efficiencies in the changing social and economic environment. The efficiency of a banking sector depends upon how best it can deliver services to its target customers or to what extent the expectations of customers are met. (Singh & Arora, 2011).

Any service to be provided to the customers can be differentiated by the service provider from the rest of the service providers if it possesses some unique selling proposition. The customers compare the perceived service with the expected service. The customer perceives the service quality to be high if it is perfect on his expectation. This perception leads to customer satisfaction with the related service. Therefore, it becomes necessary for service providers to meet or exceed the target customers' satisfaction with quality of services expected by them. (Singh &Arora, 2011)

2.5 SERVICE QUALITY

Quality is the keyword for survival of organizations in the global economy. Organizations are undergoing a shift from a production-led philosophy to a customer-focused approach. Competitiveness of a firm in the post-liberalized era is determined by the way it delivers customer service. Service quality is a concept that has aroused substantial interest and debate in the research literature because of the difficulties in both defining it and measuring it with no overall consensus emerging on either (Wisniewski, 2001). Firms with high service quality pose a challenge to other firms.

Organizations can build business excellence through quality control in services (Shahin, 2010). Again service quality considered as the difference between customer expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuraman et al., 1985; Lewis and Mitchell, 1990). There is general agreement that the aforementioned constructs are important aspects of service quality, but many scholars have been skeptical about whether these dimensions are applicable when evaluating service quality in other service industries Cronin & Taylor, 1992). This has more explanatory power than measures that are based on the gap between expectation and performance.

Service quality has been described as a measure of matching the customer expectations with the degree of service delivery, and is measured by comparing customers' expectations and perceptions of the services extended by the organization. For this purpose, perceptions are expressed as consumer's attitude about the service received and expectation as consumer's requirements. Thus, the knowledge about customer's expectations and perceptions is important to service marketers to attain sustainable competitive advantage by maintaining service quality. (Dash & Saxena, 2007)

The SERVQUAL literature takes a rather different perspective on service quality. Parasuraman, Zeithmal & Berry (1985), the originators of SERVQUAL, argue that much of the confusion pertaining to the service quality concept has its heritage in the dominance of traditional

manufacturing definitions of quality which are not appropriate in the service context. Services are different to goods in three critical dimensions: services are intangible; as such they are more akin to performances rather than objects; services are heterogeneous; delivery can vary from provider to provider and customer to customer;   production and consumption of Services are inseparable. Services are not 'manufactured' remotely and then delivered intact to the customer. As a result of these differences, service quality is more difficult for the customer to evaluate than goods quality. Evaluations are not based solely on the outcome of the service, the technical quality; they also involve the process of service delivery or functional quality (Gronroos, 1984).

These distinctions enabled Parasuraman, Zeithmal& Berry (1985) to develop an instrument for measuring Service quality, SERVQUAL, which has subsequently dominated both academic and practitioner perspectives (Buttle, 1996; Robinson, 1999). SERVQUAL measures perceptions of service quality across five dimensions: tangibles; reliability; responsiveness; assurance and empathy. A 22 item scale assesses the gap between customers' expectations of the service and their perception of the actual service received.

Positive scores show better than expected service; negative scores suggest poor service. An overall service quality score can be calculated based on average performance across the five dimensions, although later versions include weightings to reflect the relative importance which customers may attach to each dimension. SERVQUAL has been subject to a number of criticisms including the theoretical base of the disconfirmation model (Cronin and Taylor, 1992).

Service quality is considered an important tool for a firm's struggle to differentiate itself from its competitors (Ladhari, 2008). Service quality has received a great deal of attention from both academicians and practitioners (Negi, 2009) and service marketing literature defined service quality as the overall valuation of a service by the customer (Eshghi et al., 2007).
Negi (2009) also pointed out that service quality is the result of the comparison made by customers about what they feel service firms should offer, and perceptions of the performance of firms providing the services. Gronroos (2007) also defined service quality as the outcome of the comparison that consumers make between their expectations and perceptions. Customer's

expectation serves as a foundation for evaluating service quality because, quality is high when performance exceeds expectation and quality is low when performance does not meet their expectation (Athanassopouloset al., 2001). Perceived service is the outcome of the consumer's view of the service dimensions, which are both technical and functional in nature. It is very vital to note here that, service quality is not only assessed as the end results but also on how it is delivered during service process and its ultimate effect on consumer's perceptions. Service quality has a strong association with customer satisfaction, financial performance, manufacturing costs, customer retention, customer loyalty, and the success of marketing strategy (Cronin et al., 2000).

Definitions of service quality hold that this is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Lehtinen & Lehtinen, 1982; Lewis & Booms, 1983, Gronroos, 1984; Parasuraman et al., 1985; 1988; Caruana, 2002). Service quality is defined as the degree of disparity between customers' normative expectation for service and their perceptions of service performance (Parasuraman et al., 1985).

Perceived service quality is a global judgment or attitude relating to the superiority of the service, whereas satisfaction is related to a specific transaction (Parasuraman et al., 1988). On the other hand, customer satisfaction has frequently been suggested as the leading determinant of loyalty (Lam & Burton, 2006) and suggests that there is a significant positive relationship between customer satisfaction and customer loyalty/retention.

Assessing customer service quality in service industries such as banks, hospitals, library, telecommunications and insurance is crucial in determining the standard expected from the industry. To attain this sustainable competitive advantage, service industries face a unique challenge of meeting the needs of the customers regularly and continuously. Though mechanized form of activity has its own impact on service delivery performance, many service industries still remain to be manual because there exists no equivalent substitute for personal communication between employees of service industry and customers. (Dash &Saxena, 2007).

2.6 IMPORTANCE OF SERVICE QUALITY

Because of a number of reasons, managing and evaluating of service quality is becoming very important in today's world (Philip and Hazlett, 1996). It is an approach to manage business in order to satisfy customers which leads to increased competitiveness and effectiveness of the business (Rahaman et al., 2011).The benefits of quality improvements come in two forms. The first is through attracting new customers due to word of mouth and advertisement and the second is though retaining current customers (Rust, Zahorik and Keiningham, 1995). In addition, Competition and technological development has put a pressure on customer service. That is, consumers are becoming more sophisticated in their requirement and demanding higher service quality (Sachdev and Verma, 2004).

2.7 DETERMINATES OF SERVICE QUALITY

The five basic dimensions of service quality in a wide range of service contexts have been identified in the pioneering research of Parasuraman et al., (1987), through the SERVQUAL model. The five dimensions defined in their research are considered the drivers of service quality, representing how consumers organize information about service quality in their minds. These are:

1. **Reliability:** is defined as the ability to perform the promised service regularly and accurately. In the broadest sense, reliability means that the company delivers on its promises – promises about delivery, service provision, problem resolution, and pricing. Customers want to do business with companies that keep their promises about the service outcomes and core service attributes. Of the five dimensions suggested, reliability has been consistently shown to be the most important determinant of perceptions of service quality among U.S. customers. (Cronin & Taylor, 1992; Dash &Saxena, 2007).

2. **Responsiveness**: is the willingness to help customers and to provide prompt service. This dimension emphasizes attentiveness and timeliness in dealing with customer requests, questions, complaints and problems. Responsiveness is expressed by the length of time they have to wait for assistance, answers to questions, or attention to problems.

Responsiveness also captures the notion of flexibility and ability to tailor the service to customer needs. To excel on the dimension of responsiveness, a company must view the process of service delivery and the handling of requests from the customer's point of view rather than from the company's point of view. (Cronin& Taylor, 1992).

3. **Assurance**: is defined as employees' knowledge and courtesy and the ability of the firm and its employees to inspire trust and confidence. This dimension is likely to be particularly important for services that customers perceive as high risk or for services of which they feel uncertain about their ability to evaluate outcomes – for example, banking, insurance, brokerage, medical and legal services. (Cronin& Taylor, 1992).

4. **Empathy**: is defined as the caring, individualized attention that the firm provides its customers. The principle of empathy is conveying, through personalized or customized service, that customers are unique and special and that their needs are understood. Customers want to feel understood by and important to firms that provide service to them. Personnel at small service firms often know customers by name and build relationships that reflect their personal knowledge of customer requirements and preferences. When such a small firm competes with larger firms, the ability to be empathetic may give the small firm a clear advantage. (Bitner and Hubbert, 1994).

5. **Tangibles**: are defined as the appearance of physical facilities, equipment, personnel, and communication materials. Tangibles offer physical representations or images of the service that customers, particularly new customers, will use to evaluate quality. Service industries that emphasize tangibles in their strategies include hospitality services in which the customer visits the customer visits the establishment to receive the service, such as restaurants and hotels, retail stores, and entertainment companies. (Bitner and Hubbert, 1994).

Each dimension is measured by four to five items. Each of these combined items is measured in two ways: the expectations of customers concerning a service and the perceived levels of service actually provided. In making these measurements, respondents asked to indicate their degree of

agreement with certain statements on liker type scale. For each item, a gap score (G) is then calculated as the difference between the perception score (P) and the expectation score (E). The greater the gap scores the higher the score for perceived service quality. The SERVPERF model was carved out of SERVQUAL by Cronin and Taylor in 1992. SERVPERF measures service quality by using the perceptions of customers. Cronin and Taylor argued that only perception was sufficient for measuring service quality and therefore expectations should not be included as suggested by SERVQUAL (Baumann et al., 2007).

2.8 RELATIVE IMPORTANCE OF SERVICE QUALITY DIMENSIONS

Barry, Parasuraman and Zeithaml (1994) have done a study and found out that reliability is the most important dimension. On the other hand, Sachdev and Verma (2004) have studied relative importance of service quality dimensions in different sector and found that in banking industry responsiveness has been the most important, and reliability, empathy and tangibility are placed next.

Siddique et al (2011) have done empirical study on customers' perception about the determinants of service quality of foreign and domestic bank in Bangladesh and indicates that reliability, credibility and tangibility are common attributes determining the customer satisfaction for both foreign and domestic banks. However, the customer feels more secure and able to communicate better for the domestic banks rather than those of the foreign banks.

Johnston (1995) in his study concluded that responsiveness is a crucial determinant of quality, as it is a key component in providing satisfaction and the lack of it is a major source of dissatisfaction. Brandy and Cronin (2001) also had taken sample from four service industries: fast food, photograph developing, amusement park and dry cleaning, the results indicate that the reliability, responsiveness, and empathy of service providers are important to the provision of superior service quality. Moreover, Sisay (2012) has found out that among the five service quality dimensions CBE's customers ranked reliability, tangibility and responsiveness are the most important once respectively.

Generally, the sequence of the relative importance of the service quality dimensions for customers is different from service to service, company to company and country to county.

2.9 SERVICE QUALITY MEASUREMENTS

Measuring service quality is difficult because of the intangibility characteristics of service (Baral and Bihari, 2009). Brady and Cronin (2001) stated that the conceptualization and measurement of service quality perceptions have been the most debated and controversial topics in the services marketing literature to date. There are two perspectives of quality measurement: internal perceptive; it is defined as zero defects –doing it right the first time, or conformance to requirements and external perspective which understands these aspects in terms of customer perception, customer expectation, customer satisfaction, customer's attitude, and customer delight. It is becoming important in the light of increasing consumer awareness, changing consumer tastes, growing consumer expectations (Sachdev and Verma, 2004). SERVQUAL and SERVPERF are the most known service quality measurement.

2.9.1 SERVQUAL

According to the SERVQUAL model (Parasuraman et al., 1988), service quality can be measured by identifying the gaps between customers' expectations of the service to be rendered and their perceptions of the actual performance of the service. SERVQUAL is based on five dimensions of service quality (Parasuraman et al., 1988)

The five basic dimensions of service quality in a wide range of service contexts have been identified in the pioneering research of Parasuraman et al (1987), through the SERVQUAL model. The five dimensions defined in their research are considered the drivers of service quality, representing how consumers organize information about service quality in their minds. (Dash &Saxena, 2007)

Reliability is defined as the ability to perform the promised service regularly and accurately. In the broadest sense, reliability means that the company delivers on its promises – promises about delivery, service provision, problem resolution, and pricing. Customers want to do business with companies that keep their promises about the service outcomes and core service attributes. Of the five dimensions suggested, reliability has been consistently shown to be the most important determinant of perceptions of service quality among U.S. customers. (Cronin& Taylor, 1992)

Responsiveness is the willingness to help customers and to provide prompt service. This dimension emphasizes attentiveness and timeliness in dealing with customer requests, questions, complaints and problems. Responsiveness is expressed by the length of time they have to wait for assistance, answers to questions, or attention to problems. Responsiveness also captures the

notion of flexibility and ability to tailor the service to customer needs. To excel on the dimension of responsiveness, a company must view the process of service delivery and the handling of requests from the customer's point of view rather than from the company's point of view. (Cronin& Taylor, 1992)

Assurance is defined as employees' knowledge and courtesy and the ability of the firm and its employees to inspire trust and confidence. This dimension is likely to be particularly important for services that customers perceive as high risk or for services of which they feel uncertain about their ability to evaluate outcomes – for example, banking, insurance, brokerage, medical and legal services. (Cronin& Taylor, 1992)

Empathy is defined as the caring, individualized attention that the firm provides its customers. The principle of empathy is conveying, through personalized or customized service, that customers are unique and special and that their needs are understood. Customers want to feel understood by and important to firms that provide service to them. Personnel at small service firms often know customers by name and build relationships that reflect their personal knowledge of customer requirements and preferences. When such a small firm competes with larger firms, the ability to be empathetic may give the small firm a clear advantage. (Bitner and Hubbert, 1994).

Tangibles are defined as the appearance of physical facilities, equipment, personnel, and communication materials. Tangibles offer physical representations or images of the service that customers, particularly new customers, will use to evaluate quality. Service industries that emphasize tangibles in their strategies include hospitality services in which the customer visits the customer visits the establishment to receive the service, such as restaurants and hotels, retail stores, and entertainment companies. (Bitner and Hubbert, 1994).

Each dimension is measured by four to five items. Each of these combined items is measured in two ways: the expectations of customers concerning a service and the perceived levels of service actually provided. In making these measurements, respondents asked to indicate their degree of agreement with certain statements on liker type scale. For each item, a gap score (G) is then calculated as the difference between the perception score (P) and the expectation score (E). The greater the gap scores the higher the score for perceived service quality.

2.9.2 SERVPERF

The SERVPERF model was carved out of SERVQUAL by Cronin and Taylor in 1992. SERVPERF measures service quality by using the perceptions of customers. Cronin and Taylor argued that only perception was sufficient for measuring service quality and therefore expectations should not be included as suggested by SERVQUAL (Baumann et al., 2007).

2.10 CUSTOMER SATISFACTION

The customer gap is the difference between customer expectations and perceptions (i.e. between expected service and perceived service). Customer expectations are standards or reference points that customers bring into the service experience, whereas customer perceptions are subjective assessments of actual service experiences. Customer expectations often consist of what a customer believes should or will happen. Closing the gap between what customers expect and what they perceive is critical to delivering quality service; it forms the basis for the gaps model. Because customer satisfaction and customer focus are so critical to competitiveness of firms, any company interested in delivering quality service must begin with a clear understanding of its customers. (Dash & Saxena, 2007).

The customer satisfaction standard posits that confirmed standards lead to moderate satisfaction; positively disconfirmed (exceeded) standards lead to high satisfaction, and negatively disconfirmed (underachieved) standards lead to dissatisfaction. The subject of continued (and considerable) debate in the marketing literature, the distinction and association between service quality and customer satisfaction remains at the forefront of many academic and practitioner-oriented research endeavors (Spreng and Mackoy, 1995).

In a study addressing the relationship between service quality and satisfaction, Spreng and Mackoy (1996) suggested that perceived service quality was an antecedent to satisfaction. Although the direction of the quality/satisfaction relationship (i.e. quality leads to satisfaction) is fairly well understood for services, the question of whether or not (and how) this relationship varies depending on particular settings and/or situations is not.

Pine and Gilmore (1998), were some of the first writers to address the notion of the customer experience. They postulated that services are becoming more commoditized and leading-edge companies are competing on experiences. The idea of Pine and Gilmore makes academicians, practitioners' researchers to have a different perspective on customers' service and experience.

(Carbone and Haeckel, 1994) postulated that the service a customer received or purchased come with an experience. Such an experience can be good, bad or indifferent. They further stress that services always come with an experience and that all service encounters provide an opportunity for emotional engagement, however mundane the product or service might be.

In today's highly competitive, complex and dynamic environment the very small differences which exist in financial services and products together with an increasingly demanding customer had led to a great transformation of the banking institutions (Beerli et al., 2002).

Banks continuously focus on improving customer perceptions by the use of internal marketing to motivate and improve interactions with the client base. The closer the degree of interaction between customer and banking institutions, the more important are service, personnel and equipment. (Richardson & Robinson, 2007).

Although it is well recognized that the extent to which bank customers are satisfied with their previous banking experience plays a central role in their loyalty to the bank and its profitability, there is a lack of agreement in marketing literature about the conceptual models of customer satisfaction (Johnsonetal, 1991).

The first holds that customer satisfaction is the difference between perceived performance and customer expectations. The second views perceived performance and expectations as having positive effects on satisfaction, and the third states that market expectations and perceived performance are one in the same. What is common in all above mentioned concepts is that all bank customers have well-formed expectations at the beginning of their banking relationship (Johnson et al., 1996).

Kotler (2000) preach that satisfaction is the post purchase evaluation of products or services taking into consideration the expectations. Researchers are divided over the antecedents of service quality and satisfaction. Whilst some believe service quality leads to satisfaction, others think otherwise (Ting, 2004).

Horstmann (1998), states that there is a strong and positive relationship between customer satisfaction and loyalty. A satisfied customer is six times more likely to repurchase a product and share his experience with five or six other people; further unsatisfied customer can banish more business from the organization than ten highly satisfied customers do. With higher customer satisfaction the level of loyalty increases.

Tee et al., (2012) found a significant positive relationship between customer satisfaction and customer loyalty. Other several studies have indeed found satisfaction to be a leading factor in determining loyalty.

Customer satisfaction measures products or services provided by a company meet its customers' expectations. In a competitive marketplace where businesses compete for customers, it is the company's key performance indicator (KPI). Customer satisfaction is the key to long-term business success (Kristensen, et al., 1992; Zeithaml et al., 1996; McColl-Kennedy and Scheider et al., 2000). Besides, it also defined as global issue that affects all organizations, regardless of its size, whether it is profit or non-profit, local or multinational.

It is shown that companies that have more satisfied customer will experience higher economic return. Higher customer satisfaction leads to greater customer loyalty and this result of higher future revenue. (Aker and Jacobson, 1994).

Due to this, the organizations in the same market sector try to deliver their products and services with best quality in order to attract and retain their customers. A study conducted by Levesque and McDougall (1996) confirmed and reinforced the idea that unsatisfied customer service could lead to a drop in customers' satisfaction and willingness to recommend the service to friends and increase the probability of switching. Customer satisfaction considered as the essence of success in today's highly competitive world of business. It is more and more becoming a corporate goal as more and more companies strive for quality in their products and services (Bitner and Hubbert, 1994).

2.11 QUALITY AND CUSTOMER SATISFACTION

Cronin and Taylor (1992) identified that the relationship between service quality and customer satisfaction has a direct bearing on customer's loyalty as the universal understanding that keeping a loyal base of customers is much profitable for a company than attracting new clients. Not surprisingly, service quality and customer satisfaction are among the most heavily studied concepts by managers.

According to Oliver (1980), customers judge that quality is low if performance does not exceed expectations and quality increases as the performance exceed expectations. Customers'

expectations serve as basis to the quality of services, hence, if service quality increased, the customer satisfaction will also increase.

The specific relationship between employee satisfaction, service quality and customer satisfaction has been the subject of a number of empirical studies. The relationship is often described as the 'satisfaction mirror' reinforcing the idea that business success results from employee satisfaction being 'reflected' in terms of customer satisfaction (Schlesinger & Heskett, 1991).

In the changing banking scenario of 21st century, banks had to have a vital identity to provide excellent services. Banks nowadays have to be of world-class standard, committed to excellence in customer's satisfaction and to play a major role in the growing and diversifying financial sector (Wilson et al., 2008). There has been a remarkable change in the way of banking in the last few years. Customers have also accurately demanded globally quality services from banks. With various choices available, customers are not willing to accept anything less than the best. Banks have recognized the need to meet customer's expectations. Consequently service quality is a critical motivating force to drive the bank up in the high technology ladder.

Banking industry is a demand driven industry, which constitute an important part of the service industry (Wilson et al., 2008). Banks have to redefine their corporate image that emphasizes service quality since it provides many advantages to a company such as allowing the company to differentiate itself from its competitors by increasing sales and market shares, providing opportunities for cross selling, improving customer relations thus improving the corporate image, reliability, responsiveness, credibility and communication results in the gratification and retention of customers and employee, thus reducing turnover rate (Newman, 2001).

Quality and customer satisfaction have long been recognized as playing a crucial role for success and survival in today's competitive market. Regarding the relationship between customer satisfaction and service quality, Oliver (1993) suggested that service quality would be antecedent to customer satisfaction regardless of whether these constructs were cumulative or transaction-specific. In relating customer satisfaction and service quality, researchers have been more specific about the meaning and measurements of satisfaction and service quality. Satisfaction and service quality have certain things in common, but satisfaction generally is a wider concept, whereas service quality focuses specifically on dimensions of service (Wilson et al., 2008).

Although it is known that other factors such as price and product quality can affect customer satisfaction, perceived service quality is a component of customer satisfaction (Zeithaml & Bitner, 2003). As said by Wilson et al., (2008), service quality is a focused assessment that reflects the customer's perception of reliability, assurance, responsiveness, empathy and tangibility while satisfaction is more inclusive and it is influenced by perceptions of service quality, product price and quality, also situational factors and personal factors. The relationship between service quality and customer satisfaction is becoming crucial with the increased level of awareness among bank customers demographic characteristics that should be considered by the bank managers to understand their customers (Sureshchander et al., 2002).

Excellent service quality is not an optional competitive strategy which may, or may not, be adopted to differentiate one bank from another: today it is essential to corporate profitability and survival. The link between service quality and customer satisfaction has been submitted to intense scrutiny by leading service quality researchers (Bitner and Hubbert,1994; Bolton and Drew, 1994), as well as the links between quality, customer satisfaction, customer retention and profitability (Sureshchander et al., 1994). The relation between service quality and corporate profitability is now seen to depend on high levels of customer satisfaction, the successful targeting of "quality" customers and the retention of those customers.

2.12 SIGNIFICANCE OF CUSTOMER SATISFACTION

According to Kotler (2000), customer satisfaction is a key to long-term business success. To protect or gain market shares, organizations need to outperform competitors by offering high quality product or service to ensure satisfaction of customers. Similarly, Oliver (1993) holds that satisfaction means a feeling of pleasure because one has something or has achieved something. It is an action of fulfilling a need, desire, demand or expectation. Customers compare their expectations about a specific product or services and its actual benefits. As stated by Kotler, (2000), satisfaction is a person's feelings of pleasure resulting from the comparison of product's perceived performance in reference to expectations. Customer's feelings and beliefs also affect their satisfaction level.

Razak et al., (2007) also reported that overall satisfaction is the outcome of customer's evaluation of a set of experiences that are linked with the specific service provider. It is observed

that organization's concentration on customer expectations resulted into greater satisfaction. If the customers of an organization are satisfied by their services the result is that, they will be faithful to them and consequently be retained by the organization, which is positive for the organization because it could also mean higher profits, higher market share, and increasing customer base (Karatepe et al., 2005).

Customer satisfaction has become important due to increased competition as it is considered very important factor in the determination of bank's competitiveness (Berry et al., 2002). Continuous measurement of satisfaction level is necessary in a systematic manner (Chakravarty et al., 1996). Because satisfied customer is the real asset for an organization that ensures long-term profitability even in the era of great competition. Cronin et al., (2000) mentioned in their study that satisfied customer repeats his/her experience to buy the products and also create new customers by communication of positive message about it to others. On the other hand, dissatisfied customer may switch to alternative products/services and communicate negative message to others. Customer satisfaction is a set of feeling or outcome attached with customer's experience towards any product/ service (Solomon, 1998). Hence, organizations must guarantee the customer satisfaction regarding their goods/services.

Banking institutions across the globe have recognized the significance of customer satisfaction and of developing and maintaining enduring relationship with their customers as two crucial parameters leading to increased business profits. At the same time, several banking institutions are experiencing increasing level of retail customer dissatisfaction. Research suggests that customer dissatisfaction is still the major reason of bank customers' switch to other banks (Zairi,2000).

Customer satisfaction has been considered the key to success in today's highly competitive banking industry.(Karatepe et al., 2005) mentioned that the customer is the king. (Heskett et al., 1997) argued that profit and growth are stimulated primarily by customer loyalty and pointed out that the cost of serving a loyal customer is five or six times less than a new customer. Several researchers found that loyalty is a direct outcome of customer satisfaction.

Generally speaking, if the customers are satisfied with the provided goods or services, the likelihood that they use the services again increases (Nairi, 2000). Also, satisfied customers will most probably talk enthusiastically about their buying or the use of a particular service; this will

lead to positive advertising (Kohli and Jaworski, 1990). On the other hand, dissatisfied customers will most probably switch to a different brand; which leads to negative advertising. The significance of satisfying and keeping a customer in establishing strategies for a market and customer oriented organization cannot be ignored (Kohli and Jaworski, 1990).

Customer satisfaction has been a core concept in marketing literature and is an important goal of all business activities. Today, companies face their hardest competition, because they move from a product and sales philosophy to a marketing philosophy, which gives a company a better chance of outperforming competition (Kotler, 2000).

Customer satisfaction has a positive effect on an organization's profitability. The more customers are satisfied with products or services offered, the more are chances for any successful business as customer satisfaction leads to repeat purchase, brand loyalty, and positive word of mouth marketing. Customer satisfaction leads to repeat purchases, loyalty and to customer retention (Zairi, 2000).

According to (Kotler, 2000) satisfied customers are more likely to repeat buying products or services. They will also attempt to say good things and to recommend the product or service to others. On the other hand dissatisfied customers respond differently. Dissatisfied customers may try to reduce the dissonance by abandoning or returning the product, or they may try to reduce the dissonance by seeking information that might confirm its high value.

2.13 CUSTOMER EXPECTATION

Customers' expectation is what the customers wish to receive from the services. The diversity of expectation definitions can be concluded that expectation is uncontrollable factors which including past experience, advertising, and customers' perception at the time of purchase, background, attitude and product's image. Furthermore, the influences of customers' expectation are pre-purchase beliefs, word of mouth communications, individual needs, customers' experiences, and other personal attitudes. Different customers have different expectation based on the customers' knowledge of a product or service (Nazia, 2012).

Banking market may be assessed in terms of the two-way relationship between customer and bank or in other words, their loyalty to the Bank. Some people are associated with certain banks and do their required operations in the same bank. Some also refer to several banks, and according to their varying needs and expectations utilize of services different banks.

Identification of customers' expectations and fulfill these is one of the main reasons for the expansion of the market and maintaining customer loyalty. Active banks attempt as part of its ongoing reform program to constantly be aware of their customers' expectations, understand their needs and improve their services (Esmaeilpour & Hoseini, 2014).

2.14 CUSTOMER PERCEPTION

Perception is an opinion about something viewed and assessed and it varies from customers to customers, as every customer has different beliefs towards certain services and products that play an important role in determining customer satisfaction. Customer satisfaction is determined by the customers' perceptions and expectations of the quality of the products and services. In many cases, customer perception is subjective, but it provides some useful insights for organizations to improve their marketing strategies. Providing high level of quality service has become the selling point to attract customer's attention and is the most important driver that leads to satisfaction. Therefore, customer perception and customer satisfaction are very closely linked together, because if the perceived service is close to customer's expectations it leads to satisfaction. Satisfied customers provide recommendations; maintain loyalty towards the company and customers in turn are more likely to pay price higher prices (Reichheld, 1996).

2.15 CUSTOMER LOYALTY

Customer loyalty is a crucial factor in companies' growth and their performance. Loyalty is linked with the repeat business. Thus, a customer is loyal when he is frequently repurchasing a product or service from a particular provider. Loyalty can be defined as a deeply held commitment to re -buy or re-patronize a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behavior (Kotler, 2000).

Loyalty is developed over a period of time from a consistent record of meeting, and sometimes even exceeding customer expectations (Teich, 1997). Kotler, (200) states the cost of attracting a new customer may be five times the cost of keeping a current customer happy. Gremler & Brown (1996) offers one definition of customer loyalty the degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service exists.

According to Bloemer & Kasper (1995), loyalty is interpreted as true loyalty rather than repeat purchasing behavior, which is the actual re-buying of a brand, regardless of commitment. Zeithaml et al., (1996) states loyalty is a multi-dimensional construct and includes both positive and negative responses. However, a loyal customer may not necessarily be a satisfied customer. Colgate et al., (1996) also noted that it is not always the case that customer defection is the inverse to loyalty, while Levesque and Dougall (1993) suggested that, "even a problem is not solved, approximately half of the customers would remain with the firm". This may be due to switching costs, lack of perceived differentiation of alternatives, location constraints on choice, time or money constraints, habit or inertia which are not related to loyalty (Bitner, 1990; Ennew& Binks, 1996).

To monitor their performance and guide improvement efforts with regard to customer loyalty, managers frequently rely on customer feedback systems. This feedback typically is obtained through customer surveys that contain measures of satisfaction, repurchase intention, and word-of-mouth intention (Morgan and Rego, 2006).

2.16 CONCEPTUAL FRAMEWORK AND EMPIRICAL STUDIES

A successful business organization must acquire new customers and get existing customers to continue consuming the products and services provided rather than turning to competitors. Service quality is regarded as a critical success factor for organizations to differentiate from competitors. Many studies have been conducted so as to achieve service quality. For example, researchers have found that providing quality service can lead to customer satisfaction Parasuraman et al, (1988).Thus, the relationships between these two aspects can provide bankers with insights into both tangible and intangible service improvements, especially to gain a competitive advantage. This research employs the SERVQUAL scale to evaluate quality service and customer satisfaction of Wegagen Bank S.C.

There exist numerous empirical works to support the quality/satisfaction causal order. In a study, Cronin and Taylor (1992) researched, among other things, the casual relationship between service quality and customer satisfaction. This study emphasized that marketing researchers are not in agreement in terms of the causal order of these constructs, and suggested that empirical justification is necessary to determine the true nature of this relationship. The outcome of this study revealed that perceived service quality leads to satisfaction (as opposed to the reverse).

In a study addressing the relationship between service quality and satisfaction, Spreng and Mackoy (1996) pointed out that perceived service quality was an antecedent to satisfaction. Although the direction of the quality/satisfaction relationship (i.e. quality leads to satisfaction) is fairly well understood for services, the question of whether or not (and how) this relationship varies depending on particular settings and/or situations is not known.

Service quality and customer satisfaction do exhibit independence and are indeed different constructs from the customer's point of view according to (Sureshchandar et al., 2002). A small step in unearthing and understanding the constructs of service quality and customer satisfaction and their implications on competitive fruition has been put forward in the study on banking services.

In another study (Regasamy and Kumar, 2005), the comparative analysis on the services among three major banking segments revealed that the international banks have topped the list in terms of delivering qualitative customer service. The study also revealed that the local banks compete successfully with international banks and make efforts to provide better banking services in tune with the changing global competitive scenario.

In a study on the service gap, Dash and Kumar (2007) revealed that customer's expectations exceeded their perceptions, with regards to various dimensions of service quality. They further claimed that perception of either positive or negative service quality was related to the customer's future behavioral intentions. Therefore, if a positive quality gap exists, the customers would tend to comment positively about the service. On the contrary, a negative quality gap would result in customers complaining, switching to other service providers, commenting negatively about the provider or just decreasing the usage of the service. Hence it is recommended that the banks should continuously monitor the service quality levels so as to avoid wearing a way of service quality and migration or switching by customers to another bank.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This research was designed to assess the service quality and customer satisfaction of Wegagen bank S.C. The research design, sources of data, population of the study, sample, sampling technique, instruments for data collection, procedures of data collection and data analysis method are discussed in this chapter. The study will be used for academic purpose only and the respondent answer will be kept in secret.

3.1 RESEARCH DESIGN

A research design is the specification of methods and procedures for acquiring the information needed to structure or solve problems. It is the overall operational pattern or framework of the project that stipulates what information is to be collected, from which source, and with what procedures. Shajahan (2004).

The author further state that the essentialities of research design as it is a logical and systematic plan prepared for directing a research study. It specifies the objective of the study, and the methodology and techniques to be adopted for achieving the objectives. It provides a systematic plan of procedure for the researcher to follow.

Although research designs may be classified according to many criteria, the most useful one is the main purpose of the investigation. On this base there are three traditional categories of research design which are exploratory, descriptive and causal (Donald, William, 1995).

Since the objective of the study is to assess the quality service and customer satisfaction of Wegagen Bank SC, to conduct the study the researcher used a descriptive type of research design which helps to describe the characteristics service quality dimensions. According to Saunders, Lewis and Thornhill (2009), descriptive research gives general information about the phenomena. The researcher has tried to get more information as much as possible from customers of the bank by using SERVQUAL model questions, and describe more on the phenomena within this specific area.

The most widely used model to measure perceived service quality is developed by Parasuraman et al., (1985) known as SERVQUAL.The SERVQUAL model proposes that customers evaluate the quality of a service on five distinct dimensions: reliability, responsiveness, assurance, empathy, and tangibles. The SERVQUAL instrument consists of 22 statements for assessing consumer perceptions and expectations regarding the quality of a service.

3.2 SAMPLING TECHNIQUE AND SAMPLE SIZE DETERMINATION
3.2.1 POPULATION
According to the annual report 2013/14 of Wegagen Bank SC the total number of branches which give full banking service reach 95(ninety five). Among these branches almost half of them (45) forty five branches are found in Addis Ababa. Since it is costly and time taking to study the whole branch customers of the bank, only customers found in Addis Ababa branches are considered as a target population for the study.

Branches of the bank are classified by tiers as Tier I, Tier II and Tier III based on the number their customers, number of staffs, amount of loan and amount of deposit they have. Accordingly out of the total number of branches found in Addis Ababa 8(eight) branches are categorized in tier I, one in Tier II and the remaining as tier III.

3.2.2 SAMPLING TECHNIQUE

Sampling enable us to reduce the amount of data we need to collect by considering only data from a sub group rather than all possible cases and it is either probability or non-probability. Probability sampling is a scientific technique of drawing samples from the population according to some laws of chance according to which each unit in the universe has some definite pre-assigned probability being selected in the sample. Whereas in non-probability samples the probability of each case being selected from the total population is not known.

Zikmud, Babin, Carr and Griffin (2009) state the larger the sample size the more reliable the data but it doesn't mean with proper sample selection smaller sample size can't represent the target

population. In order to get sample from the target population the researcher used both probability and non -probability sampling technique.

Since branches of the bank are classified by tiers, the researcher grouped the target population using stratified sampling in to tier I, tier II and tier III based on their size and capacity which helped the researcher to study the characteristics of certain population within each group. According to (Donald, William, 1995) stratified sampling help to increase a samples statistical efficiency and provide adequate data for analyzing the various sub populations. Then, using simple random sampling technique based on random number table (Burney and White, 2007) the researcher has selected thirteen branches from these three strata. And from the selected thirteen branches two hundred sixty sample customers are taken for the research. In order to take sample from the customer the researcher use convenient sampling technique, since it helps the researcher to contact the banks customers that are found available during the data collection period. Convenience choice means that the respondents are chosen because they are available. The researcher believes that the sample taken for the study are sufficient and representative due to the fact that the bank provide same product in its all branches and one customer can get a service in any branch other than its home branch so customers have a chance to know what kind of service offered in the bank. The selected branches and customers are presented in the table below:

Table 3.1 Selected numbers of branches and Customers

Si. No.	Tier	Number of Branches	Selected branches	Sample Number of Customer	sampling Technique
1	I	8	3	60	convenience
2	II	1	1	20	"
3	III	36	9	180	"
Total		45	13	260	

3.3 SOURCE OF DATA
To conduct the study both primary and secondary data are used

PRIMARY DATA: are generally information gathered or generated by the researcher for the purpose of study immediately at hand. Even if collecting primary data is expensive in terms of both time and money it provide a first- hand account of situation, the information is more reliable and it is the only way of finding out opinions, personal qualities, attitudes and so on.(Donald, William, 1995). In the case of this study primary data was collected by questionnaires from sample number of customers of Wegagen Bank.

3.3.1 QUESTIONNAIRES

Questionnaires are widely used for data collection in research, particularly in surveys. It is fairly reliable tool for gathering data from large, diverse, varied and scattered social groups. And it is used in obtaining objective and quantitative data as well as in gathering information of qualitative nature (Donald, William, 1995).

In order to collect data from sample customers of city branches, questionnaires is prepared and delivered to each respondent and collected later. The questionnaire is prepared in Amharic and English so that customers 'can choose based on their willing and capabilities. The questionnaire has four different parts, the first part contain questions related to respondents background and the second part is related to customer expectations of service quality and the third one is related to customer perceptions about service quality. The second and third parts of the questionnaires is divided into four or five different parts, that consists closed questions based on the SERVQUAL- questionnaire which consist of 22 different statements (Parasuraman et al., (1988). Those statements are also divided into five different dimensions (tangibles, reliability, assurance, responsiveness and empathy). A Likert rating scale that is (a commonly used rating scale) which consist of 5 steps from 1 (strongly disagree) to 5 (strongly agree) is used. And the forth part hold open ended questions which give customer a chance to say what is in their mind.

SECONDARY DATA: refer to information that has been collected by someone other than a researcher for purposes of other than those involved in the research project at hand. Books, journals, manuscripts, diaries, letters and so on are all secondary sources of data as they are

written or compiled for separate purposes(Donald, William, 1995). Depending on the necessity and relevance a researcher used the data of other documents.

3.4 PROCEDURE OF DATA COLLECTION

After a careful selection of samples from the total population, the necessary information is gathered by using the selected tools and methods used for collecting data that is questionnaires. And analysis is made based on a collected data from the sample respondents to make generalization. A questionnaire is personally administered by the researcher. The questionnaires is contained a series of structured questions that relate to the research work which is adopted from (Parasuraman et al., (1988) SERVQUAL method and directed to respondents with the aim of getting first- hand information. After the purpose of the study explained to the customers who are selected for the study questionnaires distributed. The data is collected over the period of one week and became ready for data analysis.

3.5 METHOD OF DATA ANALYSIS

After collecting research data it is necessary to analyze and interpret them. The purpose of analysis is to build up a sort of empirical model where relationships are carefully brought out so that some meaningful interfaces can be drawn. Data has to be analyzed with reference to the purpose or objective of the study and its possible bearing on scientific discovery. Virtually all research involves numerical data, or contains data that can be usefully quantified to help to answer research questions and meet objectives of the study (Donald, William, 1995).

The first step in the analysis of data is a critical examination of the gathered data during the study. Analysis involves the verification of problem. Analysis also requires the representation of the data, which can be done by tabulation. Secondly, analysis requires logical organization of data; otherwise logical results cannot be achieved. Analysis involves many steps like, categorization, application of categories to the collected data, tabulation, statistical analysis and causal inference.

After the collection of data from customers through questionnaire, it was categorized accordingly, and analyzed and interpreted by using different analytical methods. SPSS version 20 was used for data entry and presented in table form. And the average gap score are calculated

by deducting the results of expectation dimensions from perception dimension. The average dimension SERVQUAL scores for all five dimensions are divided by five so as to get unweight score of service quality. Finally the necessary analysis and interpretation is made based on the result. Part of the data which was collected through open ended questions of the questionnaire is analyzed using narration and interpretation.

3.6 RELIABILITY AND VALIDITY

The instrument used to assess the quality service and customer satisfaction was adapted from Parasuraman et al. (1988). The reliability and validity of the instrument was tested by developers; and it has been used by many researchers (Siddique et al. (2011). However, as the researcher made a modification on the instrument testing the reliability of the questionnaire was necessary.

Checking the reliability and validity of the modified SERVQUAL model made up of five dimensions, cronbach's alpha was computed for each dimension of the SERVQUAL model. The Cronbach's alpha ranges between 0 (denoting no internal reliability) and 1 (denoting perfect internal reliability). As it is depicted in table 3.2 and 3.3 below the expectation and perception part of the questionnaire have Cronbach-Alpha reliability coefficient of 0.993 and 0.995 respectively. Table 3.4 also shows the overall Cronbach-Alpha reliability coefficient is 0.996

Table 3.2 Cronbach's Alpha of the expectation Part

Reliability Statistics	
Cronbach's Alpha	N of Items
.993	22

Table 3.3Cronbach's Alpha of the Perception Part

Reliability Statistics	
Cronbach's Alpha	N of Items
.995	22

Table 3.4 Cronbach's Alpha of the overall questionnaire

Reliability Statistics	
Cronbach's Alpha	N of Items
.996	44

This reliability value for the study is substantial considering the fact that the highest reliability that can be obtained is 1.0 and this is an indication that the items of the five dimensions of SERVQUAL model are accepted for analysis.

CHAPTER FOUR

RESULT AND DISCUSSION

4.1 DEMOGRAPHIC COMPOSITION OF RESPONDENTS

As it can be seen in table 4.1 below from the total number of respondents, male respondents accounts 131or (54.8%) and 108 or (45.2%) are female. This indicate that Wegagen Bank has more male customers than female customers and knowing this fact may help the bank to design a strategy that bring women to the bank.

Table 4.1:GENDER OF RESPONDENTS

		Frequency	Percent
Valid	MALE	131	54.8
	FEMALE	108	45.2
	Total	**239**	**100.0**

Source: field survey

With regarded to age distribution as one can infer from table 4.2 the bank has relationship with youngsters specially from age 18-35 that accounts 71.1% of the total respondents. This might be taken as an opportunity to the bank since they are expected to be long lasting customers.

Table 4.2:AGE OF RESPONDENTS

		Frequency	Percent
Valid	18-25	62	25.9
	26-35	108	45.2
	36-50	39	16.3
	GRATERTHAN 50	30	12.6
	Total	**239**	**100.0**

Source: field survey

As it is seen in table 4.3 below more than half or 61.5% of the total respondents has a relationship with the bank as saving account holder. And this implies that the bank has strong financial ground regarding to deposit mobilization since it is believed that saving deposit is sustainable for a longer period of time.

Table 4.3:RELATIONSHIP WITH THE BANK

		Frequency	**Percent**
Valid	SAVING AC. HOLDER	147	61.5
	CURRENT AC. HOLDER	66	27.6
	BORROWER	14	5.9
	INTERNATIONAL TRADE	12	5.0
	TOTAL	**239**	**100.0**

Source: field survey

As indicated in table 4.4 below the number of customers that visit the bank within half a month accounts 88.7 % of the total respondents. This indicate that much of the customers are come to the bank frequently to get the service and they have a chance to see the progress of service delivery and to share a day to day obstacle that they faced during time of service delivery.

Table4.4: FREQUENCY OF VISITING THE BANK

		Frequency	Percent
Valid	DAILY	73	30.5
	WEEKLY	78	32.6
	TWICE IN A MONTH	61	25.5
	ONCE IN A MONTH	20	8.4
	MORETHAN A MONTH	7	2.9
	TOTAL	**239**	**100.0**

Source: field survey

With regard to time of relationship with the bank much of the customers 69.5% of the respondents were loyal to the bank from 1-10 years (table 4.5). Thus these customers are expected to give a feedback to the policy makers of the bank about the service delivery based on their long time experience.

Table 4.5: TIME OF RELATIONSHIP WITH THE BANK

		Frequency	Percent
Valid	LESSTHAN A YEAR	36	15.1
	1-5 YEARS	115	48.1
	6-10 YEARS	51	21.3
	MORETHAN 10 YEARS	37	15.5
	TOTAL	**239**	**100.0**

Source: field survey

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4.2 ANALYSIS OF DATA

In this section results of the empirical analysis are presented. The statistical program used for analyses is SPSS Version 20 and the descriptive statistics utilized are based on frequency tables that provide information on key demographic variables. In order to gather data for the research

the researcher distributed two hundred sixty (260) questionnaires to the selected thirteen branches and out of the total questionnaires two hundred thirty nine were filled correctly and returned to the researcher and there are 21 questionnaires which are not correctly filled and responded and the response rate is 92%.

The SERVQUAL model proposed by Parasuraman et al., (1988), was used as the main guide for structured questionnaire where data was collected accurately on the customers' expectations and perceptions of service quality.The researcher used the SERVQUAL 5 dimensions (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) which are subdivided into 22 statements, which were directed to measuring service quality in the bank.

Both expectations and perceptions are measured using a 5-point scale to rate their level of agreement or disagreement (1-strongly disagree and 5- strongly agree), on which the higher numbers indicate higher level of expectation or perceptions.Service quality scores are the difference between the perception and expectation scores (P-E). And the analyses are discussed below.

4.2.1 Tangibility Dimension

As shown in table 4.6 below the average gap score for tangibility is -1.16 which means that customers are not satisfied with the quality of service offered by tangibility dimension. Especially in the attractiveness of the back office, customers have a big doubt and it has a gap score of -1.32 that is a little bit higher than other attributes. It is good indication to the bank to take care whenever branch selected and organized.

Table 4.6 Tangibility Dimension

Dimension	Description	expectation mean score	perception mean score	gap score
	Equipment's of the bank is always up to date.	4.46	3.31	-1.15
	Office of the bank is attractive.	4.51	3.19	-1.32
Tangibility	Employees of the bank are well-dressed.	4.52	3.37	-1.15
	The bank tools that help to perform the service are attractive.	4.36	3.34	-1.02
	Total average	4.46	3.30	-1.16

Source: own survey (2015)

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4.2.2 Reliability Dimension

Reliability is the ability to perform the promised service dependably and accurately (Parasuraman et al., 1988). That means the bank's service must be accomplished on time, every time, in the same manner and without errors. However, table 4.7 below show that the customers are not satisfied by this dimension and it shows the average gap score of -0.92. The highest gap in this dimension is on the attribute that the bank did not keep its promise to perform service within the seated time and it has a gap of -1.12. Even if there is still a gap comparatively customers have a good feeling on the banks record system which has the lowest gap score -0.73within this dimension.

Table 4.7 Reliability Dimension

Dimension	Description	expectation mean score	perception mean score	gap score
	When the bank promises to perform the service within a			
	Certain time it always does.	4.52	3.4	-1.12
	The bank solves complaints or problems with great concern.	4.53	3.51	-1.02
Reliability	The bank deliver the service correctly at one go.	4.34	3.51	-0.83
	The bank delivers the service at the time agreed on.	4.43	3.53	-0.9
	The bank insists on error free records.	4.52	3.79	-0.73
	Total average	**4.47**	**3.55**	**-0.92**

Source: own survey (2015)

4.2.3 Responsiveness Dimension

Responsiveness is willingness to help customers and provide prompt service (Parasuraman et al., 1988). It is therefore very important to employees of the bank to help customers and provide quality service. The responsiveness dimension also has a score gap of -0.7 which means customers are not satisfied by the attribute of this dimension. The highest gap sore is registered on employees' willingness to help customers and the employees of the bank have some gap with this regard. (Table 4.8)

Table 4.8 Responsiveness Dimension

Dimension	Description	expectation mean score	perception mean score	gap score
Responsiveness	Employees of the bank inform customers the exact service delivery time.	4.49	3.79	-0.7
	The bank provides fast service.	4.44	3.72	-0.72
	Employees of the bank are always willing to help customers.	4.53	3.76	-0.77
	Employees of the bank never too busy to help customers.	4.23	3.62	-0.61
	Total average	**4.42**	**3.72**	**-0.7**

Source: own survey (2015)

4.2.4 Assurance Dimension

Assurance dimension refers to knowledge and courtesy of employees and their ability to inspire

trust and confidence (Parasuraman et al., 1988). It is thus essential to employees of the bank to

have knowledge, skill, capacity and experience about service delivery.

Table 4.9 Assurance Dimension

Dimension	Description	expectation mean score	perception mean score	gap score
Assurance	The behavior of employees in the bank impress customers with the reliability of service.	4.59	3.96	-0.63
	The customers feels confident when they contact with			
	Employees of the bank.	4.61	4.09	-0.52
	Employees of the bank are always friendly and courteous.	4.49	4.05	-0.44
	Employees of the bank have knowledge to answer Customers' questions.	4.54	3.87	-0.67
	Total average	**4.56**	**3.99**	**-0.57**

Source: own survey (2015)

According to table 4.9 the customer expectation is much higher than what is actually in the bank

and it has a gap score of -0.57. The assurance dimension shows that employees of the bank did

not have abundant knowledge to entertain the customer questions. Thus the bank should give a

capacity building training to its employees so as to narrow the gap.

4.2.5 Empathy Dimension

Empathy represents care and individual attention the firm provides to its customers (Parasuraman et al., 1988). The bank should hence make customers feel like a family in order to become empathetic. Table 4.10 shows the result of assurance dimension.

Table 4.10 Empathy Dimension

Dimension	Description	expectation mean score	perception mean score	gap score
Empathy	Employees of the bank gives attention to customers	4.48	3.92	-0.56
	Employees of the bank give personal attention to each customer	4.34	3.61	-0.73
	Employees of the bank understand the specific need of customer	3.92	3.51	-0.41
	Employees of the bank serve the interests of the customer	3.4	3.3	-0.1
	The bank opening hour is appropriate for all its customers.	4.02	3.77	-0.25
	Total average	**4.03**	**3.62**	**-0.41**

Source: own survey (2015)

According to table 4.10 the average gap score for empathy dimension shows -0.41 which means customers are still is not satisfied by the service. As the table depict the employees of the bank did not give personal attention to each customer and this attribute score the highest gape (-0.73) from Empathy dimension. With regard to the bank opening hour there is slight difference from expectation and more or less it is satisfy customers.

4.3 ANALYSIS OF OPEN ENDED QUESTIONS
4.3.1 The level of importance in SERVQUAL dimension

From the SERVQUAL five dimension customers were asked to level each of these dimensions based on their importance to them. and by counting the respondents answer the most important dimension is identified. And knowing which dimensions customers consider the most important is crucial as the bank can accordingly mobilize its resource to the activities that can improve the dimensions. The results of the respondents depicted in table 4.11 below

Table 4.11 the level of importance in SERVQUAL dimension

Dimension	Percent	Rank
Reliability	33.35%	1
Empathy	22.75%	2
Assurance	8.94%	3
Responsiveness	4.62%	4
Tangibility	3.55%	5

Source: own survey (2015)

As shown in table 4.11from the total respondent 33.35% of respondent give priority to reliability dimension and followed by empathy, assurance responsiveness and tangibility. The remaining respondents (26.79%) believe that these dimensions are inseparable and equally important to them. Hence more respondents believe reliability dimension is crucial to them, the bank should focus to narrow the gap of customer expectation to that of perception.

4.3.2 Challenges faced by customers during service delivery time

More than 50% of the respondents faced a problem related to network and ATM (automatic teller machine) problem. According to these respondents, the poor network in the bank kills their precious time since the system is failed repeatedly customers are forced to wait till they get the service. In addition to that respondents state about challenge they faced in connection with ATM. New ATM card are not properly work, it also not work specially in weekend days, and it reduce balance without giving money. The other challenge raised by 12 respondents was lack of foreign exchange. They state that it now more than a year since the got foreign exchange to import goods from abroad. The other major challenge mentioned by more than 20% respondents were about the bank did not deliver service based on the agreed time especially in connection with ATM delivery. Even if they registered to get ATM card and the bank promise to deliver within two weeks, they wait for more than three month.

To solve these challenges respondents suggested that the bank should work in collaboration with Ethio-telecom so as to get solution to the network problem. And with related to ATM the bank should hired experienced information technology professionals. on top of that the respondents

suggested the bank to give a capacity building to its employees specially to front line employees and to use up to date technologies to facilitate the service delivery process.

4.4 DISCUSSIONS

The researcher examined the difference between customers' expectations and customers' perceptions of Wegagen bank S.C. and find that the respondents' overall average expectation on a scale of 1 to 5 is 4.388. This implies that customers expect a lot from the bank to get quality service. Looking at each dimension it is realized that customers expect the employees to be more polite   from the assurance dimension with a score of 4.56. This shows that this dimension is very important to respondents and the bank should give attention to each attribute within this dimension. The reliability dimension also has average score of 4.47 and customers are therefore very sensitive to each attribute in this dimension. Generally customer expectation in all dimensions is scored above four and it shows customers expect more from the bank.

With regard to customer perception of service in Wegagen bank the overall average score in a scale 1-5 shows 3.636. And it is realized that customer expectations are more than perception. From the five dimension customer perception is relatively high in assurance dimension with the average score of 3.99 and this means customers are relatively satisfied with this dimension since higher perception scores depict higher satisfaction on the part of customers and lower perception scores depict lower satisfaction.

Parasuraman et al. (1985, 1988) introduced the gap score as a means to measure service quality and they identified quality as a determinant of service quality. The researcher measures the gap between perception and expectations of sample respondents. The expectations are higher than the perceptions and got a negative score of -0.752. This negative gap indicates that customers expect more than Wegagen bank actually offer in terms of the quality of services. In its strict sense customers perceive service quality in Wegagen bank to be poor since it is lower than expectations and hence they are not satisfied. This describes how consumers perceive service quality.

In summary, from results obtained, it is seen that consumers perceive service quality as poor in all dimensions meaning their expectations fall short of the experience. In this regard, consumers are not satisfied with any dimension of service quality. All the dimensions show a gap between

expected service and perceived service therefore it means that Wegagen bank need to make improvements in all dimensions in order to close gaps that could lead to increased customer satisfaction

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

In this chapter, the researcher provides answers to the research questions by summarizing the findings from the analysis and discussion chapter.

5.1 CONCLUSIONS

In assessing the service quality and customer satisfaction of Wegagen bank the following conclusion are drawn based on the findings of the study.

- ❖ From the gap score carried out, customers have high expectation of service quality of Wegagen Bank and from out of the five dimensions assurance is the highest expectation score and customers are highly expect to feel confident when they contact with the employees of the bank.

- ❖ The overall perceived service quality is low as expectations exceed perceptions meaning consumers desired more than what was offered to them. Especially the tangibility dimension scores the least result and customers are not satisfied by the appearance of physical facilities, equipment, personnel, and communication materials of Wegagen bank.

- ❖ Even if there is a negative gap sore in all dimension, among the five service quality dimension reliability is the most important dimension to the customer of Wegagen bank followed by empathy, assurance, responsiveness and tangibility.

- ❖ As the result of a negative gap score between perception and expectation of service quality, it is clear that customers are not satisfied.

Generally, knowing how consumers perceive service quality and being able to measure service quality can benefit management of service organizations. Measuring service quality can help management provide reliable data that can be used to monitor and maintain improved service quality. Using the SERVQUAL model to assess service quality enables management to better understand the various dimensions and how they affect service quality and customer satisfaction. This will help them to identify those that have strengths and weaknesses and thereby make necessary improvements.

5.3 RECOMMENDATIONS

Based on the findings and conclusion of the study the following recommendations are forwarded

- ❖ The bank should focus in the appearance of physical facilities, equipment, personnel, and communication materials since the least customer perception is recorded in this attributes.

- ❖ The bank should give special attention to reliability dimension since it is the first choice of its customer and help to perform the promised service regularly and accurately.

- ❖ The bank should work in collaboration with ethio-telecom so as to overcome the network problem.

- ❖ The bank should hire experienced information technology professionals to solve ATM related problems.

- ❖ Finally the bank should organized and give training to its employees so as to increase their capacity of delivering quality service and customer handling.

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St. Mary's University

School of Graduate Studies

Questionnaires to be filled by customers

Dear respondent,

The purpose of this questionnaire is to conduct a research regarding the quality service and customer satisfaction of Wegagen Bank S.C for the partial fulfillment of Master's degree in business administration from St Mary's university. Since your response is important to this research, I kindly request you to respond each question genuinely and timely. And I would like to confirm you that the information you provide does not affect you in any case and will be kept in secrete.

Note:

No need to write name

Give your answer by encircling or tick the box.

Thank you in advance for your cooperation!!

Part I Respondent's Background Information

1. Gender   Male   ☐   Female   ☐

2. Age group   18-25   ☐   26-35   ☐

      36-50   ☐   Above 50   ☐

3. Your relationship with the bank as

  Saving Account holder   ☐   Current Account holder   ☐

  Borrower   ☐   International Business   ☐

4. Frequency of visiting the branch to get service

Daily   ☐   weekly   ☐   twice in a month   ☐   once in a month   ☐

More than a month   ☐

5. How long since you establish relationship with the bank

Less than 1 year ☐ 1-5 years ☐ 6-10 years ☐ more than 10 year ☐

Part II Research related questions

Expectation Questions

Please indicate the level of your agreement and disagreement with the following descriptions by in encircling the appropriate answer based on the following ratings.

1= strongly disagree 2= disagree   3= averagely agree   4= agree   5= strongly agree

Dimensions	No.	Descriptions	Rating Point				
Tangibles	1	Equipment's of the bank must always be up to date.	1	2	3	4	5
	2	Office of the bank must be attractive.	1	2	3	4	5
	3	Employees of the bank must be well-dressed.	1	2	3	4	5
	4	The bank tools that help to perform the service must be attractive.	1	2	3	4	5
Reliability	5	If the bank promises to perform the service within a certain time it must always be kept.	1	2	3	4	5
	6	The bank must solve complaints or problems with great concern.	1	2	3	4	5
	7	The bank must deliver the service correctly.	1	2	3	4	5
	8	The bank must deliver the service at the time agreed on.	1	2	3	4	5
	9	The bank must insist on error free records.	1	2	3	4	5
Responsiveness	10	Employees of the bank must inform customers about the exact Service delivery time.	1	2	3	4	5
	11	It is realistic to expect immediate service delivery from the bank.	1	2	3	4	5
	12	Employees of the bank must always be willing to help customers.	1	2	3	4	5
	13	Employees of the bank should never be too busy to help customers.	1	2	3	4	5
Assurance	14	The behavior of employees in the bank must impress customers with the reliability of service.	1	2	3	4	5
	15	Customers must be feel confident when they contact employees of the bank.	1	2	3	4	5
	16	Employees of the bank must always be friendly and courteous.	1	2	3	4	5
	17	Employees of the bank must possess knowledge that help to answer Customer questions.	1	2	3	4	5
Empathy	18	Employees of the bank are expected to pay attention to customers.	1	2	3	4	5
	19	Employees of the bank are expected to pay attention to each Customer.	1	2	3	4	5
	20	Employees of the bank are expected to understand the specific needs of customer	1	2	3	4	5
	21	Employees of the bank are expected to serve only the interest of the Customer.	1	2	3	4	5
	22	The bank opening hour is expected to be appropriate for allcustomers.	1	2	3	4	5

Part III Research related questions
Perception Questions
Please indicate the level of your agreement and disagreement with the following descriptions by in encircling the appropriate answer based on the following ratings.
1= strongly disagree2= disagree   3= averagely agree   4= agree   5= strongly agree

Dimensions	No.	Descriptions	Rating Point				
Tangibles	1	Equipment's of the bank isalways up to date.	1	2	3	4	5
	2	Office of the bank is attractive.	1	2	3	4	5
	3	Employees of the bank arewell-dressed.	1	2	3	4	5
	4	The bank tools that help to perform the service are attractive.	1	2	3	4	5
Reliability	5	When the bank promises to perform the service within a Certain time it always does.	1	2	3	4	5
	6	The bank solves complaints or problems with great concern.	1	2	3	4	5
	7	The bank deliver the service correctly at one go.	1	2	3	4	5
	8	The bank delivers the service at the time agreed on.	1	2	3	4	5
	9	The bank insists on error free records.	1	2	3	4	5
Responsivenes s	10	Employees of the bank inform customers the exact service delivery time.	1	2	3	4	5
	11	The bank providesfast service.	1	2	3	4	5
	12	Employees of the bank are always willing to help customers.	1	2	3	4	5
	13	Employees of the bank never too busy to help customers.	1	2	3	4	5
Assurance	14	The behavior of employees in the bank impress customers with the reliability of service.	1	2	3	4	5
	15	The customers feels confident when they contact with Employees of the bank.	1	2	3	4	5
	16	Employees of the bank are always friendly and courteous.	1	2	3	4	5
	17	Employees of the bank haveknowledge to answer Customers' questions.	1	2	3	4	5
Empathy	18	Employees of the bank gives attention to customers.	1	2	3	4	5
	19	Employees of the bank give personal attention to each Customer.	1	2	3	4	5
	20	Employees of the bank understand the specific need of customer.	1	2	3	4	5
	21	Employees of the bank servethe interests of the Customers.	1	2	3	4	5
	22	The bank opening hour is appropriate for all its customers.	1	2	3	4	5

Part IV Open ended questions

1. From the above quality measurement dimensions which one is very important for you?

   _____

2. What challenge do you encounter during time of service delivery?

   _____

3. What suggestion do you have to solve the challenge and to improve the banks service quality?

   _____
   _
   _____
   _

Thank you for your cooperation!!!!!!

ቅድስት ማርያም ዩኒቨርስቲ
የድህረ ምረቃ ት/ቤት

ለደንበኞችየተዘጋጀመጠይቅ

ውድደንበኞች

የዚህመጠይቅዋናአላማበወጋገንባንክአ.ማፕአገልግሎትአሰጣጥተራትእናየደንበኞችእርካታበተመለከተመረጃለመሰብሰብ ሲሆንየጥናቱአላማደግሞ በቅድስት ማርያም ዩንቨርስቲ የቢዝነስ አስተዳደር ትምህርት ለድህረ ምረቃ (ሁለተኛ ድግሪ) ማሟያየሚሆን የመመረቂያ ጽሁፍ ለማዘጋጀትነው፡ በመሆንምእርሶየሚሰጡትእውነተኛምላሽለጥናቴመሳካትእጅግጠቃሚበመሆኑእያንዳንዱንትያቄበትክክልእንዲመልሱበአክብሮትእየጠየኩየሚሰጡትም ረጃበምንምአይነትመልኩአርሶንያማይጎዱናሚስጥራዊነቱየተጠበቀሆኑንበአክብሮትላረጋግጥእወዳለሁ፡፡

ማስታወሻ

- ስምመጥቀስአያስፈልግም

- ትክክለኛነውብለውየሚያስቡትንምላሽበማክበብ/ ✔) በመጠቆምይመልሱ

- ስለትብብርዎ በቅድሚያ አመሰግናለው!!
  ቢንያም ጎ/ሥላሴ(0911-30-70-52)

ክፍል አንድ መሠረታዊመረጃዎች

ጾታ	ወንድ	☐	ሴት	☐				
እድሜ	ከ18-25	☐	ከ26-35	☐	ከ36-50	☐	ከ50 >	☐

ከባንኩ ጋር ያለዎት ግንኙነት	በቁጠባ ሒሳብ	☐	በተንቀሳቃሽ ሒሳብ	☐	በተበዳሪነት	☐	የዉጪ ንግድ	☐
ከባንኩቅርንጫፍ አገልግሎትለማግኘት በምንያህልጊዜ ይመጣሉ	በየቀኑ	☐	በየሳምንቱ	☐	በ2ሳምንት 1ጊዜ	☐	በወር 1 ጊዜ ☐ ከወር በበለጠ ጊዜ	☐
ከወጋገንባክጋር በደንበኝነትለምን ያህልጊዜቆይተዋል	ከ<1አመት	☐	ከ1-5አመት	☐	ከ6-10አመት	☐	>10አመት	☐

ክፍል ሁለት ከጥናቱ ጋር የተያያዙ ጥያቄዎች

በወጋገን ባንክ አ.ማ **ሊኖር ይገባል** ብለው የሚጠብቁትን የአገልግሎት ሁኔታ የሚመዝኑ ጥያቄዎች ቀርበዋል እባኮዎን በ መለኪያው መሰረት ትክክለኛ ነው ብለው የሚያምኑበትን መልስ የያዘውን ቁጥር በማክበብ መልስ ይስጡ

1. በጣም አልስማማም 2. አልስማማም 3. በመጠኑ እስማማለሁ 4. እስማማለሁ 5. በጣም እስማማለሁ

የጥራት መመዘኛ	ተ.ቁ	መግለጫ	መለኪያ ነጥብ				
ተጨባጭነት	1	ባንኩየሚሰራባቸው መሳሪያዎች ሁልጊዜዘመናዊ ሊሆኑ ይገባል.	1	2	3	4	5
	2	የባንኩ አቀማመጥሳቢሊ ሆን ይገባል	1	2	3	4	5
	3	የባንኩ ሰራተኞችበአለባበሳታቸው ጥሩ እና ጽዱ መሆን ይገባቸዋል	1	2	3	4	5
	4	ባንኩ የሚሰራባቸው መሳሪያዎች ለአይንየሚስቡ መሆን ይገባቸዋል	1	2	3	4	5
ታማኝነት	5	ባንኩ የገባውን ቃልጠብቆ አገልግሎት መስጠት ይጠበቅበታል	1	2	3	4	5
	6	ባንኩ ማንኛውን ምችግርና ፈተናበ ፍላጎነት ሊፈታ ይገባል	1	2	3	4	5
	7	ባንኩ ትክክለ ሆነ ማልኩበአንድ ጊዜ አገልግሎት መስጠት ይጠበቅበታል	1	2	3	4	5
	8	ባንኩ አገልግሎቱን ቃል በገባ ውጊዜ ሊፈጽም ይገባል	1	2	3	4	5
	9	ባንኩ የደንበኞችን መረጃ ያለ ስህተት ሊ መዘግብ ይገባል	1	2	3	4	5
ተጠያቂነት	10	ባንኩ የአገልግሎት መስጫ ጊዜውን በትክክል ለደንበኞች ሊ ያሳው ቀ ይገባል	1	2	3	4	5
	11	ባንኩ ሁልጊዜ ቀልጣፋ የሆነአገልግሎት እንዲሰጥ ይጠበቃል	1	2	3	4	5
	12	የባንኩ ሰራተኞች ሁልጊዜ ደንበኛ ን የመርዳት ፍላጎት ሊኖራቸው ይገባል	1	2	3	4	5
	13	የባንኩ ሰራተኞች ደንበኛ ለ መርዳት የስራ ጫና ሊበዛባቸው አይገባም	1	2	3	4	5
እምነት ማሳደር	14	የባንኩ ሰራተኞች በታማኝነት በማገል ገደ ደንበኞችን ማስደሰት ይኖርባቸዋል	1	2	3	4	5
	15	የባንኩ ሰራተኞች በደንበኞች እምነት የሚ ጣልባቸው ሊ ሆኑ ይገባል	1	2	3	4	5
	16	የባንኩ ሰራተኞች ትሁት እናተግባቢ መሆን ይጠበቅባቸዋል	1	2	3	4	5
	17	የባንኩ ሰራተኞች የደንበኞችን ጥያቄ በአግባቡ ለመ መለስ የሚ ያስችል እውቀት ሊ ኖራቸው ይገባል	1	2	3	4	5
በቅንነት ማገልገል	18	የባንኩ ሰራተኞች ለደንበኞች ትኩረት ሊ ሰጡ ይገባል	1	2	3	4	5
	19	የባንኩ ሰራተኞች ለእያንዳንዱ ደንበኞች ትኩረት ሊ ሰጡ ይገባል	1	2	3	4	5
	20	የባንኩ ሰራተኞች የደንበኞች ንየተለየ ፍላጎት ማወቅ ይጠበቅባቸዋል	1	2	3	4	5
	21	የባንኩ ሰራተኞች የደንበኛ ውን ፍላጎት በ ቻማሟላት ይጠበቅባቸዋል	1	2	3	4	5
	22	የባንኩ የስራ መጀመሪያ የስ አተለሁ ሉ ም ደንበኞች እመቺ መሆን ይጠበቅበታ ል	1	2	3	4	5

ክፍል ሦስት፡ ከጥናቱ ጋር የተያያዙ ጥያቄዎች

በወጋገን ባንክ ኢ.ማ.አ ሁኔታ ያለውን የአገልግሎት አሰጣጥ ሁኔታ የሚመዝኑ ጥያቄዎች ቀርበዋል እባኮዎን በ መለኪያው መሰረት ትክክለኛ ነው ብለው የሚያምኑበትን መልስ የያዘውን ቁጥር በማክበብ መልስ ይስጡ

1. በጣም አልስማማም 2. አልስማማም 3. በመጠኑ እስማማለሁ 4. እስማማለሁ 5. በጣም እስማማለሁ

የጥራት መመዘኛ	ተ.ቁ	መግለጫ	መለኪያ ነጥብ				
ተጨባጭነት	1	ባንኩ የሚሰራባቸው መሳሪያዎች ሁልጊዜ መናዊና ናቸው.	1	2	3	4	5
	2	የባንኩ አቀማመጥ ሳቢ ነው	1	2	3	4	5
	3	የባንኩ ሰራተኞች በለባባሳቸው ጥሩ እናጽዱ ናቸው	1	2	3	4	5
	4	ባንኩ የሚሰራባቸው መሳሪያዎች ለአይን የሚስቡ ናቸው	1	2	3	4	5
ታማኝነት	5	ባንኩ የገባውን ቃል ጠብቆ አገልግሎት ይሰጣል	1	2	3	4	5
	6	ባንኩ ማንኛውን ምችግር እና ቅታ በከፍተኛ ሃላፊነት ይፈታል	1	2	3	4	5
	7	ባንኩ ትክክለበ ሆነ መልኩ በአንድ ጊዜ አገልግሎት ይሰጣል	1	2	3	4	5
	8	ባንኩ አገልግሎቱን ቃል በገባው ጊዜ ይፈጽማል	1	2	3	4	5
	9	ባንኩ የደንበኞችን መረጃ ያለ ስህተት ይመዘግባል	1	2	3	4	5
ተጠያቂነት	10	ባንኩ የአገልግሎት መስጫ ጊዜውን በትክክል ለደንበኞች አሳውቋል	1	2	3	4	5
	11	ባንኩ ሁልጊዜ ቀልጣፋ የሆነ አገልግሎት ይሰጣል	1	2	3	4	5
	12	የባንኩ ሰራተኞች ሁልጊዜ ደንበኞን ለመርዳት ፍላጎት አላቸው	1	2	3	4	5
	13	የባንኩ ሰራተኞች ደንበኞን ለመርዳት ይሰራጫሉ አለ ባቸው	1	2	3	4	5
እምነት ማሳደር	14	የባንኩ ሰራተኞች በታማኝነት በማገል ገል ደንበኞን ያ ስደ ስታሉ	1	2	3	4	5
	15	የባንኩ ሰራተኞች በደንበኞች እምነት የሚጣልባቸው ናቸው	1	2	3	4	5
	16	የባንኩ ሰራተኞች ትሁት ና ተግባቢ ናቸው	1	2	3	4	5
	17	የባንኩ ሰራተኞች የደንበኞን ንጥያቄ በእግባቡ ለመመለስ የሚስችል እውቀት አላቸው	1	2	3	4	5
በቅንነት ማገልገል	18	የባንኩ ሰራተኞች ለደንበኞች ትኩረት ይሰጣሉ	1	2	3	4	5
	19	የባንኩ ሰራተኞች ለእያንዳንዱ ደንበኛ ትኩረት ይሰጣሉ	1	2	3	4	5
	20	የባንኩ ሰራተኞች የደንበኞን ፍላጎት በመረዳት ያስተናግዳሉ	1	2	3	4	5
	21	የባንኩ ሰራተኞች የደንበኛውን ፍላጎት ብቻ በማሟላት ያስተናግዳሉ	1	2	3	4	5
	21	የባንኩ የሰራመጃ መሪያ ሰአት ለ ሁሉ ም ደንበኞች አመቺ ነው	1	2	3	4	5

1. ከላይ ከተጠቀሱት የአገልግሎት ጥራት ማረጋገጫ መመዘኛዎች ውስጥ የትኛው በጣም አስፈላጊ ነው ብለው ያምናሉ?

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2. አገልግሎት በሚቀበሉበት ወቅት ምን ያጋጠመዎት ችግር አለ?

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3. ችግሩን ለማ ቃለ እና አገልግሎት አሰጣጡን ለማሻሻል ምን መደረግ አለበት ይላሉ?

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