ST.MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

CHALLENGES OF DELIVERING QUALITY SERVICE IN THE CASE OF DASHEN BANK S.C, ADDIS ABABA SELECTED BRANCHES

By

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ADDIS ABABA

ETHIOPIA

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ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF BUSINESS ADMINISTRATION

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DEPARTEMENT OF BUSINESS ADMINISTRATION

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ENDORSEMENT

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St. Mary's University, Addis Ababa   July, 2017

DECLARATION

I, the undersigned, declare that this thesis is my original work; prepared under the guidance of **Afework Getachew (PhD)**. All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

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ACKNOWLEDGEMENT

ACRONYMS/ABBREVIATION

SERVQUAL   Service Quality

TQM   Total Quality Management

ATM   Automated Teller's Machine

SPSS   Statistical Package for Social Science

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ABSTRACT

The main intent of this study is to explore challenges of delivering quality service in case of Dashen Bank S.C, in Addis Ababa selected branches. Methodologically, both primary and secondary sources of data were incorporated in this study. Primary data were collected from employees and customers whereas the secondary data were collected from different books, journal, internet and annual reports. Moreover from the total population, 505 sample respondents were drawn for this research study. Convenience sampling techniques is used for choosing the respondents of the study. Questionnaires were distributed to one hundred seven employees and three hundred ninety eight customers of selected branches. The information obtained from the respondents was analyzed using descriptive statistics. The researcher found out that the key challenge for delivering quality service is lack of training on the bank's new products and service delivery, improper office arrangement to deliver service, shortage of the necessary working equipment and materials, problem on the allocation of physical facilities, lack of technologically up to date physical facilities, poor performance management system, lack of employees compliant handling system and lack of recognition for best performer employees. To improve the service delivery of the bank, the researcher recommended that giving appropriate training to employees on the new product, giving emphasis to the tangibles office materials, proper allocation of physical facilities, invest on new or update the existing system, it is better to use robust compliance handling system for both the employees and customers of the bank, standardizing the procedures for all branch and other will bring customer satisfaction and loyalty for the bank.

Key words:*quality service, challenges, service delivery and customer satisfaction*

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CHAPTER ONE
1. INTRODUCTION

1.1 BACKGROUND OF THE STUDY

The banking industry is highly competitive, with banks not only competing among each other; but also with non-banks and other financial institutions. Most bank products are easy to duplicate and when banks provide nearly identical services, they can only distinguish themselves on the basis of service quality.

Service quality is a concept that has received considerable interest and debate in research literature because of the difficulty of defining it. Service quality means different things to different people (Kotler & Keller,2006). Service is abstract as a result; service is difficult for suppliers to explain for customers to assess. In addition, no global definition of quality has been established until now even though; this has been the focus for some time now. Rather, different definitions are accepted under different circumstances. A search for this definition showed that quality has been defined variously as excellence, conformance to specification, conformance to requirement, fitness for use, loss avoidance, and meeting and exceeding customers' expectations.

Service quality is a function of pre purchase customer expectation, perceived process quality and perceived output quality. Customer expectation is understood as "desires or wants of consumers" or "what they feel the service provider should offer rather than would offer". On the other hand, customer perception is defined as customer's judgment of how service or product fulfill wants and desire (Kotler& Armstrong 2006). Perceived quality is the consumer's assessment of an entity's overall excellence or superiority (Zeithaml 1988).

Quality service has direct impact on performance and hence on customer satisfaction. Higher levels of customer satisfaction sustain customers' confidence, which is essential for competitive advantage. Customer satisfaction produces real rewards for the company in the form of customer loyalty and corporate image, while lack of customer satisfaction produces real liabilities. Customers go back to business again and again because they know its quality; they are also aware that they depend on the people there, and they will get consistent service, which indicates they are satisfied with the activities of the organization.

In the current situation of banking service provided by Dashen bank and with the emergence of other banks, the question arises as to whether customers are satisfied or not and what elements of banking that makes them satisfied or dissatisfied. The knowledge of the current levels of satisfaction and in particular the key determinants of satisfaction help for decision makers to focus on the key areas that lead to highly satisfied customers.

Dashen Bank is privately owned company established as per the intent of the new Federal Democratic Republic of Ethiopian policy and Investment code with a paid up capital of ETB 14.9 million. Dashen Bank was incorporated in the Ethiopian financial sector on September 20, 1995 with consistent expectation and vision of providing unparallel banking service in Ethiopia. The first founding members were 11 businessmen and professionals that agreed to combine their financial resources and expertise to form this new private bank. It went operational with eleven branch offices in the capital and regional towns of Ethiopia.

Dashen Bank coined its name from the highest peak in the Country, mount Dashen, and aspires to be unparalleled in banking sector. Headquartered in Addis Ababa, the Bank is the biggest private Bank in Ethiopia. Dashen is the most reputable brand in the domestic banking market; a reputation earned through consistent delivery of values and preeminence unmatched by its competitors. Therefore; this research tried to identify major challenges of delivering quality service from the employee's perspective and assessed how customers evaluate the service quality of the Dashen Bank S.C, Addis Ababa selected branches.

1.2 STATEMENT OF THE PROBLEM

There are few studies available in the literature that investigates the relationship between service quality, customer satisfaction and bank performance. An empirical study has indicated a strong relationship between perceived service quality, customer satisfaction and other variables in Austrian and Korean banks (Kayis, Kim and Shin, 2003).

There are several factors that yield customer satisfaction but service quality is one of them. It is reported that customer satisfaction helps to retain customers for greater profitability, increase in market share and more return on investment (Hackle and Westlund, 2000). It is investigated that service quality works as input to appeal as customer satisfaction (Malta, 2002). It is found that

customer satisfaction generates several outcomes like repeat purchase: positive word of mouth and long term profitability (Wirtz, 2003).

It is explored that there is direct and positive relationship between perceived quality and level of satisfaction (Iglesias and Guille'n, 2004). It is suggested that the bank can create customer satisfaction by incorporating trustworthy behavior, proper communication of information, reflection of genuine commitment to provide quality services, settlement of conflicts and improvement in quality of overall customer relations (Nelson and Chan, 2005).The main indicators of customer satisfaction were listed as trust, commitment, communication, service quality, service satisfaction and service handling (Nelson, 2006).

The expansion of the banking industry requires a study to assess the service quality offered by bank and customers' feelings regarding their experience and how it affects bank performance. It was documented that an increase in service quality and professional behavior resulted greater customer satisfaction and reduced customer erosion (Leeds, 1992).

In Ethiopia, many customers voice concerns about inefficiency and lack of quality service in the banking sector. However, there are inadequate published studies which demonstrate indeed the quality of banking service in Ethiopia is poor. As stated in the financial reports of the previous five years(2012-2016G.C) the Operational and financial performance of Dashen bank has getting stronger through time in terms of operational performance, their branch outlet, level of deposit, outstanding loans, asset, capital and profitability has been increasing apart from liquidity issue. But this financial aspect doesn't show service excellence as stated in the bank's mission statement. There are situations that don't make the service quality of Dashen Bank good or preferable among other. In this study the researcher tried to identify factors that hamper delivering of quality service and would assess how customers evaluate the service quality of Dashen bank.

Hence, based on the problem area discussed above, the researcher would try to study issues related to the following research questions:

☐　　　How customers evaluate the service quality of Dashen Bank?

☐　　　What are the common challenges employees face in delivering quality service?

1.3 OBJECTIVE OF STUDY

1.3.1. GENERAL OBJECTIVE OF THE STUDY

The main purpose of this study is to examine the major challenges of delivering quality service in case of Dashen bank S.C Addis Ababa selected branches.

1.3.2 SPECIFIC OBJECTIVE OF THE STUDY

In addition to the main objective, the study will try to meet the following specific objectives;-

- ❖ To determine how customers evaluate the service quality of Dashen bank.
- ❖ To identify challenges of delivering quality service from employees perspective.
- ❖ To assess the satisfaction level of customers on the bank's service.

1.4. SIGNIFICANCE OF THE STUDY

Nowadays service giving institutions change their traditional attitude and see customers as a key component for their survival. Customer satisfaction plays significant role in the achievement of organizational objectives. Preliminary analysis of customers need help the organization in designing strategic planning. The study has analyzed the theoretical perspectives, and after processing the feedbacks from the various categories, would devise ways to improve service quality and increases customer satisfaction in the branches. This study will have dual benefit for both the organization and customer. This research brings customer satisfaction, loyalty, stable development and higher profitability for the organization. Moreover, the study is believed to have the following importance:

- It would help the management to take appropriate action for the challenges of delivering quality service for the customers.
- It will enable Dashen bank officials to know customers view of their service delivery quality.
- Dashen bank will get feedback about its customers satisfaction level and help to take the necessary actions
- It will help those interested in this area to have an insight on theoretical understanding of the issue under discussion.

1.5 SCOPE OF THE STUDY

The study was delimited conceptually, geographically as well as methodologically.

Conceptually, this study only focuses on the cause and effect relationship between service quality dimensions (tangibility, responsiveness, reliability, empathy, and assurance) and the challenges of delivering quality service of Dashen Bank

Geographically, there are 19 commercial banks in Ethiopia but this study delimited itself on the biggest private commercial bank which is Dashen Banks.c .Furthermore, this study focused on some selected branches which are (Africa Andinet, Kera, Bole Medhanialem and Kality) branches.

Methodologically, this research is a sample survey research i.e. based on the representative sample conclusion for the population was made and the study is delimited to three hundred ninety eight customer's respondent and one hundred seven employees respondent. Additionally, the main source of this data could be questionnaire and secondary data.

1.6 LIMITATION OF THE STUDY

The main limitations of this study were constraints of resource and time. Not only this but the fact that the study was only conducted in four branches which makes the study to be more generalizable. In addition to these, other limitations were some customers refused to participate in this survey and some did not fill and return the distributed questionnaires on time.

1.7 ORGANIZATION OF THE PAPER

This paper is divided into five chapters. The first chapter contains the general introduction of the paper which includes back ground of the study, statement of the problem, objective of the study, significance of the study, scope of the study, limitation of the study and organization of the paper. The second chapter deals with the review of related literature. The third chapter deals with research method. The forth chapter deals with data analysis and interpretation. Finally the fifth chapter includes summary of results and tries to forward relevant conclusion and recommendation of the study.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

2.1 THEORETICAL FRAMWORK

2.1.1 SERVICE CONCEPT

Literary, service means something, which is done by individual or group to help or benefit others, either freely or with payment, through systematically arranged way, or in informal way to meet individual or public needs. Members of societies, individuals or groups who are direct recipients or users of these services are customers for those who supply the services.

Kotler (2000) defines service as work carried out for others by an organization where no transfer of goods is involved. It consists of social processes that involve a physical or informational interaction between a service provider and a client (user), the interaction of client and employees really lies at the heart of most service system. The Ethiopian Management Institute (2003) defines customer as a person who buys (external customer) and a person with whom one deals (internal customer or employees).

So the definition of customer is not limited only to someone who is a direct user of services or products and outside of the organization but it includes the organization's employees who render the service to direct users. The relationship between the two creates the customer chain and if the relationship is smoother the chain is stronger. Personnel selection, training the staff, recognition/motivation of good work and control are conditions that lead to smooth relationship between the internal and external customers; and the design and implementation of these conditions require commitment of management team (Kotler 2000).

2.1.2 SERVICE QUALITY

Services can be defined as actions, procedures and performance. Services are products that are rendered but it is not correspondent to something which is physical. The main difference between the product and services are that customers get value with no undying ownership of any tangible components. Moreover, service quality which is not like product quality which is determined by its unique characteristics which are intangible, perishable, inseparable, and heterogeneous (Zeithaml, 2006). As a result, service quality became vital research topics inview of its significant relationship to brand equity, profitability, leadership, customersatisfaction,

customer retention, service guarantees and financial performance (Ruyter, Wetzels& Bloemer (1998). A widely argumentative issue especially since it is so intricate to come to common agreement asto what exactly comprises service quality (Karunaratna A, 2014). According to Parasuraman etal. (1985), service quality is the difference between anticipated services (customer expectations)and perceived service (customer perceptions). Customers usually provides at specific anddefinite stores or shops, because they like the services rendered and they are guaranteed forparticular service privileges; thus, the performance of the service provider might stimulatebonding through reliability between them and the customer, which affects the latter's perceptionof the company or overall brand equity (Sharareh ,Shabnam , Nasim & Mahmood 2013).Therefore, Service quality is the act of meeting the desired and / expected needs of the customer (Smith, 1998). Service quality can be evaluated through specific service with five service quality dimensions: reliability, tangibility, responsiveness, empathy and assurance (Parasuraman et al., 1985, 1988).According to Sahar and Mohammadbagher (2012), "Expectations" refer to the customer's ambition that they feel about the service provider should put forward and "Perceptions" are the customer's appraisal of the service provider. As a result, service quality is an evaluation process which is outcome of the service in which customers are involved and where a certain experience is always evaluated to the perceived service obtained Moreover, service quality has been increasingly addressed and determined as the vital factor in distinguishing services and creating competitive environment and maintaining a satisfying

2.1.3 MEASURING SERVICE QUALITY

According to Fabnoun and Chaker (2003), measuring service quality is an important task since it allows the service provider to appraise and compare what things were like prior to changes set in and what they are after changes were made. The SERVQUAL tool has brought a extensive recognition as an best tool to investigate, review and measure the quality of services of several industries like banking, healthcare, hotels,etc. (Akter et al., 2008). As a result, it is an extremely supportive instrument but it cannot be implemented in the same way in all of the various industries. Therefore, It needs modification depends on the situations. For Such a different situation such as in the banking industry, the SERVQUAL instrument tools had to be modified in order to fit the particular requirements of the bank (Mostafa et al., 2005).

According to Haifa (2009), there are five dimensions of service quality that are appropriate toservice providers. These dimensions have experienced several modifications and many authors

came up with various dimensions related to SERVQUAL which has been recognized and implemented in various industries .A research study that was recognized as one of the most wide ranging studies in the area of service quality was conducted by Parasuraman et al. (1988). It was offered as a multidimensional construct. In their original formulation Parasuraman et al. (1985) identified ten components of service quality; Reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer, tangibles.

2.1.4 SERVICE QUALITY IN BANKING SERVICE

According to Sulieman (2013), the service quality of banking services provided to customers have been enhanced and it can be used as a foundation for realizing service excellence to meet competition, where distinguished service has become the basis for differentiation between the banks. The concept quality of service is to match and adapt to the requirements which means that service institutions such as banks, must have certain requirements and specifications of the services it provides to customers. While, Al-Mahiaoi (2006) defines service quality as: the standard for a match between the actual performance of service with customer expectations for this service. Under the alteration of the business environment, banks are seeking to reach beyond the quality by providing a distinguishing banking services, creating a sense of satisfaction to the customer through the service acquired and met their anticipation. Perceived quality is the judgment of the customer regarding the overall excellence or superiority of the product that is different from objective quality and associates to the perception of customer (Tang & Hawley, 2009) (Fayrene & Lee, 2011) cited in (Abad & Hossein 2012). According to Syzmanski & Henard (2001), Perceived quality is part of the forerunners of customer satisfaction and has a significant effect on repeat purchase. Therefore, perceived quality about the service is central to boost up strong service brands because it improves the superiority regarding the perception of the brand and aids to enhance brands differentiation in the markets (Low & Lamb, 2000; Yoo et al, 2000).

2.1.2 CHARACTERISTICS OF SERVICES

According to Kottler (2000) services have the following four major characteristics these are:-

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

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

Variability:-Services are highly variable, since they depend on who provides them and when and where they are provided. Service buyers are aware of this high variability and frequently talk to other before selecting a service provider. Service firms can take the following several steps to help manage service variability.

The first step is providing employee incentives that emphasize quality. The second step is standardizing the services performance process throughout the organization. This is helped by preparing a service blue print which depicts the services events and process in a flow chart, with the objective of recognizing potential service fail points. The third step is monitoring customer satisfaction through suggestion and complaint systems, customer surveys and comparison shopping so that poor service can be deducted and corrected.

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

2.1.3 SERVICE QUALITY

Service Quality is multidimensional concept; it means different things to different people. Firstly service is abstract as a result; service is difficult for suppliers to explain and for customers to assess (Edvardsson et al., 1994). Secondly, no global definition of quality has been established until the time of speaking even though this has been the focus of discussions throughout history. Rather, different definitions are accepted under different circumstances (Edvardsson et al., 1994)

Quality has been defined variously as excellence, value, conformance to specifications, conformance to requirements, fitness for use, loss avoidance and meeting and or exceeding customer's expectation. Among many definitions stated the most popular definition of quality was meeting and or exceeding customers' expectations.

2.1.4 CUSTOMER EXPECTATION

Customer expectations are understood as "desires -or wants of consumers" or "what they feel the service provider should offer rather than would offer" Parasuraman, A.; Zeithaml, V. A. and Berry, L.L. (1988), Expectations are created by several factors. Sometimes unrealistically high expectations occur especially, when customers perceive the business support services to solve their problems. This may be as a result of unrealistic marketing activities and strategies that instead of concentrating on the core service quality, emphasis is placed on social relationships, so consequently uncertainties emerges leading to mistrust (Lovelock &Wirtz 2007).

2.1.5 DYNAMICS OF EXPECTATION

The dynamics of customer expectation classified as Fuzzy expectation, explicit expectations and implicit expectations. Fuzzy expectation exists when a consumer expects the service provider to solve a problem but does not have a clear understanding of what should be done. An explicit expectation refers to clear understanding by customers as to what should be done in advance. They can be classified under realistic and unrealistic expectations. Implicit expectations on the other hand refer to elements of service which are so obvious to customers that they do not consciously think about them but take them for granted. Implicit expectations may become relevant when they are not fulfilled: e.g. the customer may mistakenly expect that a support service like bank statement is free of charge. Implicit expectation should therefore be made explicit and it must be clarified whether they are realistic or not. Overtime, expectations, that were once explicit, may become implicit and out of control: e.g. a certain level of quality and

empathy is taken for granted, but may decline as a consequence of frequency of the service (Gronroos, 2000).

2.1.6 CUSTOMER PERCEPTION

Perception is the process by which people select, organize, and interpret information to form a meaningful picture of the world (Kotler and Armstrong 2001). Customer perception is defined as customer's judgment of how service or product fulfills their needs, wants and desire. Perceived quality is the consumer's assessment of an entity's overall excellence or superiority (Zeithaml, 1988).

2.1.7 DIMENSIONS OF CUSTOMER PERCEPTIONS

The customers' perception of the service process are divided into two dimensions: the process dimension and, or how the service process functions, and the outcome dimension, or what the process leads to for the customer as a result of the process. The two quality dimensions are termed technical quality (what the service process leads to for the customer in the technical sense) and functional quality (how the process functions). Customers perceive the quality of the service in these two dimensions, what they get and how they get it. Technical quality is a prerequisite for good perceived quality, but it is seldom enough. In addition, functional quality aspect of a service must be on an acceptable level. More frequently, the perceived technical quality aspect of the service become visible for customers as soon as it is good enough, and after that the functional qualities aspects determine the level of perceive quality of service in the minds of consumers (Gronroos, 1982).

However, customer perception is influenced to a large extent by the image a company has in the eyes of the public. The image of a company serves as a filter that influences the quality perception favorably, neutrally or unfavorably depending on whether the customer considers the service provider good, neutral or bad. For example the lapses in a service process, causing delay may be eclipsed by the good image the company enjoys in the eyes of the public but overtime image changes (Gronroos, 1982).

2.1.8 SERVQUAL INSTRUMENTS

In this context, service quality is a prerequisite for survival and development of any company (Berry &Zeitheml, 1988). The original work of assessing and measuring service quality was done by Parasuraman et al. The frame work was based on a gap theory. In the earliest stages of SERVQUAL, there were ten components as service quality. They were; tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding, knowing the customer and access. Later, these dimensions were compressed into five; tangibles, reliability, responsiveness, assurance and empathy. These five dimensions were also considered as the skeleton of SERVQUAL and defined as follows;

Tangibles: "the appearance of physical facilities, equipments, personnel".

Reliability: "the ability to perform the promised service dependably and accurately".

Responsiveness: "the willingness to help customers and to provide prompt service".

Assurance: "the knowledge and courtesy of employees and their ability to inspire trust and confidence".

Empathy: "the caring, individualized attention the firm provides its customers''. Thus, while SERVQUAL refers to only five dimensions, it covers all ten original components as mentioned earlier. The first measurement of service quality using the SERVQUAL model is to establish customer expectation of the service they want and the second part is about customer perception after the service encounter. Parasuraman (1988) notes that, quality service is provided when one meets or exceeds customers' expectations. According to him, when customers talk about quality service, they mean reliability and prompt delivery of whatever the business promises. Customers also generally expect employees themselves to be clean as well as accurate and confident.

In the service quality literature, customer expectations are understood as "desires or wants of customers" or what they feel the service provider should offer rather than would offer and customer perceptions are defined as "the customer's judgment of the service organization's performance (Zeithaml, Berry &Parasuraman, 1991).

2.1.9 SERVQUAL APPLICATION AND CRITICISMS

Although SERVQUAL has been widely used by service companies, doubts have been expressed about both its conceptual foundation and methodological limitation. Majority of researchers using SERVQUAL have omitted from, added to, or altered the list of statements purporting to measure service quality. Another difficulty is that SERVQUAL was developed primarily in the context of face to- face encounters. In the electronic age, more dimensions would have to be looked at in respect of virtual services and transactions such as web sites availability, privacy, system efficiency to be able to measure electronic service quality. Another area of criticism has been SERVQUAL scale's dimension of comparison of a customer's expectation and their perceptions. Cronin and Taylor (1992) have suggested that it is not necessary to include a customer's expectation, arguing that modeling perceived performance is sufficient. So that the research at hand will follow measuring service quality of CBE based on the perceived performance.

2.1.10 Measurement and dimensions of service Quality

Manufacturing quality measurment can largely be objective and standardized while many servie measurments are perceputal or subjective. Parasuraman et al. (1985,1988) argued that the customer's perception of service quality offering is a function of five dimensions categorized as Reliability, Assurance, Tangibles, Empathy, and Responsiveness and suggested SERVQUAL (a service quality measurement tool).

Cronin and Taylor (1992) argued for "Performance only" measurement of service quality and proposed a service quality measurement tool called SERVPERF. Parasuraman's SERVQUAL model is widely used to measure perceived service quality. Parasuraman et al. (1985) also found that the customer's perception of service quality depends upon the size and direction of the gap between the service the customer expects to receive and what he or she perceive to have been received. Thus, service quality is defined as the gap between customers' expectation of service and their perception of the service experience. The gap theory is the method for calculating the service quality that involves subtracting a customer's perceived level of service received from what was expected. (Clow and Kurtz, 2003). This gap model is one of the best-received and most heuristically valuable contributions to the service literature according to Brown and Bond

(1995). The five dimensions of service quality are: tangibility, reliability, Responsiveness, Assurance and Empathy..

The SERVQUAL gaps can be calculated at three levels which are, the overall (unweighted) gap score, average gap scores for each dimension and gap scores for each attributes.

$$\textbf{SERVQUAL Gap score} = \frac{\sum_{i=1}^{n} \left(PAi - EAi \right)}{[n]}$$

Where, P=Perception score, E= Expectation score, Ai= Attribute number and n= it can be number of respondents/ attributes in a dimension/dimensions depending on the level of gap to be measured.
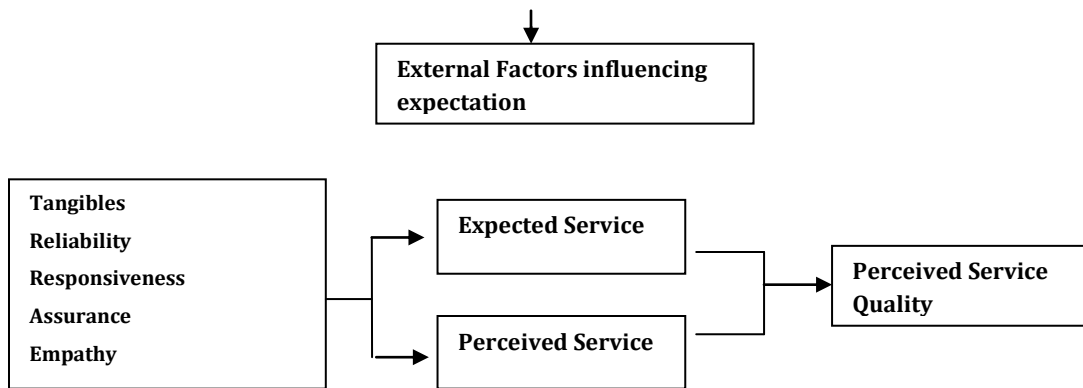
fig 2.1 SERVQUAL MODEL

2.1.11 THE GAP ANALYSIS

Berry and his colleagues developed the gap analysis model intended to help managers analyze sources of quality problem and how service quality can be improved (Parasuraman et al., 1985; Zeithaml et al., 1985). They develop a model called "the gap analysis model" which explains that the quality of a service (customer satisfaction) is a function of expected service and the perceived service. The expected service depends on the customer's past experiences, personal needs and word-of-mouth communication as well as external marketing communication by the service provider. The perceived service is the result of a process of affective analysis of the service after experience in relation to expectation of service performance before encounter. If the perceived performance of a product or a service is less than expected, customers will be dissatisfied. On the other hand if the perceived performance exceeds expectation, customers will be satisfied (Lin, 2003).

Kotler (1984) also thinks that, the buyer's satisfaction depends on the closeness between the customer expenditure and the service perceived performance. If performance falls short of expectation, the customer is dissatisfied and if performance matches expectation, the customer is satisfied and if performance exceeds expectation customer is highly satisfied.

2.1.12 CUSTOMER SATISFACTION

In recent years, many companies have adopted total quality management (TQM) programs designed to constantly improve the quality of their products, services and marketing processes. Quality has direct impact on product performance and hence on customer satisfaction. Higher levels of customer satisfaction sustain customers' confidence, which is essential for competitive advantage (Kotler and Armstrong, 2001). To understand satisfaction, we need to have a vivid picture of what customer satisfaction means. Customer satisfaction is the result of cognitive and affective evaluation of a service or a product. In other words the basic theory in customer satisfaction is the concept of expectation and perception.

Several authors have defined customer satisfaction in various ways. According to Kotler (2001), satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a

product's perceived performance (or outcome) in relation to his or her expectation. Gaither (1994) defines customer satisfaction as the determination of customer requirements and demonstrated success in meeting them. Kotler (2001) again defined customer satisfaction by giving details on the attributes of a highly satisfied customer. According to him, a highly satisfied customer stays loyal, longer, and buys more as the company introduces new products and upgrades existing products; talks favorably about the company and its products, pays less attention to competing brands and is less sensitive to price, offers service or product ideas to the company and costs less to serve him than new customers because transactions are routine. Kotler and Armstrong (2001) in their Principles of Marketing, define customer satisfaction as the extent to which a product's perceived performance matches a buyer's expectations. They continued that, if the product's performance falls short of expectations, the buyer would be dissatisfied but if performance matches or exceeds expectation, the customer will be satisfied or highly satisfied (Zeithaml, Berry &Parasuraman 1991).

2.1.13 FACTORS THAT CAUSE CUSTOMER SATISFACTION

Several factors affect customer satisfaction. The kinds of products that banks offer to its customers can cause customer satisfaction or dissatisfaction. Consumers do not buy a product or service for its own sake. They buy to acquire benefits that the product offers. They buy to satisfy a need. Products therefore exist for what they fulfill in terms of consumer needs. It is the essential feature or benefit that the buyer expects to receive from using the product that motivates buying behavior (Boateng, 2006).

The attributes of a product can differentiate it from others in the product category. Qualities like reliability or high performance may be associated with a particular product from a particular service provider (Boateng, 2006). The special features of a product can also differentiate it from others. For example, Standard Chartered Bank introduced a savings account that offered a Life Policy Cover to the holder for all amounts in excess of one hundred thousand cedi (¢100,000.00). This can be seen as introducing a feature to differentiate their savings account from those of their competitors. A customer at another bank who knows of this offer from Standard Chartered Bank may leave his/her bank and join Standard Chartered Bank to be able to enjoy this facility (Boateng, 1994). Again when the interest rates, for example, charged on loans by a bank is high,

customers may have difficulty repaying such loans and so may become dissatisfied and may leave to open accounts with other banks where interest on loans is low (Boateng, 2006).

Another service element that causes customer satisfaction or dissatisfaction is the people or the employees delivering the product or service. A friendly employee or staff adds to customer satisfaction and helps to promote the image of the organization in the eyes of the customer and the general public. However, some employees will do a better job of satisfying customers than will others regardless of the quality of training, reward, and recognition programs afforded them (Boateng, 2006).

The service delivery process also plays a key role in customer satisfaction. When the process of service delivery is too long, it lengthens customer waiting time (Lovelock &Wirtz, 2007). The physical evidence also plays a role in customer satisfaction. The physical evidence includes the edifice or buildings and its decorations, an imposing banking hall with comfortable seats, places of conveniences, etc. The edifice or building and its external and internal decorations can satisfy a customer. The customer can pride him or herself as customer of that bank. Also, easy access to the bank premise would make a customer feel happy in transacting business with a bank, for example, if the bank premise is located on a high street. However, the nice edifice of a banking hall will not be noticeable if customer service is poor and there are unnecessary delays and lack of personal support from staff (Sasraku, 2007).

The technology being used by the bank in service delivery could be a source of satisfaction to customers. When electronic devices like computers are used, they tend to speed up the processing time of transactions. Service system quality, behavioral service quality, service transaction accuracy and machine service quality are necessary to make the technology in use worthwhile (Sasraku, 2007). Furthermore, the security of customers and their deposits is an area of concern to customers. When customers are assured of protection from external threats they feel secured and happy. For example, if a bank is situated at a place noted for criminal activities, customers are scared and dissatisfied (Sasraku, 2007). Of course the internal security is equally important to customer who will want to deal with personnel with integrity and good moral values especially, the financial institutions (Lovelock &Wirtz, 2007).

2.1.14 MODERN TREND IN CUSTOMER SATISFACTION

In the early era of marketing, manufacturers of products and service providers did not place so much emphasis on customer satisfaction because they believed their notion about the product or service was the best and that customers did not know what was best for them. However, today, customer satisfaction is no longer a slogan. It has become a very important concept in all societies. As Kotler and Armstrong (2001) note "it is becoming a way of life in corporate America … as embedded into corporate cultures as information technology and strategic planning." In any free market economy, it is obvious that only the fittest can survive and this makes the issue of customer satisfaction very important in competitive markets (Kotler& Armstrong, 2001).

2.1.15 COST SAVING OF HIGH CUSTOMER SATISFACTION

According to Kotler (1989) the importance of retaining a customer is that there is strong evidence that there is a positive correlation between customer retention and profitability. They contend that the longer a customer stays with the company, the higher the likelihood that she/he will place a greater amount in the business which means higher market share, which in turn means higher revenues. In addition, lower costs are incurred in advertising and promotion in order to attract the customer. Selling cost can also be lower due to salesperson not having to call on as many prospective new customers. Lower product development and design costs can accrue due to fewer modifications being required from prospective new customers. In the long run the revenue of the company increases leading to high profit margin (Kotler, 1989). Kotler (1989) also observed that, the average unhappy customer may tell nine other people about his/her experience, whereas the average happy customer will tell only five other people.

Managers and marketers should therefore be much concerned about actions and reactions of customers since these forms the basis of growth and survival of every organization (John, 1997). Customer satisfaction is the key to the growth and profitability of retail banking. It implies the retention of customers for a long time, which is cheaper than attracting new ones (Kotler, 1989).

In the current situation of banking in Ethiopia particularly with banks becoming larger and with the increase number of new banks, the question arises as to whether customers are satisfied or not and what elements of retail banking that makes them satisfied or dissatisfied. The knowledge

of the current levels of satisfaction and in particular the key determinants of satisfaction help those in the industry to focus on the key areas that lead to highly satisfied customers

2.1.16 CUSTOMER SERVICE STANDARDS AND ACCOUNTABILITY

A core component of a customer-focused organization is a clear set of customer service performance standards that is systematically reinforced. Standards of customer service identify and communicate what constitutes satisfactory performance for all employees and customers. They provide uniform measures for all staff and promote consistently strong customer service. According to Schneider and Bowen, 1995, satisfaction consultant to the hospital industry, "Behavioral change requires standards, not suggestions." Once those are in place, an organization can develop consistency by clearly communicating what is expected and, based upon those expectations, reinforce positive behaviors and hold employees accountable for sub-standard service delivery. According to Center for the Study of Social Policy to satisfy customers staffs need tools including thorough training, flexibility and empowerment to solve problems and satisfy customers. To know that the organization values them, Frontline staffs also need recognition and rewards for strong performance.

Orientation and Training: - Customer service leaders place heavy emphasis on instilling a customer-first culture throughout their organizations by training new employees and reinforcing a customer focus with current employees. Successful service organizations make a clear commitment to training the employees who interact with the public, whether they provide service by telephone or in-person. Their training programs include formal classroom instruction that focuses on job skills and attitudes and the expectations of management, as well as on-the-job training that allows staff to learn about the organization and the work from interaction between coworkers (Schneider and Bowen, 1995).

Empowering Employees to Satisfy Customers: - Orientation and training of staff are common ways of focusing employees on customer service. Employee empowerment giving employees the flexibility to satisfy customers is less widely practiced. However, studies show that it can lead to improved customer service and increased customer satisfaction and that it is energizing and highly motivating for employees. Customer-oriented organizations also empower and motivate employees by involving them in essential organizational processes. When everyone participates

in developing organizational plans and strategies for improvement, it adds more ideas, increases employee attention, and contributes to a culture of employee empowerment. The organizations have to involve all levels of employees in the organization's strategic planning process. After senior leaders identify specific company objectives, they communicate those objectives to staff at "lower levels" of the organization. The employees on those levels identify the actions and deeds that if done will collectively meet the objectives (CSSP, 2007).

Recognizing and Rewarding Employee Performance: - A common practice among successful service organizations is constant recognition, reward and praise for employees who provide outstanding customer service. This can take many forms; it does not always need to be expensive to be effective. Moreover, each month employees who go "above and beyond" are praised in front of coworkers and managers and given certificates and gifts from the caring baskets (CSSP, 2007).

2.2 EMPIRICAL FRAMEWORK OF THE STUDY

There are few studies available in the literature that investigates the relationship between service quality, customer satisfaction and bank performance. An empirical study indicates a strong relationship between perceived service quality, customer satisfaction and other variables in Austrian and Korean banks (Kayis, Kim and Shin, 2003).

There are several factors that yield customer satisfaction but service quality is one of them. It is reported that customer satisfaction helps to retain customers for greater profitability, increase in market share and more return on investment (hackle and westlund, 2000). It is investigated that service quality works as input to appeal as customer satisfaction (malta, 2002) it is found that customer satisfaction generates several outcomes like repeat purchase: positive word of mouth and long term profitability (wirtz, 2003).

It is explored that there is direct and positive relationship between perceived quality and level of satisfaction (Iglesias and Guille'n, 2004). It is suggested that the bank can create customer satisfaction by incorporating trustworthy behavior, proper communication of information, reflection of genuine commitment to provide quality services, settlement of conflicts and improvement in quality of overall customer relations (Nelson and Chan, 2005).The main

indicators of customer satisfaction were listed as trust, commitment, communication, service quality, service satisfaction and service handling (Nelson, 2006).

The expansion of the banking industry requires a study to assess the service quality offered by bank and customers' feelings regarding their experience and how it affects bank performance. It was documented that an increase in service quality and professional behavior resulted greater customer satisfaction and reduced customer erosion (Leeds, 1992)

2.3 CONCEPTUAL FRAMEWORK

Delivering quality service in the organization is an output of service quality dimensions (reliability, responsiveness, assurance, empathy and tangibles) and Improving these factors will increase customer satisfaction and loyalty to the organization finally stable development will come.

Fig 2.2 Conceptual framework

Service quality dimensions
- ➤ Reliability
- ➤ Responsiveness
- ➤ Assurance
- ➤ Empathy
- ➤ Tangibles

Quality service delivery
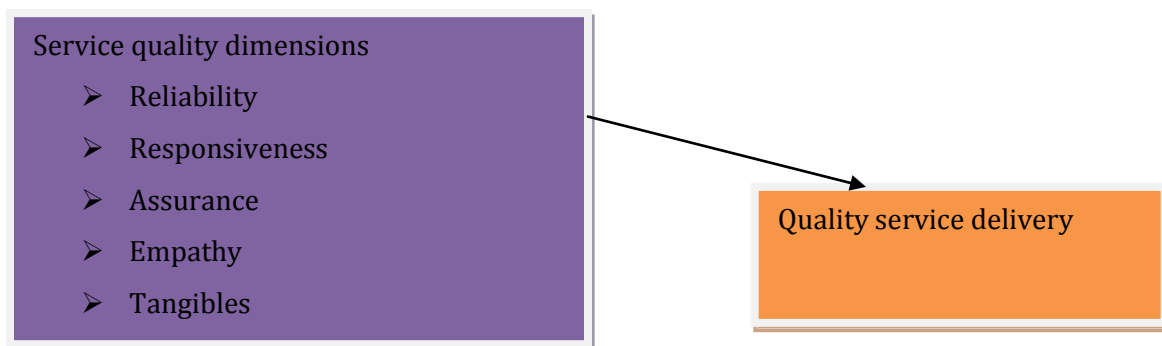
SOURCE: SULEIMAN (2013)

CHAPTER THREE

3. RESEARCH DESIGN AND METHODOLOGY

3.1 RESEARCH DESIGN

A research design is the program that guides the researcher in the process of collecting analyzing and interpreting the data. The researcher used descriptive form of research design to provide solutions to the research problems. Descriptive research involves gathering data that describes event and then organizes, tabulates, depicts and describes the data collection. Thus a descriptive research method was used in order to gather pertinent data from the population.

3.2 SOURCE OF DATA

Primary Data Source

The primary data were gathered from the response of the subject of the study through questionnaires and observation. The researcher developed and administered questionnaires to selected branches in order to investigate challenges of delivering quality service as well as conducted direct observation of the service delivery process of some branches to obtain additional information about the topic being studied.

Secondary Data Source

Books, journals, policy manual, internet, previous researches conducted on this topic, different literatures and documents that are more related to the issue would be used as secondary data source.

3.3 TARGET GROUP AND POPULATION OF THE STUDY

The target populations for the study were all selected branches employee and customers of Dashen Bank S.C, regardless of whether they are doing their banking transactions with domestic banks, foreign banks, or other banking services at the selected branches and the size of the study populations were one hundred forty seven (147) for employees and ninety four thousand two hundred ninety three (94,293) for customers. (Source: office of strategy development).To make the study manageable and because of cost and time constraints appropriate sampling method

were employed. Out of 128 branches that are found in Addis Ababa four branches were selected (which are Bole Medhanealem, Kality ,Kerra and Africa Andinet) by using convenience sampling technique method. Questionnaire was distributed to the selected branches at the bank working hours.

3.4 SAMPLE ANDSAMPLING TECHNIQUES

For the purpose of making the study effective, convenience sampling technique is implemented for both employees and customers of the bank. And also two branches from grade A and two branches from special grade were selected using convenience sampling technique. Convenience sampling technique is used for the purpose of its simplicity and easiness.

Convenience sampling technique is used to select customers and employees for the survey and questionnaires were distributed at the working hours of the bank. A convenience sampling technique, which is a non probabilistic sample, was used to select respondents for two reasons. First customers are scattered across the city, which makes it very difficult to contact each of them individually. Again, the researcher is working within the schedule limited time and resource to conduct the study. Then out of ninety four thousand and two hundred ninety three (94,293) total population size for the customers three hundred ninety eight (398) customers and from one hundred forty seven (147) total population size of employees, one hundred seven (107) employees were selected respectively as a sample size for the study using sample size determination developed by Yemane,(1967).

$$n= \frac{N}{1+Ne^2}$$

Where,

n =Sample size

N =Total population

e =sample error

3.5. DATA GATHERING INSTRUMENTS

To obtain the current and primary information from respondents' questionnaire were used as the main instrument of gathering data. In addition, analysis of related documents was the secondary source of data for the study.

Accordingly, questionnaires were administered to customers and employees that are found in four selected branches of Dashen bank S.C located in Addis Ababa (Dashen Africa Andinet, Bole Medhanealem, Kality and Kerra) branches.

Documents such as books, policy manual, previous researches conducted on this topic, different literatures more related to the issue were consulted to see the status of service quality and challenge for delivering quality service.

3.6. METHOD OF DATA ANALYSIS

Descriptive statistics is the most appropriate statistic, since the nature of the study objectives and research questions are to explore and describe challenges of delivering quality service. Therefore the data gathered from primary and secondary sources were summarized quantitatively. Tables and percentages are used to give a condensed picture of the quantitative data .SPSS software version 20 was employed to analyze the data. Then after analyzing the data and properly interpreting them findings were summarized and based on the findings the appropriate conclusion were drawn and possible recommendations were forwarded.

3.7. DATA VALIDITY AND RELIABILITY

Validity is defined as how much any measuring instrument measures what it is intended to measure. Bryman and Bell (2003) also suggested that the important issue of measurement validity relates to whether measures of concepts really measure the concept. "Validity refers to the issue of whether an indicator (or set of indicators) that is devised to gauge a concept really measures that concept. To increase the validity of the instrument content validity has been used. The level of reliability of the instrument is measured by the consistency of the variables and it was checked with the Cronbach's alpha statistics. Cronbach's alpha is an index of reliability associated with the variation accounted for by the true score of the "underlying construct" The results were extracted and presented by the table below.

Table 1:   Reliability statistics for customers

Variables	Cronbach's Alpha	No of Items
Reliability	0.72	4
Responsiveness	0.62	4
Assurance	0.68	3
Empathy	0.67	4
Tangibles	0.69	4

Source: SPSS Output

Table 2: Reliability Statistics for Employees

Variables	Cronbach's Alpha	No of Items
communication	0.78	2
Delegation of Authority	0.71	2
Performance management	0.75	4
Training	0.67	4
Material and office facility	0.74	4
Attitude	0.73	2

Source: SPSS Output

CHAPTER FOUR

4. DATA ANALYSIS AND INTERPRETATION

4.1 GENERAL INFORMATION ABOUT THE RESPONDENT

As stated in the methodology part, the researcher approached 4 branches and distributed five hundred five questioners to respondents (398 questioners for customers' and 107 questionnaires for employees of selected branches). Out of those distributed questionnaires, 285(72%) questionnaires from the customers and also all questionnaires 107(100%) from employees of selected branches were filled correctly and returned to the researcher. The tables below show the four sampled branches and the corresponding respondents.

TABLE 3: NUMBERS OF QUESTIONNAIRES DISTRIBUTED AND RETURNED FROM CUSTOMERS

Name of branches	Number of distributed questionnaires	Number of returned questionnaires	Percentage of response by branch
Bole medhanialem	80	50	17.6%
Africa Andinet	88	57	20%
Kality	120	88	30.8%
Kerra	110	90	31.6%
Total	398	285	100%

Source: summery of customers' respondent 2017

TABLE 4: NUMBERS OF QUESTIONNAIRES DISTRIBUTED AND RETURNED FROM EMPLOYEES

Name of branches	Number of distributed questionnaires	**Number of returned questionnaires**	**Percentage of response by branch**
Bole medhanialem	**26**	**26**	**24.3%**
Africa Andinet	**24**	**24**	**22.4%**
Kality	**28**	**28**	**26.2%**
kerra	**29**	**29**	**27.1%**
Total	**107**	**107**	**100%**

Source: summery of employees' respondent 2017

4.2 DATA ANALYSIS OF EMPLOYEES RESPONDENT

4.2.1 GENERAL INFORMATION OF EMPLOYEES' RESPONDENT

TABLE 5: GENERAL INFORMATION ABOUT EMPLOYEE RESPONDENT

No	Indicator	Category	Frequency	Percent	Cumulative percent
1	Gender	Male	65	60.7	60.7
		Female	42	39.3	100
		Total	107	100	
2	Age Group	18-30	47	43.9	43.9
		31-45	40	37.4	81.3
		46-60	20	18.7	100
		Above 60	0	0.0	
		Total	107	100	
3	Educational level	High school	0	0.0	0.0
		College diploma	20	18.7	18.7
		University bachelor's degree	56	52.3	71.0
		Masters degree and above	31	29.0	100
		Total	107	100	
4	Current position	Customer service agent	71	66.4	66.4
		Casher	4	3.7	70.1
		Auditor	8	7.5	77.6
		Supervisor	12	11.2	88.8
		Accountant	4	3.7	92.5
		Assistant manager	4	3.7	96.3
		Manager	4	3.7	100.0
		Total	107		
5	Service year	Less than 1 year	19	17.8	17.8
		1-3 years	30	28.0	45.8
		4-6 years	35	32.7	78.5
		7 years and above	23	21.5	100
		Total	107	100	

Source: summery of respondents 2017
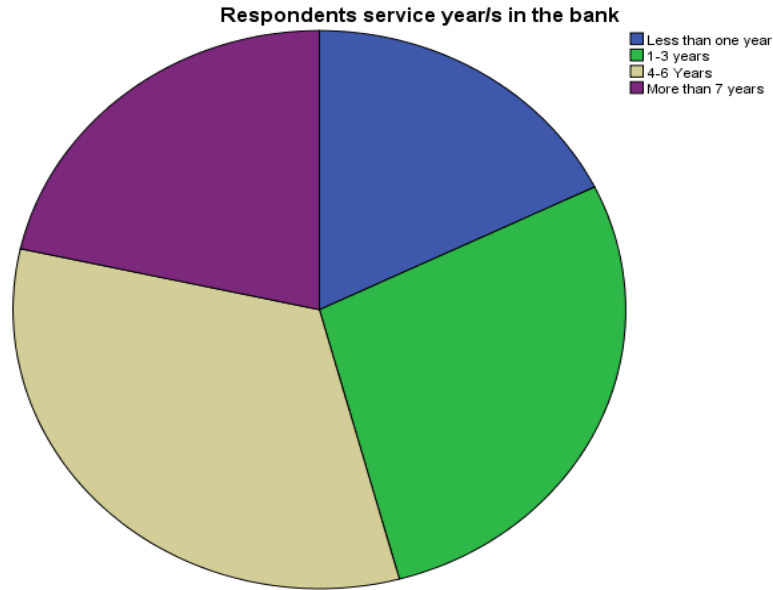
Fig 4.1 Respondents service year/s in the bank

As it can be seen in table 3 above, out of 107 employee respondents 60(60.7%) of them were male and 42(39.3%) of respondents were females. This shows that most of Dashen bank employees are males. In terms of age, 43.9% of the respondents are between 18 and 30 years, 37.4% respondents are between 31 and 45 years, 18.7% between46-60, and are no respondents above 60 years, the majority of them are between 18-30 years of age.

In terms of education 20 (18.7%) of the respondents were diploma holder, 56(52.3%) were first degree holder and the rest 31(29.0%) of respondents are second degree or MA holder. There were no respondents under high school certificate level. In item three the table show that 71(66.4%) of the respondent were customer service agent, 4(3.7%) of them are casher, 8(7.5%) were auditor, 12(11.2%) were supervisor, 4(3.7%) were accountant, 4(3.7%) were assistant manager and the remaining 4(3.7%) were manager. Moreover, 82.2% of the employee's respondents are serving the bank for more than one year and the remaining serve the bank for less than one year. It indicates that employees have adequate knowledge about the work to be done and serving for more than one year show their high correlation with the customers need. Therefore it has favorable impact on quality service delivery.

4.2.2 *ORGANIZATIONAL FACTORS AFFECTING QUALITY SERVICE DELIVERY*

4.2.2.1 Communication

The result below show that, 77(72.0%) of employee respondents agree that managers communicate well and gives clear instructions with the mean score value of 3.7. But 18(16.8%) of them disagreed. And also 85(79.5%) of employees respondent agree that the team spirit with other colleagues assisted them to provide quality service with the mean score of 3.9. Based on the result majority of the respondents, managers and subordinate communicate well and the team sprit between colleagues was good which facilitates quality service delivery. Communication between manager and subordinate play great roll to deliver quality service for customer. When subordinate get clear instruction about the task to be done from their manager, the task will implemented easily. Availability of team sprit among the staff member enables the organization to achieve organizational goal and also satisfy customers.

TABLE 6: COMMUNICATION

	Item	Response										Cumulative		mean	StD
		SD		D		NEUTR		A		SA					
		Fr	%	fr	%	fr	%	fr	%	fr	%	fr	%		
1	Managers communicate well and give me clear instructions about service delivery.	6	5.6	12	11.2	12	11.2	55	51.4	22	20.6	107	100	3.7	1.1
2	The team sprit with other colleagues assisted me to provide quality service.	4	3.7	10	9.3	8	7.5	57	53.3	28	26.2	107	100	3.9	0.9

Source: summery of respondents 2017

4.2.2.2 Delegation of authority

Participating staff in decision making motivates employees and facilitate the implementation of decision making. Empowering staff especially front line (customer service agents) by improving their capacity enables the organization in delivering quality service for its customer.

Data for item number 1 of table 5 show that, 59(55.1%) respondents participate in decision making, with the mean score value of 3.4. 30(28.1%) respondent don't participate in decision making and 18(16.8%) respondents were not sure whether they are participating in decision making regarding service quality.

Item number 2 of the below table presents staffs responses about the presence of accountability system for failure of discharging responsibility. The response indicates that majority of respondent at least agree there is an established accountability system to handle failure of discharging responsibility with a mean value score of 3.4 . Only 36(35.5%) of respondent disagree about its existence. Therefore the result indicates that employees' participation in decision making is good, because of this employee could be flexible for delivering quality service. On other way strong accountability system help the bank to deliver accurate output for its customers.

TABLE 7:DELEGATION OF AUTHORITY

		Response										cumulative		mean	std
		SD		D		NEUTRAL		A		SA					
	Item	fr	%	fr	%	fr	%	fr	%	fr	%	fr	%		
1	I participate in decision making regarding service quality	8	7.5	22	20.6	18	16.8	35	32.7	24	22.4	107	100	3.4	1.3
2	There is a well-established accountability system to failure of discharging responsibility	12	11.2	20	18.7	6	5.7	39	36.4	30	28.0	107	100	3.5	1.4

Summary of respondents 2017

4.2.2.3 Performance management

Performance management is a process which enables employees to utilize their best efforts towards achieving or exceeding individual target and organizational goal. The researcher examines the impact of performance management in delivering quality service. Table 6, contains perception of staff respondents towards indicators of performance management system. More respondents responds that 45(51.4%) disagree with the existence of performance management system and the mean score value is 2.7 which implies disagreement. 22(20.6) of respondent are not sure about their existence and the rest 30(28%) respondent agree on its existence. Under item no 2 of table 6, 57(53.2%) of respondent disagree that performance management is made based on indicators agreed up on the managers with the mean score value of 2.8. While the rest agreed up on it. With respect to Dashen bank compliant handling system, 50(46.8%) disagrees that Dashen bank has a system that can handle their complaints with mean score value of 2.8. 10(9.3%) of respondent are not sure about its existence and 47(43.9%) agree on its existence. Under item number 4 of table 6 the response show majority of customer disagree that making special effort to serve customer will result in more pay or recognition and only 33(30.8%) agree that making special effort to serve customer will result to more pay and recognition. Employees reward only one month salary for their best efforts for each year but majority of respondents believe that a one month salary for their best efforts is not neaps and it couldn't considered as a recognition unless it have additional promotion. Poor performance evaluation system, poor employees' compliance handling system and inadequate rewarding system for best performance have great impact on service delivery. Employees perceive the job as duty not as an interest. The service will not be attractive for its customers.

Table 8: Performance Management

	Item	Response										Cumulative			mean	std
		SD		D		N		A		SA						
		fr	%	fr	%	fr	%	fr	%	fr	%	fr	%		
1	Dashen bank performance management system where performance is periodically evaluated	15	14.0	40	37.4	22	20.6	20	18.7	10	9.3	107	100	2.7	1.2
2	my performance evaluation is done based on indicators which are agreed upon with the manager	18	16.8	39	36.4	13	12.1	20	18.7	17	15.9	107	100	2.8	1.4
3	there is a system that can handle my complaints in the bank	25	23.4	25	23.4	10	9.3	35	32.7	12	11.2	107	100	2.8	1.4
4	Making a special effort to serve customers will result in more pay or recognition.	37	34.6	22	20.6	15	14.0	18	16.8	15	14.0	107	100	2.6	1.5

Source: summery of respondent 2017

4.2.2.4 Training

Table 6 shows that 40(37.4%) and 37(34.6%) of the respondents agree and strongly agree respectively that their work load is fair when compared to other colleagues with mean score value of 3.8. while the remaining 23(21.5) disagree on the fairness of their work load. For item number 2 of the same table 28(26.2%) and 24(22.4%) of employee respondents agree and strongly agree respectively on they have been well trained by the bank on how to handle customers with the mean value of 3.1. Moreover, more than 61(57%) of respondents revealed that they disagree with the indicator that I got adequate training on the bank's new products with the mean value of 2.7. As shown in item 4 of table 7 below, more than 64% of respondents agreed that Dashen bank hire competent and capable employees to branch with the mean value of 3.5.

Therefore Dashen bank hire competent employees, employees are well trained on how to handle customer and their work load is fair when compared to the other coworkers. But employees are not trained well on the new product so it has an impact on the quality service delivery. Employees couldn't be confident to express the new product to customers.

Table 9: **Training**

NO	Item	Response										Cumulative		mean	std
		SD		D		NEUTRAL		A		SA					
		fr	%	fr	%	fr	%	fr	%	fr	%	fr	%		
1	My work load is fair compared to the work load of others colleagues	9	8.4	14	13.1	7	6.5	40	37.4	37	34.6	107	100	3.8	1.3
2	I fell that I have been well trained by the bank on customer handling	17	15.9	33	30.8	5	4.7	28	26.2	24	22.4	107	100	3.1	1.5
3	I got adequate training on the banks new product	21	19.6	40	37.4	8	7.5	25	23.4	13	12.1	107	100	2.7	1.3
4	The bank hires competent and capable employees to the branch	11	10.3	20	18.7	7	6.5	43	40.2	26	24.3	107	100	3.5	1.3

4.2.2.5 Material and office facility

Employees can provide quality service if equipped with necessary equipment, materials as well as with well arranged and clear office. To the reverse absence of these facilities will be challenge for delivering quality service. Table 8 below shows different levels of employee's agreement on material and equipment facilities.

Table 10: Material and office facility

	Item	Response										Cumulative		mean	std
		SD		D		NEUTR		A		SA					
		fr	%	fr	%	fr	%	fr	%	fr	%	fr	%		
1	Dashen bank office arrangement is suitable for delivering quality service.	10	9.3	18	16.8	5	4.7	43	40.2	31	29.0	107	100	3.6	1.3
2	The bank provides me the necessary working equipment and material.	24	22.4	39	36.4	3	2.8	22	20.6	19	17.8	107	100	2.7	1.5
3	The distribution of equipment and material is done based on the requirement of the work.	23	21.2	41	38.5	2	1.9	23	21.5	18	16.8	107	100	2.7	1.4
4	Technological up to date equipment and physical facilities are adequately available.	24	22.4	40	37.4	4	3.7	26	24.3	13	12.1	107	100	2.7	1.4

Source: summery of respondents 2017

For item number 1of this, 43(40.2%) and 31(29.0%) of respondents agree and strongly agree respectively on Dashen bank office arrangement is suitable for delivering quality service with a mean value of 3.6. The remaining 10(9.3%), 18(16.8%) and 5(4.7%) of respondents strongly disagree, disagree and neutral on this issue.

For item number 2 of table 8 only 41(38.4%) of staff respondents agreed that Dashen bank provide them with the necessary working equipment and materials needed to carry out their jobs. While majority of respondents 63(58.8%) disagreed on the provision of necessary working equipment and materials for their work with a mean value of 2.7.

Similarly, for item number 3 of table 8, 64(59.8%) of the respondents express their disagreement with working equipment and materials are distributed based on the requirement of the work with a mean value of 2.7. Among the total respondents, 41(38.3%) express their agreement that materials and equipment are distributed based on the requirement of the work and the rest 2(1.9%) are not sure on the distribution.

Under item number 4 employees asked to express their level of agreement on the availability of technologically up to date equipment and physical facilities. More than 64(59.4%) of respondents disagree and only 39(36.4%) show their agreement on availability of technologically up to date equipment and physical facilities,4(3.7%) are neutral on it with a mean value of 2.7.

Even though the office arrangement is suitable for quality service delivery, unavailability of necessary working material, improper distribution of this material and absence of recent technology will lead to poor service delivery or output. Finally it may lead to loss of market share and customers dissatisfaction.

4.2.2.6 Employee attitude

Table 11: employee attitude

	Item	Response										Cumulative		mean	std
		SD		D		NEUT		A		SA					
		fr	%	fr	%	fr	%	fr	%	fr	%	fr	%		
1	I can read and understand the psychology of customers	9	8.4	22	20.6	5	4.7	44	41.1	27	25.2	107	100	3.5	1.3
2	I understand the meaning of losing one customer	18	16.8	28	26.2	3	2.8	31	29.0	27	25.2	107		3.2	1.5

Source: summery of respondent on field survey 2015

As per item number 1 of table 9, 71 (66.3%) of the respondents agreed that they can understand the psychology of customers with a mean value of 3.5, only 31(29%) of them disagree on It. 5(4.7%) of respondent were neutral on this issue. Likewise item number 2 of the same table indicates that 58(54.2%) of the respondents revealed their agreement with the issue that they can understand the meaning of losing one customer with a mean value of 3.2.

Therefore, employees have a good understanding about loss of customer and its effect on the organization.

4.3 DATA ANALYSIS OF CUSTOMER'S RESPONSE

4.3.1 GENERAL INFORMATION OF CUSTOMERS RESPONDENT

TABLE 12: CUSTOMER RESPONDENTS GENERAL INFORMATION

No	Indicator	Category	Frequency	Percent	Cumulative percent
1	Gender	Male	170	59.6	54.0
		Female	115	40.4	100
		Total	285	100	
2	Age Group	18-30	84	29.5	29.5
		31-45	112	39.3	68.8
		46-60	66	23.2	91.9
		Above 60	23	8.1	100.0
		Total	285	100.0	
3	Educational level	High school completed	82	28.8	28.8
		Certificate	63	22.1	50.9
		Diploma	56	19.6	70.5
		University bachelor's degree	49	17.2	87.7
		Masters degree and above	35	12.3	100.0
		Total	285	100.0	
4	Occupation	Student	40	14.0	14.0
		Gov't organization employed	74	26.0	40.0
		Pvt .organization employed	110	38.6	78.6
		Self employed	61	21.4	100.0
		Total	285	100.0	
5	For how long you have been customer of Dashen bank	Less than 1 year	23	8.1	8.1
		1-3 years	58	20.4	28.4
		4-5 years	90	31.6	60.0
		More than 5 years	114	40.0	100.0
		Total	285	100.0	

Source: summery of respondents 2017

As it can be seen in table 10 above, out of 285 customers 170 (59.6 percent) of the respondents are males and 115(40.4 percent) of respondents are females. This shows that most of Dashen bank service users are males. This fact may help in the future while designing marketing strategies specifically promotional mix designing of the bank. In terms of age, 29.5% of the respondents are between 18 and 30 years, 39.3% respondents are between 31 and 45 years, 23.3% between46-60, and 8.1% of respondents are above 60 years, the majority of them are between 31-45 years which means the productive age.

Under table 10 items no 2, 28.2 percent of respondents have secondary education and 71.2 percent of the sampled respondents have tertiary education. This academic qualification of customers may be helpful for the bank in implementing new banking technologies in the future so as to deliver new banking products and services. In addition, based on this fact it may possible to conclude that they are educated enough to express their opinion about services given to them. So, relevant experience gathered from them to judge service quality and customer satisfaction.

Regarding the occupation of respondent customers, they come from different profession. As depicted in Table above, for example 40(14%), 74(26.0%), 110(38.6) and 61(21.4%) respectively were from student, government organizations, private organization and self-employed. From this it is possible to secure different views about quality service and customer satisfaction.

Out of 285 respondents majority 204(71.5%) of the respondents are customers of Dashen bank for more than three years and only 61(28.5) of the respondents have been customers of bank below three years. Thus, the large numbers of these respondents are expected to have a lot of experience about the service delivery quality of the bank and they can easily measure their satisfaction level.

4.3.2 CUSTOMERS RESPONSE ON SERVICE QUALITY

4.3.2.1 Reliability

Customers measure the reliability of the Bank by considering consistency of performance, uniformity of service encounter, honoring promises, keeping accurate customer records and performing the service correctly at the first encounter. In this regard customers were asked to rate

the reliability of the Bank by taking into accounts its activities. Their responses are illustrated in the following table 11.

Table 13: reliability

	Item	Response										Cumulative		Mean	Std
		SD		D		NEUT		A		SA					
		Fr	%	Fr	%	Fr	%	Fr	%	Fr	%	Fr	%		
1	Dashen bank providing me its service as promised	39	13.7	66	23.2	18	6.3	91	31.9	71	24.9	285	100	3.3	1.4
2	The bank provides its service at the time it promises to do so.	50	17.5	49	17.2	21	7.4	101	35.4	64	22.5	285	100	3.3	1.4
3	The bank insists on error free records	46	16.1	58	20.4	15	5.3	102	35.8	64	22.5	285	100	3.3	1.4
4	ATM service provided by the bank is reliable.	40	14.0	36	12.6	19	6.7	101	35.5	89	31.2	285	100	3.6	1.4

Source: summery of respondent 2017

Majority of the respondents 162(56.8%) agree that Dashen bank is providing its service as promised while, 105 (36.9%) and 18(6.3%) of respondents disagree and not sure regarding providing the promised service respectively with a mean score value of 3.3. Even though the agreement is above the average it shows that Dashen bank service is required to be improved regarding its service delivery to make it more reliable.

Regarding item number 2 of table 11 above half 165(57.9%) of respondents replied that the bank provides service at the time it promises to do so with mean value of 3.3. But out of 285 customer respondents 99(34.7%) don't agree on this reliability issue.

Item number 3 is highly related to employees' qualification and the availability of adequate training on the bank. Based on the result 166(58.2%) of respondent agree and strongly agree that Dashen bank service is free from error with mean value of 3.3 and 104(36.5%) disagree and strongly disagree on it. The remaining 15(5.3%) were neutral.

Similarly, under item no 4, more than half of customer respondents 190(66.6%) agreed that the ATM service provided by Dashen bank is reliable with mean value of 3.6. while 76(26.6%) disagree and 19(6.7%) were neutral on it.

Therefore reliability has high impact on quality service delivery. Reliability of output on service brings loyalty of customers and reduces promotional expense of the bank.

4.3.2.2 Responsiveness

As stated in literature part, responsiveness dimension is concerned with the willingness, readiness of employees and the preparedness of the firm to provide a service to satisfy the needs and desires of customers. Customers were asked to give their opinions on responsiveness dimension of the service quality of the Bank. The result obtained is summarized in Table 12 below.

Under item number 1, 157(55.1%) of respondents agreed that employees of Dashen bank give prompt service with mean value of 3.3. while 24(8.4%) were indifferent, and the rest 104(36.4%) expressed their disagreement.

Item no 2 of table 12 below is designed to assess willingness of employees to assist customer. Accordingly, 163(57.2%), 16(5.6%) and 106(37.2%) of the respondents replied agree, neutral and disagree respectively with mean value of 3.2.

Similar to item number 2 item number 3, majority 177(62.1%) of respondents agree, 29(10.2%) were neutral and the remaining 79(27.7) disagreed on willingness to respond customer request with mean value of 3.5.

Out of the total respondent, 159(55.8%), 26(9.1%) and 100(35.1%) replied agreed, neutral and disagreed respectively to Employees of Dashen bank always inform me about the alternatives and new products whenever I got a service with mean value of 3.3.

Based on the result the researcher concluded that employees are responsive. They give prompt service, willing to assist customers and inform alternatives to customers.

Table 14: responsiveness

	Item	Response										Cumulative		Mean	Std
		SD		D		NEUTR		A		SA					
		Fr	%	Fr	%	Fr	%	Fr	%	Fr	%	Fr	%		
1	Dashen bank employees give me prompt service.	50	17.5	54	18.9	24	8.4	86	30.2	71	24.9	285	100	3.3	1.5
2	Employees of Dashen bank are always willing to assist me.	61	21.4	45	15.8	16	5.6	99	34.7	64	22.5	285	100	3.2	1.5
3	Employees of Dashen bank are willing to respond to my requests.	43	15.1	36	12.6	29	10.2	80	28.1	97	34.0	285	100	3.5	1.4
4	Employees of Dashen bank always inform me about the alternatives and new products whenever I got a service.	65	22.8	35	12.3	26	9.1	75	26.3	84	29.5	285	100	3.3	1.6

Source: summery of respondents 2017

4.3.2.3 Assurance

Politeness of employees, customer feeling safe in their transaction, personal behavior of employee and adequate knowledge of employee are satisfying assurance dimension of service quality. The details of the information obtained from respondents are summarized in the following Table

To assess their level of agreement on the behavior of employees in the bank to instills confidence in customers significant number 190(66%) of respondent agreed that Dashen bank employees build confidence in them on their transaction with the bank with mean value of 3.6; and 20(7.0%) were indifferent and the remaining 75(26.3) disagreed. 250(87.7%) of customers

respondent feel safe in their transaction with the bank with mean value of 4.2. Only 23(8.1) and 12(4.2%) were disagree and indifferent respectively.

Similarly out of 285 respondents, 190(66.7%), 72(25.2%) and 23(8.1%) agreed, disagreed and neutral respectively that employees of Dashen bank have adequate knowledge to answer customers questions with mean value of 3.6.

Customers need confidentiality and safety to use the service. Meeting these requirements satisfies customers and it will lead to loyalty to the bank.

Table 15: assurance

	Item	Response										cumulative		Mean	Std
		SD		D		NEUT		A		SA					
		Fr	%	Fr	%	Fr	%	Fr	%	Fr	%	Fr	%		
1	The behaviour of employees in the bank instils confidence in you.	40	14.0	35	12.3	20	7.0	93	32.6	97	34.0	285	100	3.6	1.4
2	You feel safe in your transactions with the bank employees.	13	4.6	10	3.5	12	4.2	127	44.6	123	43.2	285	100	4.2	1.0
3	Employees in the bank have adequate knowledge to answer your questions.	32	11.2	40	14.0	23	8.1	104	36.5	86	30.2	285	100	3.6	1.3

Source: summery of respondents 2017

4.3.2.4 Empathy

A service provider who tries to put himself in the position of its customers to understand customer's needs, and then providing what they want in a convenient way have the potential to satisfy its customers on this dimension of service quality.

Table 16: Empathy

	Item	Response										Cumulative		Mean	Std
		SD		D		NEUTR		A		SA					
		Fr	%	Fr	%	Fr	%	Fr	%	Fr	%	Fr	%		
1	The bank gives you individual attention.	48	16.8	46	16.1	20	7.0	84	29.5	87	30.5	285	100	3.4	1.5
2	Dashen bank show a keen interest in solving my problem	43	15.1	49	17.2	24	8.4	72	25.3	97	34.0	285	100	3.5	1.5
3	The bank has your best interests at heart.	50	17.5	74	26.0	25	8.8	82	28.8	54	18.9	285	100	3.1	1.4
4	The bank has operating hours convenient to all its customers.	38	13.3	29	10.3	18	6.3	80	28.1	120	42.1	285	100	3.8	1.4

Source: summery of respondents 2017

As indicated in table 10 item one, 171(60%) replied employees of Dashen bank give individual attention for the customers, 20(7.0%) were neutral and others 94(32.9%) replied that employees did not give them individual attention with mean score value of 3.4. On item 2 of the same table customers were asked whether Dashen bank shows intense interest in solving customer problems.169(59.3%) that Dashen bank have great interest to solve their problems,24(8.4%) were indifferent and 92(32.3%)responds that Dashen bank is not eager in solving their problem with mean value of 3.5.

Regarding whether Dashen bank fulfils customers best interest or not, only 136(47.7%) of respondent agreed that Dashen bank satisfies their best interest. 25(8.8%) were not sure that whether it fulfills or not but 124(43.5%) disagreed with mean value of 3.1. This show there is no great gap between agreement and disagreement. As per item number 4 of the same table 200(70.2%) of respondents agreed that Dashen bank working hour is convenient for them with

mean value of 3.8, whereas 67(23.5%) of respondents disagreed that the working hour is convenient and the remaining 18(6.3%) were indifferent. Giving individualized attention and fulfilling customer best interest have positive impact on quality service delivery. Quality Service delivery by itself measured based on the customer expectation so individual attention bring satisfaction.

4.3.2.5 Tangibles

Tangible aspect of service dimension will be reflected in the physical evidence such tools, equipments and appearances of providers.

Table 17: tangibles

	Item	Response										Cumulative		Mean	Std	
		SD		D		NEUTR		A		SA						
		Fr	%	Fr	%	Fr	%	Fr	%	Fr	%	Fr	%			
1	Dashen bank has modern office equipment.	66	23.2	92	32.3	20	7.0	50	17.5	57	20.0	285	100	2.8	1.5	
2	Dashen bank physical facilities are visually appealing	54	18.9	49	17.2	32	11.2	92	32.3	58	20.4	285	100	3.2	1.4	
3	Dashen bank employees available on time to serve me.	37	13.0	39	13.7	0	0.0	136	47.7	73	25.6	285	100	3.6	1.3	
4	Employees of the bank are neat appearing.	28	9.8	31	10.9	18	6.3	127	44.6	81	28.4	285	100	3.7	1.3	

Source: summery of respondents 2017

Table 15 item no 1 indicates that 107(37.5%) of respondent replied that Dashen bank has modern office equipment, 20(7.0%) were indifferent but 158(55.5%) replied that Dashen bank do not have modern office equipment with mean value of 2.8 which implies that lack of modern office equipment in the bank ultimately affect the service delivery. Item 2 is about whether Dashen bank physical facilities are visually appealing or not. Out of the total respondent 150(52.7%), 32(11.2%) and 103(36.1%) replied agree, neutral and disagree respectively with mean value of

3.2. For item number 3, 209(73.3%) agreed that employees of Dashen bank always available to serve me with mean value of 3.6 and only 76(26.7%) disagree. For the last item majority 208(73%) of respondents agree that employees of Dashen bank are neat appearing with mean value of 3.7 and the remaining 18(6.3%) were neutral and 59(20.7%) were disagreed. Tools, equipment and appearance are an input for banking service. If these inputs have defects or problem, it couldn't be good. so, it have high impact on quality service delivery.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY OF MAJOR FINDINGS

The collected data were analyzed and the major findings of the study were presented below.

From positive findings from employees and customers perspectives are;

From employees perspective Competent and capable employees are employed , employees are familiar about the software, communication between manager and employees or among staffs are good, employees have good team sprit to deliver quality service, participation of employees to make decision regarding service quality and accountability of employees in failure of discharging responsibility were good and expected to strengthen further.

From customers' perspective reliability, responsiveness, assurance, empathy and individualized attention to its customer is good; it needs to further strengthen.

From negative findings from both employees and customers'

From employees

More than half (89%) of Employees replied that they were not adequately trained on the bank new product.

They were not well trained in customer handling or on how to effectively communicate with customers.

Necessary working equipment and materials are not provided properly on branches.

Dashen bank performance management system is not highly related to individual goal, organizational goal and even the service quality. It was similar from time to time and from one position to other position.

Employees claimed that, there is no system that can handle their complaints in the bank.

More than half of employees affirmed that employees who do best job in serving customers are unlikely to be recognized and rewarded for their efforts.

From customers

In addition to employees respondent customer respond as follows;

 Dashen bank does not have modern office equipment.

Dashen bank physical facilities are not visually appealing.

5.2 CONCLUSIONS

Traditional banking business models are under serious challenges due to directions and pace setting trends that will present continuous uncertainty to banking industries .Now days there is an intense competition on the banking industry. Based on the response from customers and employees Dashen bank is not giving the expected service. Even though Dashen bank brings radical change for the past but now a day it can't continuous as it is. For example the system is not upgraded or changed with the recent technology. As compared to the recent bank like Enat and others, physical facilities are not attractive.

The above findings lead the researcher to some conclusions. Employees of Dashen bank are willing to respond to customer's request. employees are familiar about the system, competent and capable employees are hired, communication between managers and employees or among staffs are good ,team effort to deliver quality service, and having accountability regarding faller of discharging responsibility are among the positive feedback Dashen bank also good in employee's knowledge and their ability to convey trust and confidence on customers. The bank delivery of promised service is good.

Based on the response challenge for delivering quality service are the following; lack of training on the bank's new product, shortage of necessary working equipment and materials, problem on the allocation of physical facilities, lack of technology up to date physical facilities, procedural variations among issuing and other branches, lack of employees compliant handling system and lack of recognition for employees who do best job in serving customers.

5.3 RECOMMENDATIONS

Based on the findings of this study the following recommendations are proposed to help improve service quality of Dashen bank.

❖ It is better to work to improve the Tangibles (modern materials, equipment and physical facilities). Giving special emphasis to physical facilities of the bank will enhance visual attractiveness of branches especially old branches.

❖ Training employees to identify and improve their attitudes towards meeting customers' expectation is paramount. These training programs must emphasis meeting customer expectations. it help the bank to know that the promised service is delivered.

❖ Employees work hard on relationship marketing to improve the customer service skill of employees including, caring for the customers and giving individualized attention to customers. Providing proper training in this area is critical as well.

❖ In order to make the compliant handling system effective the researcher suggest that a robust complaint handling system that links each branch with top management need be designed and put in place.

❖ Employees' participation is very important element for successful performance management system in decision making specially the front desks that have high contact to customers.

❖ Training employees about the new product and using proper advertising tools for advertizing the product to customer.

❖ Employees can perform better if the rule and regulation of the bank are standardized. It avoids procedural variations between issuing branch and inter branch in serving customers.

❖ Invest on new or update the existing system to avoid opening of more than one window for a given task.

❖ It is better to implement proper performance evaluation system and the evaluation is based on individual target and employees have to be rewarded for their best performance based on the result. it encourages employees to exceed the minimum level of standards set out of the desire to meet and exceed service user's expectations.

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APPENDIX

ANNEX ONE

ST.MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

CHALLENGES OF DELIVERING QUALITY SERVICE IN CASE OF DASHEN BANK S.C, ADDIS ABABA SELECTED BRANCHES

Questionnaire: to be filled by employees of Dashen Bank S.C

First, I would like to thank you for your willingness to fill this Questionnaire honestly. This Questionnaire is designed and conducted to gather data and measure the challenges of delivering quality service in case of Dashen bank S.C, Addis Ababa branches for the partial fulfillment of the Masters of Business Administration (MBA) program at Saint Mary University College. The findings will help to improve the quality of service and thereby increase customer satisfaction. Your response will be used for the above stated purpose only and will be kept confidential. So, your genuine, frank and timely response is vital for the success of the study.

N.B
- ➢ No need to write your name
- ➢ Please put a tick mark (√) inside the box for an alternative you think is right or write your opinion on the space provided.

Part One: Personal Information

1. Gender: Male [ ]   Female [ ]

2. Age Group: 18-30   31-45   46-60 Above 60

3. Educational level [ ]   [ ]   [ ]   [ ]

High school	
College diploma	
University bachelor's degree	
Master's degree	
PhD or Above	

4. Please indicate your current position

   Customer service agent [ ]   casher [ ]   auditor [ ]

   [ ]   [ ]

Supervisor   ☐   accountant   assistant manager

Manager   ☐

5. Please indicate your service year(s) in Dashen bank.

Less than one year	
1 to 3 years	
4 to 6 years	
More than 7 years	

Part two: Dashen Bank's service delivery

No	Evaluation of Dashen bank's service quality	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	Manager communicate well and give me clear instruction about service delivery					
2	The team spirit with other colleagues assisted me to provide quality service					
3	I participate in decision making regarding service quality					
4	There is a well-established accountability system to failure of discharging responsibility					
5	Dashen Bank S.C performance management system is where a performance is periodically evaluated					
6	My performance evaluation is done based on indicators which are agreed upon with the manager					
7	My work load is fair as compared to the work load of other colleagues					
8	I am able to utilize my knowledge and skill on the job					
9	There is a system that can handle my complaints in the bank					
10	The bank office arrangement is suitable for delivering quality service					
11	The bank provides me the necessary working equipment & materials					
12	The distribution of equipment & material is done based on the requirement of the work					
13	I feel I have been well trained by the bank on customer handling					
14	I got adequate training on the bank's new product					
15	The bank hire competent and capable workers to work in branch					
16	Employees are rewarded for their best performance					
17	Making a special effort to serve customers will result in more pay or recognition					
18	Everyone in our branch contributes to a team effort to deliver quality service to customers					
19	Technologically up to date equipment and physical facilities are adequately available					
20	I can read and understand the psychology of customers					
21	I understand the meaning of losing one customer					

From your practical experience what are the major challenges which holds you back from delivering quality service to customers?

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

What kind of improvement do you suggest in order to deliver quality service for customers of Dashen Bank?..
....
....

Thank you very much for your cooperation in completing this questionnaire.

ANNEX TWO

ለደንበኞችየተዘጋጀመጠይቅ

      የዚህመጠይቅዋናዓላማውየደንበኞችአገልግሎት አሰጣጥለመመዘንእናያሉትንችግሮችለማጥና ትነው።: መረጃውየሚሰበሰበውለጥናትሲሆንጥናቱየሚደረገውሙሉበሙሉለትምህርት ዓላማበመሆኑ እርሶየ ሚሰጡትመረጃበየትኛውም መልኩእርሶንየማይነካእናየማይነዳነው።: እርሶዎምየሚሰጡትየላቀእውነ ተኛ: ተዐማኒነት ያለውእናትክክለኛምላሽለጥናቱመሳካት እጅግ ጠቃሚነው:: በመሆኑምእያንዳንዱንጥ ያቄእናበትክክልእንዲመልሱበአክብሮትእጠይቃለሁ::

<u>ማስታወሻ</u>:- ስምመጥቀስአያስፈልግም

- ትክክለኛነውብለውየሚያምኑትንምላሽበማክበብይመልሱ
- እባክዎንየሞሉትንመጠይቅበሰዓቱይመልሱ

ስለሚያደርጉልኝመልካምትብብርበቅድሚያከልብአመሰግናለሁኝ::

1.ፆታ ወንድ ☐ ሴት ☐

2.እድሜ 18-30 ☐   31-45 ☐   46-60 ☐   ከ 60 በላይ ☐

3.የትምህርት ደረጃ

ሁለተኛየረጃንያጠናቀቀ/ቀች	
ሰርተፊኬትያላት/ያለው	
ዲፕሎማያለው/ያላት	
የመጀመሪያዲግሪያለው/ያላት	
ሁለተኛዲግሪያለው/ያላት	

4.የተሰማሩበት የስራመስክ

ተማሪ	
የመንግስትተቀጣሪ	
የግልተቀጣሪ	
በግልስራ	

5. ከ ዳሽንባንክጋርአብረውምንንያህልሰርተዋል

ከ1 ዓመትበታች	ከ1 እስከ 3 ዓመት	ከ 3 እስከ 5 ዓመት	ከ5 ዓመትበላይ

ክፍልሁለት፦ቀጥሎየተዘረዘሩትየዳሽንባንክደንበች ሂሳብአገልግሎት አሰጣጥንይገልጻሉ፡ተብለውየተገ መቱናቸው፡፡
የእርስዎአስተያየትበአገልግሎት አሰጣጡላይያለዎትንስምምነትበተሰጡትአማራጮችየ√ምልክትበማ ስከመጥይግለፁ፡፡

መለኪ.ያ

1. በጣምአልስማማም
2. አልስማማም
3. በመጠኑእስማማለሁ
4. እስማማለሁ
5. በጣምእስማማለሁ

ተ.ቀ	የዳሽንባንክአገልግሎት አሰጣጥንያሚመለከትመጠይቅ	1	2	3	4	5
1	ዳሽንባንክየሚጠበቅበትንአገልግሎትበመስጠትላይነው፡፡					
2	ከዳሽንባንክአስፈላጊውንአገልግሎትበተገቢው�ዜአገኛለሁ፡፡					
3	ዳሽንባንክየሚሰጠውአገልግሎትክስህተትየፀዳነው፡፡					
4	የዳሽባንክሰራተኞችአገልግሎትንበተመለከተለሚነሱጥያቄዎችመልስለመስጠትበቂ እውቀትአላቸው፡፡					
5	የዳሽባንክሰራተኞችበአለባበሳቸውጥሩየሆኑእናንጽህናቸውንየጠበቁናቸው፡፡					
6	የዳሽባንክሰራተኞችፈጣንእናቀልጣፋአገልግሎት ይሰጣሉ፡፡					
7	የዳሽባንክሰራተኞችደንበኞችንለመርዳትፈቃደኞችናቸው፡፡					
8	የዳሽባንክሰራተኞችየአገልግሎትፍላጎቴንለማሙአላትፈቃደኞችናቸው፡፡					
9	የባንኩሰራተኞችየደንበኞችንጥያቄበአግባቡእናበፍጥነትለመመለስበሌላስራያልተወ ጠሩእናበቂዜያላቸውናቸው፡፡					
10	የዳሽባንክሰራተኞችየባንኩንሌሎችአማራጮችእናአዳዲስአገልግሎቶችያስረዱኛል፡፡					
11	የዳሽባንክሰራተኞችትሁትእናፈገግታየተላበሱናቸው፡፡					
12	የዳሽባንክየስራስአትለእኔአመቺነው፡፡					
13	የዳሽባንክሰራተኞችበስራስአትበአገልግሎትመስጫቦታላይይገኛሉ፡፡					
14	የዳሽባንክዘመናዊአገልግሎትመስጫመሳሪያዎችአቅርቦቱየተሟላነው፡፡					
15	የዳሽባንክየሚሰጠው የ ATM አገልግሎትአስተማማኝነው፡፡					

ለባንኩአገልግሎትመስተንግልምክንያትይሆናልብለውየሚያስቡትንይግለፁ፡፡..........

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እባክዎንለተቻማሪሃሳብእናአስተያየትይህንበቦታይጠቀሙ፡፡.................................

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አመሠግናለ