ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIESMBA PROGRAM

AN ASSESSMENT OF SERVICE QUALITY AND CUSTOMER SATISFACTION: THE CASE OF DASHEN BANK S.C

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AN ASSESSMENT OF SERVICE QUALITY AND CUSTOMER SATISFACTION:THE CASE OF DASHEN BANK S.C

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Advisor   **Signature**

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External   **Examiner**

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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of ZemenuAynadis (Ass. Prof.).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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St. Mary's University, Addis Ababa January, 2017

ENDORSEMENT

Thisthesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a University advisor.

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Advisor   **Signature**

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ACKNOWLEDGEMENTS

ABBRIVATIONS

SERVQUAL: Service Quality

SERVPERF:Service Performance

SQCS:Service Quality and Customer Satisfaction

S.C:Share Company

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Abstract

The liberalization of the economic system in Ethiopia enabled the emergence of private banks and have created competitive environment in Banks. The purpose of this study focused on an assessment of service quality and customer satisfaction in the case three branches of Dashen Bank in Addis Ababa.The study used purposive sampling technique and employed the formula presented by Yemane Taro (1967). Accordingly, 390 respondents were selected. Liker- scale questionnaire was administered based on SERVQUAL's five-dimension model. The data were analyzed using SPSS version-20. Statistical tools such as frequency, correlation, regression analysis and ANOVA were used to answer the research questions. The findings showed that all the five service quality dimensions have direct relation with customer satisfaction. From the five dimensions, Responsiveness and Assurance have strong relationship whereas empathy and tangibility dimensions have relatively moderate relationship. The result also indicated that the overall service quality perceived by consumers was not satisfactory, meaning expectations exceeded perceptions and all the expected level of service quality demanded by customers The findings suggested that Dashen Bank might be improved its service quality in the all dimensions.

KEYWORDS: SERVQUAL, Tangibility, Reliability, Responsiveness, Assurance, Empathy and Customer Satisfaction.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

The current business environment is becoming competitive and challenging than before. With multidimensional challenges and demand of globalization, the organizations are forced to re-engineer their products and systems to improve the service quality and remain competitive (Yasin et. al. 2004; Rodie and Martin, 2001).

A service is an act or performance offered by one party to another. Although the process may be tied to a physical product, the performance is essentially intangible and does not normally result in ownership of any of the factors of production. Services are economic activities that create value and provide benefits for customers at specific times and places, as a result of bringing about a desired change in or on behalf of the recipient of the service (Lovelock and Wright, 2002). Services are deeds, processes, and performances (Zeithaml and Bitner, 2000).

Quality and customer satisfaction both have long been recognized as crucial role for success and survival in today's competitive market. Considerable evidence exists in literature that supports relationship between company's performance and level of satisfaction reported by customers (Anderson et. al. 1994; Bolton, 1998). Therefore, it is argued that customer satisfaction should be considered the ultimate goal for all firms (Morgan et. al. 2005; Mittal et.al. 1999).

The service industry is among the highly dynamic industries as consumers and customers often demands change. These changes further drive the service provision and delivery forward with increasing demand for quality. Since services are intangible in nature their success and failure is not easily measured or quantified. The success of any service providing organization can be measured in terms of its customers' attitude towards the service delivery practiced which means service quality will be the dominant element in customers evaluations of a given service. Customers go to service providers expecting to get a quality service and the level of expectation among each individual varies. Finding out what customers' expect is essential in providing a quality service. This can be done through marketing research focusing on issues such as what features are important to customers, what levels of these features customers expect and what customers think the company can and should do when problems occur in service delivery (Lovelock and Wirtz, 2004).

In a service business the customer and the front-line service employee interact to create the service. Effective interaction in turn depends on the skills of front-line service employees and on the support processes backing these employees. Thus successful service companies focus their attention on both their customers and their employees. Unlike product manufacturers who can adjust their machinery and inputs until everything is perfect, service quality will always vary depending on the interactions between employees and customers (Kotler and Armstrong, 2012).

SERVQUAL has five quality attributes (Gupta and Chen, 1995, Ooi, Lin, Tan and Chong, 2011). These are Empathy, Responsiveness, Tangibles, Assurance and Reliability.Due to heterogeneity services various from person to person so performance various at different levels. Sometimes service is produced and consumed at the same time its inseparability of service. In most services quality occurs during service delivery usually when customer and service employee interacts (Lehtinen and Lehtinen 1982). Research reveals that delivering high service quality produces measurable benefits in profit cost savings and market share. Therefore an understanding of the nature of service quality and how it is achieved in organizations has become a priority for research. (Zeithaml et. al. 1988).

The purpose of this research focused on an assessment of service quality and customer satisfaction at Dashen Bank. Dashen bank is a privately owned company established in 1995 in accordance with "Licensing and Supervision of Banking Business" Proclamation No. 84/1994 now superseded by Proclamation No.592/2008 "A Proclamation to Provide for Banking Business" to undertake commercial banking activities.

The bank obtained its license from the National Bank of Ethiopia (NBE) on 20 September 1995 and started normal business activities on 1 January 1996. Prompt Dashen Bank coined its name from the highest peak in the country mount Dashenand aspires to be unparalleled in banking. Headquartered in Addis Ababa the Bank is the biggest private Bank in Ethiopia. It operates through a network of 196 Branches, nine dedicated Forex Bureaus, 220 ATMs and 958 plus Point-of-Sale (POS) terminals spread across the length and breadth of the nation. It has established correspondent banking relationship with 464 banks covering 71 countries and 175 cities across the world. www.dashenbanksc.com, December 2016.

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. The

Bank also works in partnership with leading brands in the electronic payments industry (American Express, VISA, MasterCard &UnionPay cards) and prominent money transfer operators (Western Union, Money Gram, Express Money, Dahabshiil, TransFast, EzRemit , FloCash , Dawit Money Transfer &Ria). www.dashenbanksc.com,December 2016.

1.2. Statement of the Problem

In service industries globally the subject of service quality remains a critical one as businesses strive to maintain a comparative advantage in the marketplace. Since financial services, particularly banks, compete in the marketplace with generally undifferentiated products, service quality becomes a primary competitive weapon (Stafford, 1996). In different services industries the relationship between customer satisfaction and service attributes have been difficult to identify because services nature is intangible (Hong, Goo. et. al. 2004; Nguyen and Leblanc, 2002).

Experts say that customer satisfaction should be the fundamental principle of all the service firms as it is the key indicator of firm's performance. As said by Sakthivel et.al. (2005).The improvements in quality standards bring positive outcomes for the firm when service firms well understand this fact that continuous improvements in service quality and customer satisfaction.

Customer satisfaction depends on the product or service supplied by an organization which meets customer expectation. By measuring service quality and customer satisfaction an organ izations can determine how successful they are in terms of the services to their customers.

Banks operating in Ethiopia are consequently put into lot of pressures as a result of the increased competition in the industry. Various strategies are formulated to retain the customer and the key of it is to increase the service quality level. Service quality is particularly essential in the banking services context because it provides high level of customer satisfaction, and hence it becomes a key to competitive advantage (Ahmossawi, 2001cited on MesayShata, 2012). Unsatisfactory customer service leads to a drop in customer satisfaction and willingness to recommend the service to a friend. Levesque and McDougall (1996) cited on Haile Yeshanew, 2010).

Service quality has various dimensions and each customer place different level of importance on each dimensions of service quality .The service providers' perception of service quality may be quite different from what customers perceive as service quality. Therefore if banks are to compute in providing quality service to customers it is important to understand the customer perception and expectation of quality service. Further they should identify themselves with at least one of the dimensions of service quality that they think it will drive customers perceived service quality satisfaction loyalty and retention.(LukmaanOsei-MensahBonsu and Gertrude AduMensah 2013).

As mention of it has been made earlierDashen Bank has been established to provide quality service to its customers. However, during service delivery there are problems like connection problems while giving service to customers who have an impact on customer satisfaction and organizational service quality. To this effect there are a number of complaints related to service quality system of Dashen Bank and also the three branches of Dashen Bank found in the center of market places. The researcher is, therefore, motivated to carry out and assess service quality and customer satisfaction in Dashen Bank the case of three branches.

1.3. Research Questions

The researcher has attempted to get answer to the following questions regarding the level of service quality at Dashen Bank and the influence that service quality dimensions on customers' satisfaction:

- ➢ What are the customer's expectation and perception level towards service quality of Dashen bank in five dimensions: reliability, tangibility, assurance, empathy and responsiveness?
- ➢ What is the relationship between service quality dimensions and customer satisfaction?
- ➢ What is the impact of service quality on customer satisfaction?
- ➢ Which one is the most important SERVQUAL dimension as perceived by the customer at Dashen Bank?
- ➢ What is the level of customer satisfaction of customers of Dashen Bank?

1.4 Research Hypothesis

H1o: There is no significant and positive relationship between service quality and customersatisfaction in Dashen Bank S.C

H1a: There is a significant and positive relationship between service quality and customersatisfaction in Bank of Dashen S.C

H2o: Service quality does not have a significant impact on customer satisfaction in Bank of DashenS.C

H2a: Service quality has a significant impact on customer satisfaction in Bank of Dashen S.C

1.5. Objectives of the Study

1.5.1. General Objective

The main objective of this study is to assess the service quality and customer satisfaction of Dashen Bank in Addis Ababa.

1.5.2. Specific Objectives

The followings are the specific objectives that the researcher tried to address by conducting this research.

- ➢ To examine the customer's expectation and perception level towards service quality of Dashen bank, in five dimensions: reliability, tangibility, assurance, empathy and responsiveness.
- ➢ To identify the most important SERVQUAL dimension as perceived by the customer at Dashen Bank.
- ➢ To determine the level of customer satisfaction of customers of Dashen Bank
- ➢ To determine the impact of service quality on customer satisfaction.

1.6 Definition of Terms

Service quality: customer's impression of relative inferior overall attitude of customer towards company.

SERVQUAL: defines the five key determinants of service quality as: professionalism and skills (technical, outcome related), reputation and credibility (image related), behavior and attitudes, accessibility and flexibility and reliability and superiority of service provide and its service. Also it is often considered similar to trustworthiness (all functional, process related). SERVQUAL model of Parasuramanet. al. (1988) consisting of the five dimensions of service quality - tangibles, reliability, responsiveness, assurance and empathy.

1. **Tangibles**: physical facilities, equipment, and appearance of personnel.

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

3. **Responsiveness:** willingness to help customers and provide prompt service.

   4. **Assurance:** knowledgeand courtesy of employees and their ability to inspire trust and confidence.
   5. **Empathy**: caring, individualized attention the firm provides its customers.
   6. **Customer Satisfaction**: is an important motive of customer loyalty, repeated business with customer and positive word of mouth.

SERVPERF: directly measures the customer's perception of service performance and assumes that respondents automatically compare their perceptions of the service quality levels with their expectations of those services.

Source: Parasuramanet. al. (1988)

1.7. Significance of the Study

The study is conducted to assess service quality and customer satisfaction in Dashen Bank the case of three branches. The beneficiaries of the study are:

➢ To find out relevant input to the management of Dashen Bank.

➢ Tohelp banks to understand the role of good customer service on customer satisfaction.

➢ To provide solution for bank industry service quality problems and may give an idea what they should do in the future.

➢ To give feedback for operation of the branches that considered in the study regarding the perceptions of their customers to ward their service quality.

➢ To initiates other interested researcher to undertake detailed study in this area.

1.8. Scope of the Study

This research primary focus on an assessment of service quality on the customers satisfaction of three branches (Tana, Piassa and Saris) Dashen Bank in Addis Ababa and measure the level of significance that each service quality dimension had on the customers satisfaction by using SERVQUAL model.

In the literature part it was introduce theories related to the effect of service quality on customer satisfaction by describing the relationship between both constructs. The relationship discussed by using Olivers's and Mcdougall satisfaction service quality models. This study delimited to three branches (Tana, Piassa and Saris) of Dashen bank in Addis Ababa. Three hundred ninety five respondent customers were selected by using non probability sample approach and convenience sample technique.

1.9. Limitation of the study

Customers' satisfaction service covers all aspects of an organization performance. However, due to budget and time constraints this study is limited to assessment of service quality and customer satisfaction of only three branches of Dashen bank. It is not large enough to represent the entire branches of the bank. Therefore, the finding of this study may not be generalized for all branches of Dashen bank because the judgmental sampling method may not be generalized the entire branches.

1.10. Organization of the Study

The study was divided into five chapters. The first chapter of the thesis discussed the background of the study, statement of the problem, research questions, and objectives of the study, definition of terms, significance of the study, scope of the study, limitations of the study and organization of the study.

The second chapter discussed the relevance of the study in the existed literature. After the presentation of the existed related literature, the researcher provided a synthesis of the whole chapter in relation to the study.

The third chapter of the study discussed the methods and procedures used in the study. The chapter comprises the presentation of the utilized techniques for data collection and research methodology. Similarly, it also contained a discussion on used techniques in data analysis as well as the tools used to acquire the said data.

The fourth chapter discussed the results of the study. Data have been presentedstatistically treated in order to uncover the relationship of the variable involved in the study.

The last chapter comprised three sections: the summary of the major findings, conclusions of the study, and the recommendations. With the three portions, the chapter was able to address the problem stated in the initial chapters of the study.

Reference and annex also provided in the final chapter of the paper.

CHAPTER TWO
REVIEW OF THE RELATED LITRATURE

2.1 Defining Service Quality

There are many definitions for the term Quality defined by different authors. Quality can be defined broadly as superiority or excellence (Zeithaml, 2004). In literature, the issue on how the service quality should be measured has been discussed by Teas, 1993, Brady and Cronin, 2001. The previous research suggests that quality is not perceived as a one-dimensional concept by customer. But also there is no agreement about how to access the service quality (Cornin and Taylor, 1992).

The concept of service quality is most debated subject in service literatures due to lack of consensus (Gupta and Chen, 1995). Based on previous studies, Parasuramanet. al. (2001) proposed three themes on service quality: 1) Difficult and complicated to evaluate as compared to tangible goods quality 2) Service quality perception results from actual service performance Vs consumer expectations 3) Quality evaluation not solely focuses on outcome of service. But also involves the evaluation of service delivery process. Many services are personnel intensive, customized to suit heterogeneous needs and preferences.

These are jointly produced by both producer and customer and are intangible and heterogeneous. This idea is commonly accepted that services are evaluated both by production, outcome and delivery process (Siddiqui and Sherma, 2010). Gronroos model divides customer's perception about the quality of a specific service into two dimensions i.e. technical and functional quality (Gronroos, 2001) it is also known as Technical/Functional Quality framework. For example, technical quality might consider the effectiveness of car repair, cleanliness of hotel room. And functional quality might include the care and manner of personnel involved in processes of service delivery (Lassar et. al. 2000). Parasuramanet. al. 1985, SERVQUAL has five quality attributes (Gupta and Chen, 1995, Ooi, Lin, Tan and Chong, 2011). These are Empathy, Responsiveness, Tangibles, Assurance and Reliability. Different authors have defined service quality models applicable in various industries i.e. medical services by Murfinet. al. (1995); Soteriou and Stavrinides, (1997) developed service quality model for bank, technology-based service quality models were proposed by (Zhu et. al. 2002; Seth et. al. 2008).

To better understand the service quality we need to look into the three main characteristics of services: Invisible, consistent and diverse. Because services are none physical it is hard to determine, record, calculate or to test the service prior to the sale in order to protect the quality on its delivery (Zeithaml et. al.1988). Also it is assumed that due to heterogeneity services various from person to person so performance various at different levels. Sometimes service is produced and consumed at the same time, its inseparability of service. In most services, quality occurs during service delivery, usually when customer and service employee interacts (Lehtinen and Lehtinen 1982).

Research reveals that delivering high service quality produces measurable benefits in profit, cost savings, and market share. Therefore, an understanding of the nature of service quality and how it is achieved in organizations has become a priority for research (Zeithaml et. al. 1988). For that, companies need to develop an environment inside the organization that is more prone towards meeting service quality standards according to the customer requirements. There are number of organizations actively using some form of customer satisfaction measurement in developing, monitoring, and/or evaluating product and service offerings, as well as for evaluating, motivating, and/or compensating employees. (Anderson et. al.1994). Success could be achieved only if the internal environment is strong enough to meet the challenges of external requirements.

2.2 Defining Customer Satisfaction

The concept of customer satisfaction has drawn the attention of auctioneersand academics from last several years based on the fact that customers are the primary source of profit for most of the firms operating in the market (Tam, 2004). According to Churchill and Surprenant (1982) "Customer satisfaction is an outcome of purchase and use resulting from the buyers' comparison of the rewards and costs of the purchase in relation to the anticipated consequences".

It is also defined in terms of an emotional state that usually arises in response of evaluating a particular service (Westbrook, 1981). The former concept highlights the fact that satisfaction is determined through a cognitive procedure by comparing what customers give up to get a service(cost) and what they receive in response (reward) however the later concept takes satisfaction as emotional feeling that results during the process of evaluation (Tam, 2004). Consistent with this concept, we can say that "customer satisfaction is defined as an

emotional response, which results from a cognitive process of evaluating the service received against the costs of obtaining the service" (Woodruff et. al. 1991). Customer satisfaction facilitates the measure of how service and products provided by company meet customer expectation. It is a key performance indicator in business terms.

Typically, service firms monitor and examine the satisfaction level of customers on an ongoing base by using different scales like likert, to measure the level of customer satisfaction which is mainly based on service encounter experienced on their last visit (Peterson and Wilson, 1992). Quality and customer satisfaction both have long been recognized as crucial role for success and survival in today's competitive market. Considerable evidence exists in literature that supports relationship between company's performance and level of satisfaction reported by customers (Anderson et. al. 1994; Bolton, 1998). Therefore, it is argued that customer satisfaction should be considered the ultimate goal for all firms (Morgan et. al. 2005; Mittal et. al. 1999).

Empirical evidences has supported that customer satisfaction reduces the likelihood of defection and/or is positively related with retention (Anderson and Sullivan, 1993) repurchase intention (Mittal, Kumar and Tsiros,1999) and loyalty (Oliver ,2009) (Boshoff and Gray 2004) have mentioned that satisfaction is not inherent in service of product. But satisfaction is mainly present in consumer's perception of the service or product attributes that relates to the specific individual. Therefore, different customers will express different levels of satisfaction for the same service encounter or experience (Ueltschy et. al. 2007).

Figure 1: Customer Satisfaction with Service Quality Mode
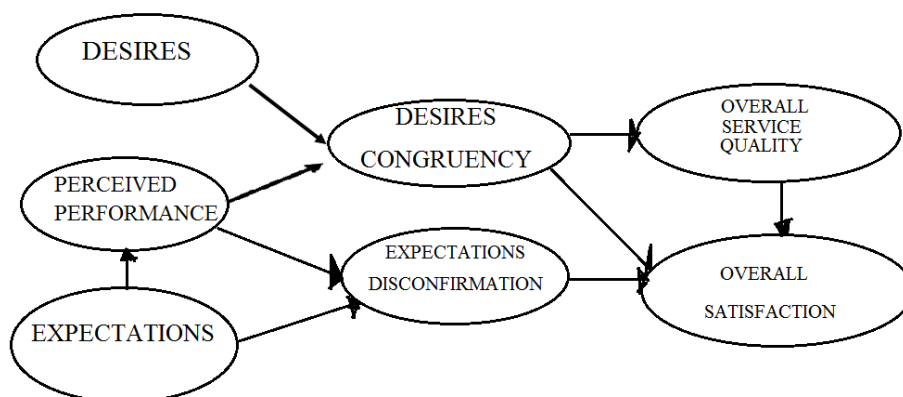
Fgure1, Source: Spreng and Mackoy (1996-p203)

Figure 1 presents Spreng and Mackoy research based on Oliver's Satisfaction Quality Model. In their research they stated that, satisfaction and service quality are both distinct constructs. Also expectations are negatively related to satisfaction, but through perceived performance, expectations are positively related to service quality perceived and satisfaction. So, managers should always try to decrease the level of expectations in order to provide services that are "better than expected" which will result in higher level of satisfaction (Davidow and Uttal, 1989; Peters, 1987).

2.3. Effect of Service Quality on Customer Satisfaction

To obtain products and service a consumer spends both money and resources in the form of time, energy and effort (Zeithaml et. al. 1988). Service or product quality and customer satisfaction both have long been considered crucial for success and survival in today's competitive market. But it is also important to understand what contributes to customer satisfaction that could be a key to achieve competitive advantage.

Consumers are now demanding higher quality in products than ever before (Leonard and Sasser, 1982). The search for quality is arguably the most important consumer trend of the 1980s (Rabin, 1983).The important feature of service firms is to focus on quality, the way it is produced and being offered to the final customer. It is seen that continuous improvements in the quality of services perceived according to the consumer expectations positively affects the satisfaction level and customer's perceptions about the company.

However, it is worth noting that there are several distinct conceptualizations of quality. Just as current quality is expected to have a positive influence on overall customer satisfaction (Anderson et. al. 1994). So we can say that, the effect of expectations of quality on customer satisfaction is positive and significant (Anderson et. al. 1994). Delivering quality service is considered an essential strategy for success and survival in today's competitive environment (Dawkins and Reichheld, 1990). The primary emphasis of both academic and managerial effort focused on determining what service quality meant to customers (Zeithaml et. al. 1996).

Service quality is a determinant of whether a customer ultimately remains with or defects from a company (Zeithaml et. al. 1996). In marketing management literature service quality

takes a prominent position. It is usually defined as customer's impression of relative inferiority or superiority of service provide and its service. Also it is often considered similar to overall attitude of customer towards company.

It is also observed that the increased interest in service quality by the firms is due to the fact that service quality is proved to be beneficial to maintain bottom line performance of the firm. Both service quality and customer satisfaction terms is being widely used by researchers interchangeably (Sureshchandar et. al. 2002).

Studies show that the overall experience with the service quality results in customer satisfaction which leads to customer loyalty. Where the overall service quality as perceived is viewed as a combination of core and relational aspects. In the service literature, core and relational quality are the most basic elements of services. Where core is "what is delivered" and relational is "how it is delivered" (McDougall and Levesque, 1992, 2000).

2.3.1 Factors Affecting Service Quality and Satisfaction

For marketers or service providers, achieving customer satisfaction is important because it is supposed to be an important motive of customer loyalty, repeated business with customer and positive word of mouth (Bearden and Teel, 1983). However quality is not the only factor that effects the customer satisfaction, there are other factors besides quality like performance,expectations, (Mohr, 1982) desires and price factor affect the customer perceptions and the overall satisfaction level. Where quality of service is a descendent of customer satisfaction as described by Cronin and Taylor (1992), Service quality is not the only factor that has direct impact on customer satisfaction.

Identification of other elements beside quality that effects the satisfaction is critical. The other factors as described by Woodruff & Albert (2002) are value, corporate reputation, image and transaction satisfaction. On other hand factors that affect the service quality other than those of intangible nature like human interaction in service delivery, rest are of tangible nature, design and décor elements, the effect of atmospherics, employee appearance and appearance of equipment(Sureshchandar et. al. 2002). A clear understanding of all these factors that affect the relationship between service quality, and customer satisfaction resultsin overall performance of the firm and can help to ensure better implementation of resource that firm required putting in place.

2.4 Relationship between Service Quality and Customer Satisfaction

During past few decades the interest of academics and researchers has been increased to measure the relationship between service quality and customer satisfaction. Both customer satisfaction and service quality are considered as extensive and vast subjects of research and many studies related to customer satisfaction are conducted in the area of service settings (Oliver and Swan, 1989; Cadotte, Woodruff and Jenkins, 1987; Swan and Trawick, 1980).

In marketing theory, the consumer satisfaction category has the main position. It is based on the premise that the profit is made through the process of satisfaction of consumers' demands (Dubrovski, 2001). A further debate has considered whether service quality is a cause customer of satisfaction (Cronin and Taylor, 1992), (Parasuraman et. al. 1985). It then helps to identify a link between both constructs.

The Increased level of customer satisfaction decreases the chances that customers will be pointing the flaws in the quality (Anderson et. al. 1997). In service settings it would offer a better perspective of the relative importance of service quality determinants by developing more comprehensive models of the drivers of customer satisfaction (Anderson et. al. 1997). A great similarity between the customer satisfaction and service quality is observed, however researchers are careful to say that these two are different concepts (Spreng and Singh, 1993; Oliva, Oliver, and MacMillan, 1992).

In academics both constructs are recognized as distinct and independent (Oliver, 1980). Whereas a wide literature studies shows that both concepts are distinct conceptually but also are closely related to each other (Parasuraman et. al. 1994; Shemwell et. al. 1998) and any increase in one (quality) leads to increase in another (satisfaction) (Sureshchandar et. al. 2002). However there are number of variations found in literature between service quality and customer satisfaction. (Cronin and Taylor, 1994; Boulten and Drew 1991) stated that satisfaction is customer decision after an experience while quality is not.

According to Cronin and Taylor (1992) it is important to have this distinction between the two concepts for managers and academics, as there is a greater need to understand either the firms'objective is to perform in a way that satisfies the customers or they should strive to provide maximum level of service quality perceived by its customers.

There are researchers like Hurley and Estelami (1998) who states that service quality and satisfaction are distinct constructs, and there is a causal relationship between the two, and the impression about the quality of service influence emotions related to satisfaction which, in turn, affect future purchase behavior. Also customer satisfaction is viewed as the overall assessment of the service provider (Anderson et. al.1997).

The literature related to service quality and satisfaction has emphasized that customers compare the performance of product and services on some standards (Spreng&Mackoy, 1996). Also the quality of service as perceived by the customers is considered as an important factor that affects the level of satisfaction. Due to its relative importance in the service context it became a wide debate able topic and focus of research for academics.

Literature revealed that the difference between perceived service quality and satisfaction is due to the use of different standards of comparison (Zeithaml et. al. 1993; Parasuraman et. al. 1988) Different authors stated that the standard of comparison to form satisfaction depends on customer's feelings regarding what will come out predictive expectations where perceived service quality defines what customers believe that a firm should deliver, also it is a result of comparing the performance (Spreng&Mackoy, 1996) .

Overall what different authors state about these two constructs and consider it as distinct concepts there is a great need to analyze the relationship between the two to understand either these are two different concepts or are similar. For this purpose, customer satisfaction with service quality models (McDougall & Levesque, 2000; Spreng&Mackoy, 1996) are discussed in the following pages (p21-23) and based on these models a SQCS models is developed(p23-25) to explain the relationship between the both constructs.

2.4.1 Customer Satisfaction with Service Quality Models

Oliver has developed a model in 1993 to explain the relationship between service quality and customer satisfaction. He states that service quality is developed by comparing performance perceptions and ideals related to dimensions of quality, satisfaction contradicts with expectations that are predictive regarding both non quality dimensions and quality dimensions. Also perceived service quality originate from satisfaction and disconfirmation (negation) of desires are not related to satisfaction, except through the perceptions of service

quality. Oliver's model also specifies that expectations do not affect the perceptions of performance. Oliver's model is later tested by Spreng and Mackoy (1996).

Furthermore, their research states that managers should balance the negative and positive aspects of satisfaction because if firms lower the level of expectations, the customer's perceptions of performance will also go down and that will decrease the level of satisfaction as well. It shows that lowering the Expectations will also make the satisfaction down. If we talk about desiresSpreng and Maackoy (1996) research shows that desires are compatible (congruency) with satisfaction as desires comes prior to satisfaction. Desires are more straight forward determinant, as a key feature of both service quality and customer satisfaction is to fulfill the desires of customers.

It describes customer satisfaction in service settings. The main contribution of this model is the inclusion of perceived value and its importance together with service quality and their effect on satisfaction that leads to future intensions. This model states that perceived service quality and value influence customer satisfaction which in turn affect the future intensions. Where perceived service quality consist of two dimensions as described earlier, Core, the basic service (as promised) and relational (the way service is delivered) in addition to service quality dimensions Tangibles, Empathy, Responsiveness, Reliability and Assurance that customers use to judge or evaluate overall services (Parasuraman et. al. 1985) the core and relational quality leads to overall customer satisfaction or service quality (Zeithaml et. al.1996).

Perceived value is defined as "benefits received relative to cost". Customers who think that they got something worth spending are better satisfied as compare to those customers who think that did not get something worth spending (money) (Zeithaml et. al. 1988).

Customer retention/loyalty that results in repeated transactions is the main goal of service providers as their profit and revenues are linked with it, increased in customer retention and level of satisfaction generate positive word of mouth, more revenues and reduce the marketing cost for the company's Reichheld (1996) and Heskett et. al. (1997). So it can be said that the overall assessment of service provider is viewed in terms of customer satisfaction and future intensions and the customer interests of returning back to the same service provider.

Findings of this research model show that characteristics or nature of service affects the drivers of customer's intensions and level of satisfaction. So there is a need to develop better understanding about the relative importance of drivers of satisfaction in the service context and how the service characteristics will affect these drivers. However these drivers cannot be generalized when considering a specific service. By determining the influence of such drivers, service providers can focus more on the ways of improving those drivers that can improve the customer satisfaction which ultimately leads to improved sales.

McDougall & Levesque (2000) Customer Satisfaction with Service Quality Model
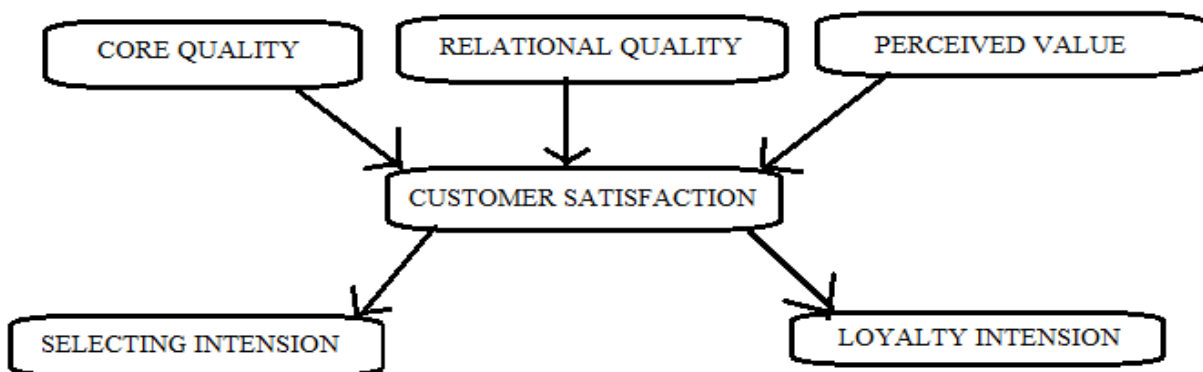
Figure 2, Source: McDougall& Levesque (2000-p393)

Figure 2 presents another model presented by Mcdougall and Levesque. It describes customer satisfaction in service settings. The main contribution of this model is the inclusion of perceived value and its importance together with service quality and their effect on satisfaction that leads to future intensions. This model states that perceived service quality and value influence customer satisfaction which in turn affect the future intensions where perceived service quality consist of two dimensions as described earlier core, the basic service (as promised) and relational (the way service is delivered). In addition to service quality dimensions Tangibles, Empathy, Responsiveness, Reliability and Assurance that customers use to judge or evaluate overall services (Parasuraman et. al. 1985) the core and relational quality leads to overall customer satisfaction or service quality (Zeithaml et. al. 1996).

2.4.2 Service quality and Customer Satisfaction (SQCS) Model

It is clear from both models presented above that quality of service is an important factor together with other elements (performance, expected & perceived service) affects the level of customer satisfaction. It also influences the customer decisions regarding repurchase intensions or switching intensions towards the specific service provider.

So a proposed model is developed by considering Spreng and Mackoy (1996), McDougall & Levesque (2000) as well as Parasuramanet. al. (1985), models to explain the relationship between service quality and customer satisfaction that ultimately affect the repurchase intensions and results in more revenue for the service firms.

According to Zeithmal&Bitner, (2000) somehow personal and situational factors also affect the process of customer satisfaction. Personal factors such as personal needs or desires effect the customer perceptions and expectations, whereas situational factors such as positive or negative word of mouth leads to satisfied or dissatisfied customer responses/ opinion about the specific service.

Expectations are developed based on situational and personnel factors. Expectations about the service standards are compared with the value perceived based on price paid or the performance of service delivered. The service management literature argues that customer satisfaction comes from the perceptions related to obtained value. Where value is equivalent to service quality perceived in relation with price(Hallowell, 1996). However the role of price in assessing the expectations and performance with regards to satisfaction level is not very important to consider if service performance is consistent with the paid price (Voss, Parasuraman and Grewal, 1998). Also Oh and parks, 1997 explained the perceptions about the performance of the service provider (the way services are performed and delivered) positively influence service quality perceived, customer satisfaction, and positive word of mouth and ultimately repurchase intensions.

According to Jillian, Geoffrey & Lester (1997) during a service encounter, the perception of performance of service quality affect the customer willingness to buy more ...So if the value perceived regarding the performance of quality is according to the expectations, it will lead to satisfied responses by the customer about the service. According to Fornellet. al.1996, Foroverall customer satisfaction the first determinant is perceived quality and the second determinant is perceived value further he supports that the perceived value has positive influence on customer satisfaction.

Undoubtedly service quality has a great impact on customer willingness to buy or afterwards repurchase intentions. If the customer is satisfied with the service standards, he will be more likely to buy the same service again and will become a loyal customer. A Dissatisfied customer would never like to continue the relationship and will switch to other service providers in the same industry.

SQCS Model
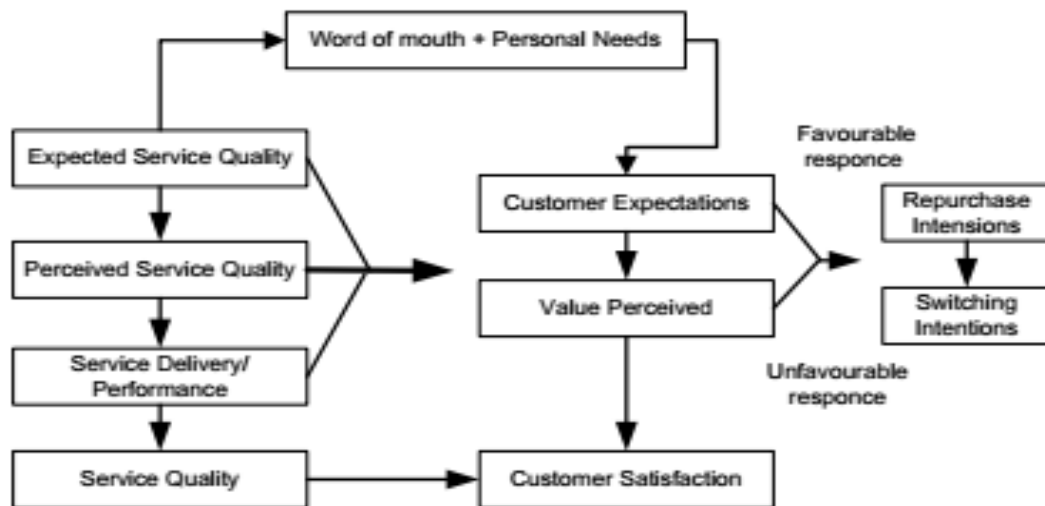
Figure 3,Source: Adopted from [Parasuraman et. al.(1985); Spreng and Mackoy (1996); McDougall & Levesque (2000)]

Figure 3 presents a relationship between service quality and customer satisfaction. This model is constructed after going through different models presented by Parasuramanet. al. (1985); Spreng and Mackoy (1996) and McDougall & Levesque (2000) related to service quality and customer satisfaction. According to Zeithmal&Bitner(2000) somehow personal and situational factors also effect the process of customer satisfaction. Personal factors such as personal needs or desires effect the customer perceptions and expectations, whereas situational factors such as positive or negative word of mouth leads to satisfied or dissatisfied customer responses/ opinion about the specific service.

2.5 Service Quality Improvement in the Organizations

Providing excellent services require continuous improvements in the organizational culture, a culture in which people are challenged to give their best and are rewarded and recognized in the company to perform to their full potential.

2.5.1 Developing Service Improvement Strategy in the organization

A firm can improve the quality of its services by developing the service improvement strategy in the organization which requires several steps and measures to trigger improvements in the internal environment. Leonard, Parasuramanet. al. (1994) has explained some steps for managers through which company can improve the service quality.

Listening

Generally, quality is defined by the customers and it should be improved according to customer specifications not the company. Listening, understanding and spending wisely on customer's expectations and perceptions can bring improvements in the services of the company as the way customers required and expect. The most common mistake in service improvement that companies do is to spend money in a way that does not improve the services at all. Research shows that company's strengths and weaknesses from service perspective are better explained by those who have experienced it. In order to improve the service, companies should install an ongoing research system that provides timely and relevant data. Also there is a need to develop service quality information system in the company. The service quality information system basically provides the following information.

- ➢ Identify Dissatisfied Customers & frequent service failure causes
- ➢ Collect customer feedback on continuous basis
- ➢ Create customer forums to get ideas of further improvements
- ➢ Improve internal service quality by focusing on employee issues and concerns
- ➢ Improve customer services by measuring individual employee behavior to use in trainings, performance evaluations and rewards
- ➢ Analyze the company's service performance compared with competitors to identify strengths and weaknesses.

Reliability

The five dimensions of services reliability, responsiveness, assurance, empathy, tangibles are used as criteria to judge the quality of the services. Also these dimensions help service providers to understand about customers' expectations regarding service offerings. Research reveals that among these five dimensions Reliability is the most important one to judge the quality of the service. When firms are failed to deliver the promise and make frequent mistakes in service delivery, customer loses its confidence on the firm's ability to provide timely and accurate service at the first end.

Service Design

Reliability in service delivery as expected by the customers depends on how the various elements in the service system work well together. These elements include people who perform the service, equipment's that required performing the particular service and the physical environment in which service is actually performed or delivered. Flaws in any part of this service system affect the quality level. Usually people who are delivering the services are blamed for poor quality however the real problem lies in the service system design. Service mapping is considered a way to improve the quality of services. Service mapping is the pattern of performances that makes a service system design.

Service Recovery

When a customer face a service problem, either service firms makes things better with the customer or make it worse sometimes. Three things happen when a customer experience any problem, they remain dissatisfied and do not voice their complainsand become satisfied or become dissatisfied if company does not response well.

Generally customers are reluctant to complain and company should take following steps in such situations,

Encourage customers to voice their complaints and make it easy for them by providing toll free numbers or comment cards.

Problem resolution system needs to be developed very effectively in the service firms.

Response quickly to customer complaints because quick response makes a customer feel that company is concerned about his/her interests.

Surprise Customers

Customers evaluate the service dimension during the delivery process and it is very difficult to go beyond customer's expectations by providing the reliable services only. Therefore managers must consider the "WOW" factor in their service offerings. To go beyond expectations and delight the customer demands, firms should offer some surprising elements in their service offerings like grace, courtesy, uncommon swiftness, understanding and commitment.

Fair Play

The customer expectation lies under the concept of fairness. As customers expect from the service providers to treat them fairly, fulfill the promises made and be trustworthy. Mainly

customer's expect companies to provide quick services(responsiveness), to offer comfortable service facilities and communication channels (Tangibles), to fulfill the commitments (Reliability) to offer personal attention and polite dealing (Empathy) and should provide considerable and competent services (Assurance). Also should provide the guarantee demonstrate fairness towards service offerings. It gives the customer a right to evoke the service and charge the compensation if he becomes dissatisfied.

Servant Leadership

Delivering high service quality demands an excellent leadership often known as "Servant Leadership". These leaders believe in people capacity to view their own roles as standard of excellence and a direction to achieve their goals by providing necessary equipment's, tools and proper freedom to achieve their tasks. These Leaders believe in investing people by listening to their concerns, providing those trainings, coaching, and teach them how to inspire and compete in order to boost company's productivity and quality standards.

2.5.2 Managing the Workforce in the Organization

For a service firm, employee's performance has a strong influence on firm's efforts regarding delivering quality services to its customers. So services cannot be standardizing and up to the mark unless company understands its employees, deals and manage them in an effective manner. Because ultimately employees are the people who carry company's vision and mission and helps the company to accomplish its objectives. Also they interact and deal with the customers directly.

If employees are satisfied and happy they will delight handle the customers, but if they are not happy the will response otherwise. It simply means that company can be successful only by effectively utilizing the abilities of its workforce and by expanding the scope of their activities. Pfefferet. al. 1995 has explained the importance of workforce and discussed few practices for managing people in the organizations that ultimately help to achieve organizational goals.

High Wages

Employees are the representatives of the company. If company expects outstanding performance of its workforce it needs to hire outstanding people who can stay for long term.

High wage offering attract more applicants and allows organizations to be more selective in choosing people. People who are provided with best training facilities to become more committed towards company's objectives. Moreover if company offer higher wages above the market offerings, employees take it as a gift and they work with more dedication in providing excellent services to customers which obviously enhances customer loyalty.

Incentive pay

When people are motivated, they perform with their full potential. However, money is not the only thing to motivate the employees. Studies showed that people are motivated with things like, fair treatment, job security and recognition. Nevertheless if employees are expected to increase the level of firm's profitability and overall service performance they will want their share in the benefits that organization earns. So an organization usually seeks to reward the performances of its employees by providing them compensations and extra incentives.

Promotion

The promotion opportunities increase the employee's commitment and bind them tightly with the employers. Also it encourages the workers to employ the skills learnt through training and development programs and offers an incentive to good performers. Most importantly it gives a sense of justice and fairness at the work place.

Training and Skill development

Training and skill development programs show the firm's commitment towards the workers and ensure that the faculty is staffed with highly skilled workers who are specially trained to provide excellent services to the firm's customers. Well trained staff can perform the customer services with greater efficiency then the untrained staff.

Trainings are effective only if the employees are permitted to use and apply the skills learned during such programs. One mistake that mostly organizations do is, they upgrade the skills and abilities of their employees and managers but they do not tend to change the structure that restrict the staff to utilize the skills learnt and to act creatively by introducing new methods and procedures that can enhance company's profitability and quality standards.

Cross Utilization and Cross training

People who can perform multiple tasks are more beneficial for the organization. The important thing is that doing multiple things can make the work tasks more interesting and it has motivational effects as well. Also variety in job is considered as important job dimension that has potential effect on how people give response to their work. Multitasking also ensures employment security. Having peopled at work with multiple skills makes it easier to retain them as they can perform different tasks.

Measurement of practices

The process of managing people in the organization cannot be successful without measuring and evaluating the outcomes of introducing such practices. Measurement provides the feedback to the management in evaluating how well the implementation of different procedures and practice turned out in the organization. Secondly it ensures that what is being observed and measured will be noticed by the management. Feedback from the measurement helps in developing further implementation ideas and identifies the areas which need to be refined. Also it helps to learn how well different policies are implemented in achieving the desired results.

Information Sharing

If employees are considered as the source of achieving organizational objectives, they must be provided with all the relevant information that is required to get the success. The main reason behind not disclosing much information to the employees is that, the information may lead to the competitors. But if the competitors already know the strategy then the employees will be only one who remains in dark and others will take advantage of this situation.

2.5.3 Closing Gaps between Firms' Perception and Customer Perceptions of Quality

Though marketers of tangible goods have defined and measured quality with increasing levels of precision (Parasuraman et. al. 1985). It is difficult to describe quality according to the marketers of services. Reason is, services cannot be seen, touched and measured before it is actually delivery to the customer. In most services, quality occurs during service delivery, usually when customer and service employee interacts (Lehtinen and Lehtinen, 1982). For this reason, service quality is highly dependent on the performance of employees. Sometimes

what employees consider about service quality is somehow different than what consumers expect about quality. So a gap exists between employee's perceptions and consumer perceptions about service quality and delivery (Parasuraman et. al. 1985). These gaps are the main hurdles in delivering high performance.

A firm should identify and remove these gaps by revaluating its operational standards. Firms may not always understand what consumers expect from them and what levels of performance they need to meet service quality standards. These kinds of service flaws and gaps effects consumer perceptions of quality (Parasuraman et. al. 1985).

Service Quality Management Gap

The gap between customer's expectations and managers perceptions about what consumer expects is wider in service industry that produces Intangible goods as compare to firms that produce tangible goods (Gronroos 1982: Zeithaml 1981). This gap occurs in upward communication (extend of communication between managers and employees), levels of management (layers between management and customer contact personals) and research orientation of the company (Less emphasize on marketing research).

Service Quality Specification- Service delivery Gap

It is also called as Performance gap. This gap occurs when service providers are unable to perform services as expected by the management. The performance gap can be reduced by focusing on team work, employee job fit, technology job fit, type of supervisory and perceived control over employees and by reducing the role conflict and role ambiguity among employees.

Difference between Service Delivery and External Communications Gap

Marketing, advertising and other communication channels effect the perception of customers regarding the service firms. Short falls between external communication and actual service delivery in the form of exaggerating promises can affect the customer perception and expectations regarding the quality of service.

2.6 Theoretical Model

After going through the literature review, the impact of service quality on customer satisfaction is identified by using different theories described by Zeithmal, 1996: 1988, Leonard and Sasser, 1982 & Tam, 2004 , these theories described the role and importance of service quality that leads to customer satisfaction which is the main objective of all the service firms now days. Also various authors described that quality of service along with other factors positively affect the level customer satisfaction. Literature depicts that quality is not the only factor that affects satisfaction, there are various other factor that effects the both constructs as described by Moher, 1982; Albert Cruana 2002 and Sureschandar et.al. 2002. To better understand the effects of quality on customer satisfaction, the relationship between constructs is explained by using Oliver's 1993, satisfaction and service quality model.

Oliver's model is further tested and modified by Spreng and Mackoy 1996, it specifies the effect of desires, perceived performance and expectations on overall service quality and satisfaction. Another model presented by Mcdougall& Levesque 2000, was used to explain the relationship between satisfaction and quality. It specifies the effect of core and relational quality and perceived value on customer satisfaction that ultimately effect switching and loyalty (repurchase) intensions. By considering the models from the literature a model is developed to explain the relationship between the both constructs.

After discussing the importance and factors affecting the relationships between service quality and satisfaction, further it is explained that how organizations can improve its quality standards to retain the customers. The improvements are described at three levels. For this purpose different theories of Leonard, Parasuraman&Zeithmal;(Pfeffer et.al. 1995) and Parasuramanet. al. 1985 was1994used.

First, Leonard theory described step by step strategies to improve the service standards in the organization. However from Leonard et al research seven important steps are discussed in this study.

Second, Pfeffer theory explained the importance of managing work force in the organization in order to perform services as expected by the customers. Pfeffer theory explained thirteen practices out of which the seven important were chosen to discuss in this study.

Third, the Gap theory as explained by Parasuramanet. al. 1985 is considered as most important in the service setting was also covered in this study. Parasuramanet. al. 1985 explained the gaps by describing how these gaps can be reduced in the organizations. These gaps are considered as main hurdles in delivering high performance services.

2.7 SERVQUAL

Gronroos (1988) defines the five key determinants of service quality as: professionalism and skills (technical, outcome related), reputation and credibility (image related), behavior and attitudes, accessibility and flexibility and reliability and trustworthiness (all functional, process related). However, the most popular is the SERVQUAL model of Parasuramanet. al. (1988) consisting of the five dimensions of service quality - tangibles, reliability, responsiveness, assurance and empathy.

Initially, only five dimensions of service quality were indicated in the SERVQUAL approach (Parasuraman et.al. 1988):

1. Tangibles (physical facilities, equipment, and appearance of personnel);

2. Reliability (ability to perform the promised service dependably and accurately);

3. Responsiveness (willingness to help customers and provide prompt service);

4. Assurance (knowledge and courtesy of employees and their ability to inspire trust and confidence); and

5. Empathy (caring, individualized attention the firm provides its customers).

A key aspect of this model is the customers' determination process for perceived service quality. Expected service and perceived service are both directly influenced by the determinants of service quality which finally determine the overall level of service quality.

The SERVQUAL instrument is a two-part questionnaire. The first part consists of twenty two items measuring expectations of customers and the second part consists of twenty two similarly worded items measuring perceptions or experience of customers.

Assessing the quality of service involves computing the difference between the ratings customers assign to the paired expectation/ perception statements. SERVQUAL is designed as a diagnostic instrument to identify areas of strength and weakness in the delivery of

services. Furthermore, the importance of SERVQUAL has been to use "gap scores" in the measurement of service quality (Cronin and Taylor, 1992, 1994). It is the gap between perceptions and expectations that underpins the formulation of the SERVQUAL model, the service quality measuring instrument originally developed by Parasuramanet. al. (1988).

2.7.1 Using SERVQUAL to Measure Service Quality

According to Clow and Kurtz (2003) a test instrument called SERVQUAL was developed to measure service quality. Parasuramanet. al. (1985) is believed to be the first who introduced the conceptual framework for the SERVQUAL model to measure consumer perceptions of service quality and later refined the model.

The SERVQUAL model (Parasuraman et. al. 1988), service quality can be measured by identifying the gaps between customers' expectations of the service to be rendered and their perceptions of the actual performance of the service. It was developed to measure perceived service quality as the key output variable and in its finalized form it has 25 pairs of Likert-type scales.

 The first 25 items are designed to measure customer expectations of service for a particular service industry (expectations), while the remaining 25 are intended to measure the perceived level of service provided by a particular service organization (perceptions). Service quality is then measured by calculating the difference in scores between the corresponding items (i.e. perceptions minus expectations). (Parasuraman et. al. 1985). In other words, it is a technique that can be used for performing a gap analysis of an organization's service quality performance against customer service quality needs.

Research has shown SERVQUAL to be an effective and stable tool for measuring service quality across service industries (Parasuraman et. al. 1985, 1988; Zeithaml et. al. 1990; 1993). SERVQUAL is based on five dimensions of service quality. The model was initially developed for financial services sector and it has been used for other sectors such as telecommunications, healthcare and hospitality. When perceived performance rating exceeds expectations, the outcome is considered as a sign of good quality whilst the reverse is an indication of a poor quality. (Lovelock and Wirtz (2007).

SERVQUAL has been adopted for conducting many studies. As it easily identifies the strength and weakness of service provided by organizations, areas of weakness can be prioritized. It also serves as a standard for organizations to measure the quality of service in the same industry. Moreover it serves as a signal to management to take in consideration the perception of both the management and the customer helps them to know the customer's impression about the service provided. (Buttle 1996 cited on AborampahAmoahMensah 2010).

However major criticisms have been made against the SERVQUAL model. The major one being, the five service quality dimensions are not universal and cannot be applied in all service industries. Further Buttle(1996) cited on Aborampah 2010 argues that there is a little proof that customers evaluate the quality of service on the basis of the difference between perception and expectation.

Land hare also supported his idea saying the difference score do not give any additional information beyond that already existed in the perception's item for the result showed that the dominant contributor to the gap scores comes from the perception's score. More over using two sets of questionnaire with the likert scale is confusing and tire some. SERVQUAL also fails to provide remedies for the identified Gaps. (AborampahAmoahMensah 2010).

2.8 Conceptual Framework

The general idea from the past literature is that there is a relationship between customer satisfaction and service quality; also that service quality could be evaluated with the use of five service quality dimensions and the most useable is the SERVQUAL scale.

Thus, customers in this paper are those who consume the services, satisfaction denotes customer's desire to maintain a business relationship with the organization and it is also the feelings of the customers towards the services provided to them by the organizations; while customer satisfaction in this study is the pleasures obtained by customers for the services provided to them by the employees of the organizations.

It has been proven that "perceived service quality is a component of customer satisfaction" (Ziethaml et. al. 2006, p.106-107).

Moreover, the SERVQUAL model has been proven to be the best model to measure service quality in service sectors especially with the customer perspective. This idea generates an assumption that the five dimensions of SERVQUAL model could have a direct relationship with customer satisfaction.

2.8.1 Service Quality Dimensions

The difference between expectations and perceptions is called the gap which is the determinant of customers" perception of service quality. Following from the literature review done above, the relationship between service quality variables and customer satisfaction can be shown in the diagram below. Parasuramnet. al. (1988).

Figure 4Conceptual framework

```
┌──────────────┐
│ Tangibility  │──┐
└──────────────┘  │
┌──────────────┐  │
│ Reliability  │──┤
└──────────────┘  │      ┌──────────────────┐      ┌──────────────────┐
┌──────────────┐  │      │  Service Quality │─────▶│    Customers'    │
│Responsivenes │──┼─────▶│                  │      │                  │
└──────────────┘  │      └──────────────────┘      └──────────────────┘
┌──────────────┐  │
│  Assurance   │──┤
└──────────────┘  │
┌──────────────┐  │
│   Empathy    │──┘
└──────────────┘
```
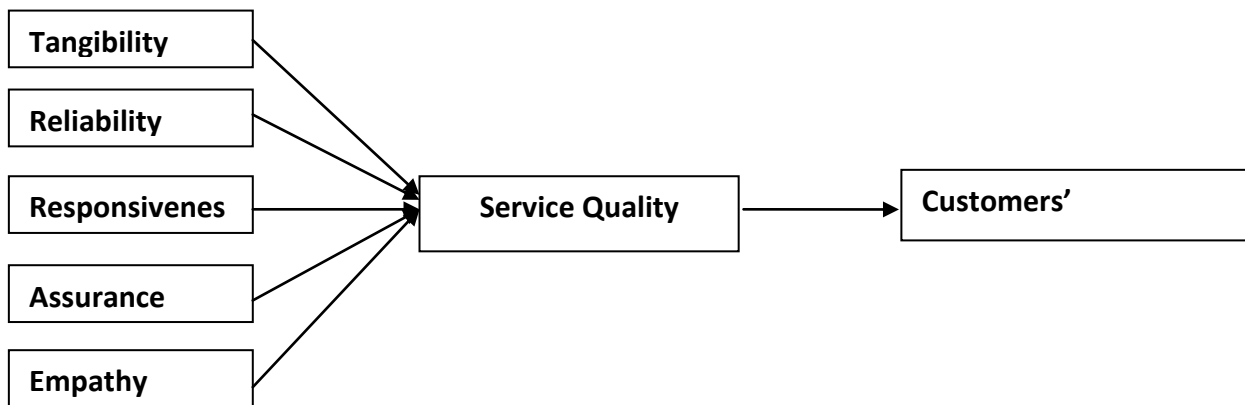
Source: Adopted from Parasuramanet. al. (1988).

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Research Design

In order to attain the objectives of the study qualitative research design was used. Qualitative research is characterized by the prior formulation of specific research questions. Thus, the information needed is clearly defined. As a result, qualitative research is pre-planned and structured. It is typically based on large representative samples. A qualitative research design specifies the methods for selecting the sources of information and for collecting data from those sources. Quantitative research involves counting and measuring of events and performing the statistical analysis of body of numerical data.

3.2 Population and Sampling Technique

The target population of the study was the customers of Dashen Bank from three selected branches(Saris, Piassa and Tana) active operational branches in Addis Ababa. The branches have had the highest customer flow than others in Addis Ababa.

3.3 Sampling Method and Size

The main focus of this study was to assess the service quality provided by Dashen bank S.C and its impact on customer satisfaction using SERVQUAL Model.The target population for the study was customers of Dashen bank S.C. three branches Saris, Piassa and Tana in Addis Ababa. The branches were selected by judgmental sampling technique. These branches have 32,285 customers as of December 31, 2015. The sample size of this study was determined by using the formula developed by Taro Yamane (1967).

$$n = \frac{N}{1 + N(e)^2}$$

Where, n is the sample size

N is the population size,

e is the level of precision or sampling error = (0.05)

$$n = \frac{32,285}{1 + 32,285(0.05)^2} = 395.1$$

Selected Branches	Number of Customers	Percentage share from the total	Sample Size from the branches
Saris	10,241	31.72%	125
Piassa	10,753	33.31%	132
Tana	11,291	34.97%	138
Total	**32,285**	**100.00%**	**395**

Source: Annual Report Dashen Bank

Thus, sample size of 395 customers was selected from the population of 32,285. In order to select the 395 respondents from the three branches non-probability sampling approach particularly convenience sampling technique was used.

Non-probability sampling relies on the personal judgment of the researcher rather than on chance to select sample elements. The researcher could arbitrarily or consciously decide what elements to include in the sample. Non-probability samples may yield good estimates of the population characteristics (Malhotra, 2009).

3.4 Data Type and Source of Data

The researcher used primary data for the entire analysis of this study. The information was gathered through questionnaire from the selected sample of respondents of customers of Dashen Bank. The data was collected from the respondents through questionnaires as primary data. According to Biggam (2008), primary data is the information that the researcher finds out by him/herself regarding a specific topic.

The main advantage with this type of data is that it was collected with the research's purpose in mind. It implies that the information resulting from it is more consistent with the research questions and objectives.

3.5 Method of Data Collection

The data collection method was done using self-administered questionnaire filled by the bank's customers. The questionnaires were design in a five scale likert measurement. The item measurement was used to indicate the customers degree of agreement for the performance statements, based on their assessments of the service provided by the bank

adopted from SERVQAL model by Cronin and Taylor's(1992).The variables was measure using Likert scale with five response categories (strongly disagree, disagree, neutral, agree and strongly agree).

The Likert scale method wasrefers to make the questions interesting to the respondents and to insure maximum response rate. Customer satisfaction was measure with one scale adopted from Lovelock and Wright (1999) with response ranging from 'Strongly Disagree to 'Strongly Agree'.

The questionnaire was prepared in three parts. The first part of the questionnaire consists of issues related to the personal information of the respondents. It included the age, gender, and educational background. The second part concerned with the questions used to assess service quality of Dashen Bank S.C. The research instrument designed was based on five dimensions of service quality and the service items of the SERVQUAL model. The developed questionnaire includes five items which correspond to the tangible dimension, four items which correspond to the reliability dimension, five items to the responsiveness dimension, seven items to empathy dimension and four items which correspond to the assurance dimensions with seven items of customer satisfaction. Respondents were asked to indicate their degree of agreement with each of the items on five point Likert scale. The third part of the questionnaire measures the overall service quality using a five point Likert sale which ranges from 'Very poor to 'Very good.'

3.6 Method of Data Analysis

Both descriptive and inferential statistics was used to analyze and interpret the findings. Demographic variables of the respondents and mean scores of the service quality dimensions are interpreted using descriptive statistics whereas inferential statistics is used to find out the relationship between service quality dimensions and customer satisfaction using correlation and regression analysis via SPSS Version 20.

<h1 style="text-align:center">CHAPTER FOUR</h1>

<h1 style="text-align:center">DATA PRESENTATION, ANALYSIS AND INTERPRETATION</h1>

4.1 Introduction

As discussed in previous chapter, this study attempted to examine the relationship between service quality and customers satisfaction in case ofDashen Bank S.C. Therefore, the findings of the study werepresented and discussed in this chapter.

The questionnaire were developed in five scales ranging from five to one; where 5 represents Strongly Agree, 4 Agree, 3 Neutral, 2 Disagree, and 1 Strongly Disagrees. In order to assess the relationship between service quality and customer satisfaction, Correlation analysis was conducted for scale typed questionnaire. 395 questionnaires were distributed to the customers and 98.73% that is 390 questionnaires were returned were obtained valid and used for analysis.

The collected data were presented and analyzed using SPSS version 20 statistical software.The study used descriptive statistics whereas inferential statistics is used to find out the relationship between service quality dimensions and customer satisfaction using correlation and regression analysis via SPSS Version 20.

Table 4.1 . Background of the Respondents

Item	Valid	Frequency	Percent	Cumulative Percent
1. Gender	Male	228	58.5	58.5
	Female	162	41.5	100.0
	Total	**390**	**100.0**	
2. Age	Between 18 and 29 years	94	24.1	24.1
	Between 30 and 40 years	131	33.6	57.7
	Between 40 and 50 years	106	27.2	84.9
	Above 50 years	59	15.1	100.0
	Total	**390**	**100.0**	
3. Educational Level	Never been to school	17	4.4	4.4
	Elementary	124	31.8	36.2
	High school	52	13.3	49.5
	Certificate	20	5.1	54.6
	Diploma	51	13.1	67.7
	Degree	103	26.4	94.1
	Masters and above	23	5.9	100.0
	Total	**390**	**100.0**	

Source: Own Survey, 2016

On the item 1 of table 1 that indicates the background of the respondents regarding the gender 58.5% of them were male and the rest 41.5% of them were female. This implies majority of the respondent were male.

On the item 2 of table 1 regarding to the age of respondents'24.1% of them between 18 and 29 years, 33.6% of them between 30 and 40 years, 27.2% of them between 40 and 50 years and 15.1% of them above 50 years . This implies majority of the respondents were between 30 and 50 years old.

On the item 3 of table 1 the educational level of respondents 4.4%of them never been to school,31.8%of them elementary 13.3%of them high school, 5.1% of them certificate,13.1%of them diploma,26.4% of them degree and 5.9% of them masters and above. This implies majority of the respondents were elementary.

Table 4.2. Tangible

Item	Valid	Frequency	Percent	Cumulative Percent
1. Dashen Bank has up-to-date equipment and technology	Strongly disagree	10	2.6	2.6
	Disagree	48	12.3	14.9
	Neutral	50	12.8	27.7
	Agree	228	58.5	86.2
	Strongly agree	54	13.8	100.0
	Total	**390**	**100.0**	
2. Dashen Bank's physical facilities are visually appealing	Strongly disagree	10	2.6	2.6
	Disagree	50	12.8	15.4
	Neutral	77	19.7	35.1
	Agree	244	62.6	97.7
	Total	**390**	**100.0**	
3. Dashen Bank's employees are well dressed and appear neat.	Strongly disagree	1	.3	.3
	Disagree	4	1.0	1.3
	Neutral	71	18.2	19.5
	Agree	273	70.0	89.5
	Strongly agree	41	10.5	100.0
	Total	**390**	**100.0**	
4. The physical facilities and technology of Dashen Bank goes with the type of service provided.	Strongly disagree	15	3.8	3.8
	Disagree	90	23.1	26.9
	Neutral	64	16.4	43.3
	Agree	210	53.8	97.2
	Strongly agree	11	2.8	100.0
	Total	**390**	**100.0**	
5. The materials in the bank like the deposit slip, cheque, and other documents are visually appealing.	Strongly disagree	83	21.3	21.3
	Disagree	155	39.7	61.0
	Neutral	73	18.7	79.7
	Agree	67	17.2	96.9
	Strongly agree	12	3.1	100.0
	Total	**390**	**100.0**	

Source: Own Survey, 2016

On the item 1 of table 2, regarding to the Dashen Bank has up-to-date equipment and technology 2.6% of the respondents give their degree of agreement as strongly disagree, 12.3% of them as disagree, 12.8% of them as neutral, 58.5% of them as agree and the rest 13.8% of them as strongly agree. Based on the data majority of the respondents that is 72.3 % of them wereagreed. This implies that the Dashen Bank have up-to-date equipment and technology.

On the item 2 of table 2 of regarding to the Dashen Bank's physical facilities are visually appealing2.6% of the respondents strongly disagree, 12.8% of them disagree, 19.7% of them neutral and the rest 62.6% of them agree. Based on the data majority of the respondents that is 62 .6% of them were agreed. Thisimplies that the Dashen Bank's physical facilities are visually appeal.

On the item 3 of table 2regarding to the Dashen Bank's employees are well dressed and appear neat0.3% of the respondents strongly disagree, 1.0% of them disagree, 18.2% of them neutral 70.0% of them agree and 10.5% of them strongly agree. Based on the data majority of the respondents that is 80.5 % of them were agreed. This implies that theDashen Bank's employees are well dressed and appear neat.

On the item 4 of table 2 regarding tothe physical facilities and technology of Dashen Bank goes with the type of service provided3.8% of the respondents strongly disagree, 23.1% of them disagree, 16.4% of them neutral 53.8% of them agree and 2.8% of them strongly agree. Based on the data 56.6 % of them were agreed. This implies that the physical facilities and technology of DashenBank is good with the type of service provided.

On the item 5 of table 2 regarding to the materials in the Dashen Bank like the deposit slip, cheque, and other documents are visually appealing21.3% of the respondents strongly disagree, 39.7% of them disagree, 18.7% of them neutral 17.2% of them agree and 3.1% of them strongly agree. Based on the data 20.3 % of them were agreed. This implies that the materials in the bank like the deposit slip, cheque, and other documents are not visually appealing.

Table 4.3.Reliability

Item	Valid	Frequency	Percent	Cumulative Percent
1. Dashen Bank's employees provide service at the time they promise to do so.	Strongly disagree	12	3.1	3.1
	Disagree	201	51.5	54.6
	Neutral	10	2.6	57.2
	Agree	151	38.7	95.9
	Strongly agree	16	4.1	100.0
	Total	**390**	**100.0**	
2. Dashen Bank's employees show sincere interest in solving a problem you face.	Strongly disagree	41	10.5	10.5
	Disagree	92	23.6	34.1
	Neutral	67	17.2	51.3
	Agree	177	45.4	96.7
	Strongly disagree	13	3.3	100.0
	Total	**390**	**100.0**	
3. Dashen Bank's employees perform service right the first time(error free service).	Strongly disagree	82	21.0	21.0
	Disagree	118	30.3	51.3
	Neutral	120	30.8	82.1
	Agree	67	17.2	99.2
	Strongly agree	3	.8	100.0
	Total	**390**	**100.0**	
4. Dashen bank insists on error-free record.	Strongly disagree	113	29.0	29.0
	Disagree	145	37.2	66.2
	Neutral	52	13.3	79.5
	Agree	80	20.5	100.0
	Total	**390**	**100.0**	

Source: Own Survey, 2016

On the item 1 of table 3 regarding to the Dashen Bank's employees provide the service at the time they promise to do so3.1% of the respondents replied strongly disagree, 51.5% of them disagree, 2.6% of them neutral, 38.7% of them agree and the rest 4.1% of them strongly agree. Based on the data 42.8% of the respondents wereagreed. This implies that majority of the Dashen Bank's employees didn't provide service at the time they promise to do so.

On the item 2 of table 3 regarding to theDashen Bank's employees show sincere interest in solving the problems that the customers face10.5% of the respondents strongly disagree, 23.6% of them disagree, 17.2% of them neutral, 45.4% of them agree and 3.3% of them strongly agree. Based on the data 48.7% of themwere agreed. This indicated that Dashen Bank's employees need improvement to show sincere interest in solving the problems that the customers face.

On the item 3 of table 3 regarding to theDashen Bank's employees perform service right the first time(error free service)21.0% of the respondents strongly disagree 30.3% of them disagree, 30.8% of them neutral and 17.2% of them agree and 0.8%of them strongly agree. Based on the data the 18.0% of themwere agreed. This implies that the Dashen Bank's employees to somehow do not perform service right the first time (error free service) as the customers expected.

On the item 4 of table 3 regarding tothe Dashen bank insist on error-free record 29.0% of the respondents strongly disagree, 37.2% of them disagree, 13.3% of them neutral and the rest 20.5% of them agree. This implies that the Dashen bank to some extent do not insist on error-free record.

Table 4.4.Responsiveness

Item	Valid	Frequency	Percent	Cumulative Percent
1. There are always adequate numbers of employees to respond to your needs at the branches of Dashen Bank.	Strongly disagree	125	32.1	32.1
	Disagree	149	38.2	70.3
	Neutral	36	9.2	79.5
	Agree	80	20.5	100.0
	Total	390	100.0	
2. Dashen Bank's employees tell you exactly when the service will be performed.	Strongly disagree	81	20.8	20.8
	Disagree	162	41.5	62.3
	Neutral	48	12.3	74.6
	Agree	99	25.4	100.0
	Total	390	100.0	
3. You receive prompt service from Dashen Bank's employees.	Strongly disagree	87	22.3	22.3
	Disagree	196	50.3	72.6
	Neutral	37	9.5	82.1
	Agree	70	17.9	100.0
	Total	390	100.0	
4. Dashen Bank's employees are always helpful.	Strongly disagree	78	20.0	20.0
	Disagree	87	22.3	42.3
	Neutral	75	19.2	61.5
	Agree	150	38.5	100.0
	Total	390	100.0	
5. Dashen Bank's employees are never busy to respond your requests.	Strongly disagree	36	9.2	9.2
	Disagree	104	26.7	35.9
	Neutral	46	11.8	47.7
	Agree	192	49.2	96.9
	Strongly agree	12	3.1	100.0
	Total	390	100.0	

Source: Own Survey, 2016

On the item 1 of table 4 regarding to Dashen Banks there are always adequate numbers of employees to respond to your needs at the branches of Dashen Bank32.1% of the respondents strongly disagree 38.2% of them disagree, 9.2% of them neutral and 20.5% of them agree. Based on the data that is 20.5% of them were agreed. This implies that there is not always adequate numbers of employees to respond the customer's needs at the branches of Dashen Bank.

On the item 2 of table 4 regarding toDashenBank's employees tell you exactly when the service will be performed 20.8% of the respondent strongly disagree, 41.5% of them as disagree, 12.3% of them neutral and the rest 25.4% of them agree. The data shows that some of them thatis25.4% of them were agreed. This implies that the Dashen Bank's employees didn't tell to the customer exactly when the service will be performed.

On the item 3 of table 4 regarding to customers receive prompt service from Dashen Bank's employees 22.3% of the respondent strongly disagree, 50.3% of them disagree, 9.5% of them neutral and the rest 17.9% of them agree. The data shows that some of the customer that is 17.9% of themagreed. This implies that the customer's didn't receive prompt service from Dashen Bank's employees as they expected.

On the item 4 of table 4 regarding to the Dashen Bank's employees are always helpful 20.0% of the respondent strongly disagree, 22.3% of them as disagree, 19.2% of them as neutral and the rest 38.5% of them as agree. The data shows that some of them that is38.5% of them were agreed. This implies that the Dashen Bank's employees are not always helpful.

On the item 5 of table 4 regarding to the Dashen Bank's employees are never busy to respond your requests 9.2% of the respondent strongly disagree, 26.7% of them as disagree, 11.8% of them as neutral, 49.2% of them agree and the rest 3.1% of them as strongly agree. The data shows that 52.3% of them agree. This implies that the Dashen Bank's employees to some extentthey are not busy to respond the customer's requests.

Table 4.5.Empathy

Item	Valid	Frequency	Percent	Cumulative Percent
1. Dashen Bank's employees give you individual attention.	Strongly disagree	34	8.7	8.7
	Disagree	48	12.3	21.0
	Neutral	19	4.9	25.9
	Agree	283	72.6	98.5
	Strongly agree	6	1.5	100.0
	Total	390	100.0	
2. Dashen Bank's provide services hours are convenient to you.	Strongly disagree	26	6.7	6.7
	Disagree	111	28.5	35.1
	Neutral	56	14.4	49.5
	Agree	179	45.9	95.4
	Strongly agree	18	4.6	100.0
	Total	390	100.0	
3. Dashen Bank's branches are easily accessible to you.	Strongly disagree	20	5.1	5.1
	Disagree	64	16.4	21.5
	Neutral	51	13.1	34.6
	Agree	255	65.4	100.0
	Total	390	100.0	
4. Dashen Bank's forms are easily understandable (withdrawal, deposit, account opening, money transfer, application for foreign transactions).	Strongly disagree	38	9.7	9.7
	Disagree	56	14.4	24.1
	Neutral	42	10.8	34.9
	Agree	242	62.1	96.9
	Strongly agree	12	3.1	100.0
	Total	390	100.0	
5. Dashen Bank's employees understand your specific needs.	Strongly disagree	37	9.5	9.5
	Disagree	60	15.4	24.9
	Neutral	41	10.5	35.4
	Agree	252	64.6	100.0
	Total	390	100.0	
6. The bank always delivers excellent overall service.	Strongly disagree	80	20.5	20.5
	Disagree	112	28.7	49.2
	Neutral	51	13.1	62.3
	Agree	126	32.3	94.6
	Strongly agree	21	5.4	100.0
	Total	390	100.0	
7. The bank delivers superior service in every way.	Strongly disagree	121	31.0	31.0
	Disagree	160	41.0	72.1
	Neutral	68	17.4	89.5
	Agree	41	10.5	100.0
	Total	390	100.0	

Source: Own Survey, 2016

On the item 1 of table 5 regarding to the Dashen Bank's employees give you an individual attention8.7% of the respondents strongly disagree 12.3% of them disagree, 4.9% of them neutral, 72.6% of them agree and 1.5% of them strongly agree. Based on the data the majority that is 74.1% % of them agreedfor the Dashen Bank's employees give the customers individual attention.

On the item 2 of table 5 regarding to the Dashen Bank's provide services hours are convenient to the customers 6.7% of the respondents strongly disagree, 28.5% of them disagree, 14.4% of them neutral, 45.9% of them agree and the rest 4.6% of them strongly agree. Based on the data that is50.5% of them agree for the Dashen Bank's provide services hours are convenient to the customers.

On the item 3 of table 5 regarding to theDashen Bank's branches are easily accessible to the customers5.1% of the respondents strongly disagree, 16.4% of them as disagree, 13.1% ofthemneutral and 65.4% of them as agree.Based on the data the Dashen Bank's branches are easily accessible to the customers.

On the item4 of table 5 regarding to the Dashen Bank's forms are easily understandable (withdrawal, deposit, account opening, money transfer, application for foreign transactions)9.7% of the respondents strongly disagree, 14.4% of them disagree, 10.8% of them neutral, 62.1% of them agree and the rest 3.1% of them strongly agree. The respondent agreement shows that the Dashen Bank's forms areeasily understandable (withdrawal, deposit, account opening, money transfer, application for foreign transactions).

On the item 5 of table 5 regarding to the DashenBank's employees understand the customer's specific needs9.5% of the respondents strongly disagree, 15.4% of them disagree, 10.5% of them neutral and 64.6% of them agree. The respondent agreement shows that the majority of Dashen Bank's employees did understand the customer's individual specific needs.

On the item 6 of table 5 regarding to the Dashen Bankalways delivers excellent overall service 20.5% of the respondents strongly disagree, 28.7% of them disagree, 13.1% of them neutral and 32.3% of them agree. The respondent agreement shows that more than half of them the bank didn't always deliver excellent overall service.

On the item 7 of table 5 regarding to the Dashenbank delivers superior service in every way31.0% of the respondents strongly disagree, 41.0% of them disagree, 17.4% of them neutral and 10.5% of them agree. The respondent agreement shows that the bank didn't delivers superior service in every way.

Table 4.6.Assurance

Item	Valid	Frequency	Percent	Cumulative Percent
1. The behavior of Dashen Bank's employees instills confidence in you.	Strongly disagree	114	29.2	29.2
	Disagree	122	31.3	60.5
	Neutral	52	13.3	73.8
	Agree	98	25.1	99.0
	Strongly agree	4	1.0	100.0
	Total	390	100.0	
2. You feel safe in transaction with Dashen Bank.	Strongly disagree	34	8.7	8.7
	Disagree	47	12.1	20.8
	Neutral	24	6.2	26.9
	Agree	267	68.5	95.4
	Strongly agree	18	4.6	100.0
	Total	390	100.0	
3. Dashen Bank's employees are consistently polite.	Strongly disagree	47	12.1	12.1
	Disagree	66	16.9	29.0
	Neutral	14	3.6	32.6
	Agree	260	66.7	99.2
	Strongly agree	3	.8	100.0
	Total	390	100.0	
4. Employees of Dashen bank have the knowledge to answer your questions.	Strongly disagree	20	5.1	5.2
	Disagree	56	14.4	19.6
	Neutral	25	6.4	26.1
	Agree	259	66.4	93.0
	Strongly agree	27	6.9	100.0
	Total	387	99.2	
	System missing	3	.8	
	Total	390	100.0	

Source: Own Survey, 2016

On the item 1 of table 6 regarding to the behavior of Dashen Bank's employees instills confidence in you.29.2% of them strongly disagree, 31.3% of them disagree, 13.3% of them neutral, while 25.1% of them agree and the rest 1.0% strongly agree. Based on the data to some extent the behavior of Dashen Bank's employees instill confidence in customers.

On the item 2 of table 6 regarding to the customer's feel safe in transaction with Dashen Bank8.7% of them strongly disagree, 12.1% of them disagree, 6.2% of them neutral, while 68.5% of them agree and the rest 4.6% strongly agree. Based on the data majority of customer's feel safe in transaction with Dashen Bank.

On the item 3 of table 6 regarding to the Dashen Bank's employees are consistently polite according to their response, 12.1% of them strongly disagree, 16.9% of them disagree, 3.6% of them as neutral, 66.7% of them as agree while the rest 0.8% of them as strongly agree. Based on the data of Dashen Bank's employees are consistently polite.

On the item 4 of table 6 regarding to the employees of Dashen bank have the knowledge to answer the customer's questions according to their response,5.1% of them strongly disagree,14.4% of them disagree, 6.4% of them as neutral, 66.4% of them as agree while the rest 6.9% of them as strongly agree. Based on the data majority of the respondents'believethe employees of Dashen bank have the knowledge to answer the customer's questions.

Table 4.7.Statement of Customer Satisfaction

Item	Valid	Frequency	Percent	Cumulative Percent
1. Dashen bank completely meets your expectations.	Strongly disagree	88	22.6	22.6
	Disagree	193	49.5	72.1
	Neutral	41	10.5	82.6
	Agree	68	17.4	100.0
	Total	390	100.0	
2. You feel absolutely delighted with the Dashen banks' services	Strongly disagree	13	3.3	3.3
	Disagree	53	13.3	16.9
	Neutral	35	8.8	25.9
	Agree	289	72.3	100.0
	Total	390	100.0	
3. In your view, the Dashen bank is customer-oriented	Strongly disagree	41	10.5	10.5
	Disagree	140	35.9	46.4
	Neutral	37	9.5	55.9
	Agree	137	35.1	91.0
	Strongly agree	35	9.0	100.0
	Total	390	100.0	
4. You would like to recommend the Dashen bank to friends and people you know.	Strongly disagree	85	21.8	21.8
	Disagree	98	25.1	46.9
	Neutral	24	6.2	53.1
	Agree	169	43.3	96.4
	Strongly agree	14	3.6	100.0
	Total	390	100.0	
5. You would like to keep close relationship with the Dashen bank.	Strongly disagree	21	5.4	5.4
	Disagree	80	20.5	25.9
	Neutral	31	7.9	33.8
	Agree	218	55.9	89.7
	Strongly agree	40	10.3	100.0
	Total	390	100.0	
6. You will say positive things about the Dashen bank to other people.	Strongly disagree	41	10.5	10.5
	Disagree	93	23.8	34.4
	Neutral	66	16.9	51.3
	Agree	187	47.9	99.2
	Strongly agree	3	.8	100.0
	Total	390	100.0	
7. You would like to remain as a customer of the Dashen bank	Strongly disagree	76	19.5	19.5
	Disagree	78	20.0	39.5
	Neutral	67	17.2	56.7
	Agree	157	40.3	96.9
	Strongly agree	12	3.1	100.0
	Total	390	100.0	

On the item 1 of table 7 regarding to the Dashen bank completely meets your expectations according to their response 22.6% of them strongly disagree,49.5% of them disagree, 10.5% of them as neutral and 17.4% of them as agree. Based on the datamajority of the respondents didn't agree for the Dashen bank completely meets your expectations.

On the item 2 of table 7 regarding to customers feeling absolutely delighted with the Dashen banks' servicesaccording to their response 3.3% of them strongly disagree,13.3% of them disagree, 8.8% of them as neutral and 72.3% of them as agree. Based on the data indicates that more than half customersfeel absolutely delighted with the Dashen banks' services

On the item 3 of table 7 regarding to the customers view, the Dashen bank is customer-orientedaccording to their response 10.5% of them strongly disagree, 35.9% of them disagree, 9.5% of them as neutral,35.1% of them agree and 9.0% of them strongly agree. Based on the data in the customers view, the Dashen bank is to some extent it is customer-oriented.

On the item4 of table 7 regarding to the customers would like to recommend the Dashen bank to friends and people they knowaccording to their response 21.8% of them strongly disagree, 25.1% of them disagree, 6.2% of them as neutral, 43.3% of them agree and 3.6% of them strongly agree. This shows that less than half of customers would like to recommend the Dashen bank to friends and people they know.

On the item 5 of table 7 regarding to the customers would like to keep close relationship with the Dashen bankaccording to their response 5.4% of them strongly disagree, 20.5% of them disagree, 7.9% of them as neutral, 55.9% of them agree and 10.3% of them strongly agree. Based on the data shows that thecustomers would like to keep close relationship with the Dashen bank.

On the item 6 of table 7 regarding to the customers will say positive things about the Dashen bank to other people, according to their response 10.5% of them strongly disagree, 23.8% of them disagree, 16.9% of them as neutral, 47.9% of them agree and 0.8% of them strongly agree.Based on the data shows that almost half of the customers will say positive things about the Dashen bank to other people.

On the item 7 of table 7 regarding to the customers would like to remain as a customer of Dashen bank according to their response 19.5% of them strongly disagree, 20.0% of them disagree, 17.2% of them as neutral, 40.3% of them agree and 3.1% of them strongly agree. Based on the data shows that less than half of customers would like to remain as a customer of the Dashen bank.

Table 4.8. Overall Service Quality

Item	Valid	Frequency	Percent	Cumulative Percent
1. How would you rate the overall service you received?	Very poor	61	15.3	15.6
	Poor	103	25.8	26.4
	Satisfactory	67	16.8	17.2
	Good	159	39.8	40.8
	Total	390	100.0	
2. Considering the time, effort and money you spent with us, how would you rate the overall value provided?	Very poor	63	15.8	16.2
	Poor	95	23.8	24.4
	Satisfactory	57	14.3	14.6
	Good	154	38.5	39.5
	Very good	21	5.3	5.4
	Total	390	100.0	
3. Please rate the quality of service you received	Very poor	63	15.8	16.2
	Poor	91	22.8	23.3
	Satisfactory	46	11.5	11.8
	Good	183	45.8	46.9
	Total	390	100.0	
4. What would bethe best describe your experience with the customer service representative?	Very poor	61	15.6	15.6
	Poor	103	26.4	42.1
	Satisfactory	67	17.2	59.2
	Good	159	40.8	100.0
	Total	390	100.0	

Source: Own Survey, 2016

According item 1 of table 8, regarding to the overall service they received: 15.3% of the respondents as very poor, 25.8% of them as poor, 16.8% of them satisfactory while 39.8% of them as good. Based on the data more than half of the customer respondents indicated that the overall service they received was satisfactory.

Item 2 of table 8, regarding to considering the time, effort and money they spent with the bank, they would rate the overall value provided15.8% of the respondents as very poor, 23.8% of them as poor, 14.3% of them satisfactory, 38.5% of them as good and while 5.3%of them as very good. Based on the data majority of the respondents indicated that considering the time, effort and money they spent with the bank, more than satisfied with the overall value provided.

Item 3 oftable 8, regarding tothe quality of service the customer's received15.8% of the respondents as very poor, 22.8% of them as poor, 11.5% of them satisfactory and while 45.8% of them as good. Based on the data less than half of the respondents indicated that the quality of service they received were good.

Item 4 of table 8, regarding to"What would best describe your experience with the customer service representative"15.6% of the respondents as very poor, 26.4% of them as poor, 17.2% of them satisfactory, 40.8% of them as good. Based on the datamajority of the respondent indicated that their experience with the customer service representative were above satisfactory.

4.2. Mean Score and Standard Deviation for Service Quality Dimensions

The mean and standard deviation of each service quality dimensions is representedin the table below. The service quality dimension with the highest mean score is Assurance4.1409, followed by Responsiveness 3.9940; Reliability 3.9223, Empathy 3.8892 and Tangibility3.5425. With this we can infer that the service provided by Dashen Bank is somehowsatisfactory. It answered the first research question.

Table 4.9.Mean Score and Standard Deviation for Service QualityDimensions

		Tangibles	Reliability	Responsiveness	Empathy	Assurance
N	Valid	390	390	390	390	390
	Missing	0	0	0	0	0
Mean		3.5425	3.9223	3.9940	3.8892	4.1409
Std. Deviation		.77033	.63997	.68846	.62197	.65404

Source: Own Survey, 2016

4.3. Correlation Analysis between Service Quality Dimensions andCustomer Satisfaction

To find out the relationship between service quality dimensions and customer satisfaction, Pearson's correlation coefficient (r) which measures the strength and direction of a linear relationship between two variables is used. Values of Pearson's correlation coefficient arealways between -1 and +1. A correlation coefficient of +1 indicates that two variables areperfectly related in a positive sense; a correlation coefficient of -1 indicates that two variables are perfectly related in a negative sense, and a correlation coefficient of 0 indicates that there isno linear relationship between the two variables. A low correlation coefficient;0.1-0.29suggests that the relationship between two items is weak or non-existent. If r is between 0.3and 0.49 the relationship is moderate. A high correlation coefficient i.e. >0.5 indicates a strongrelationship between variables. The direction of the dependent variable's change depends onthe sign of the coefficient. If the coefficient is a positive number, then the dependent variablemoved in the same direction as the independent variable; if the coefficient is negative, thenthe dependent variable will move in the opposite direction of the independent variable. Hencein this study both the direction and the level of relationship between the dimensions of service quality and customer satisfaction are conducted using the Pearson's correlation coefficient. Thetable below presents the result of the correlation analysis made using vicariate correlation.

Table 4.10. Correlations

		Tangibles	Reliability	Responsiveness	Empathy	Assurance	Satisfaction level
Tangibles	Pearson correlation	1					
	Sig.(2-tailed)						
	N	390					
Reliability	Pearson correlation	.574**	1				
	Sig.(2-tailed)	.000					
	N	390	390				
Responsiveness	Pearson correlation	.511**	.666**	1			
	Sig.(2-tailed)	.000	.000				
	N	390	390	390			
Empathy	Pearson correlation	.400**	.526**	.597**	1		
	Sig.(2-tailed)	.000	.000	.000			
	N	390	390	390	390		
Assurance	Pearson correlation	.471**	.659**	.738**	.629**	1	
	Sig.(2-tailed)	.000	.000	.000	.000		
	N	390	390	390	390	390	
Satisfaction level	Pearson correlation	.501**	.512**	.585**	.487**	.606**	1
	Sig.(2-tailed)	.000	.000	.000	.000	.000	
	N	390	390	390	390	390	390

**. Correlation is significant at the 0.01 level (2-tailed).

HYPOTHESIS TESTING

H1o: There is no significant and positive relationship among service quality and customer satisfaction in Bank of Dashen S.C.

H1a: There is a significant and positive relationship among service quality and customer satisfaction in Bank of Dashen S.C.

From the result we can see that assurance is highly correlated to satisfaction (0.606) followed by responsiveness (0.585), reliability (0.512), and tangibility (0.501) and empathy (0.487). When we look at the inter correlation between the service quality dimensions we can see that there is a positive and significant relationship which implies that a change made in one of the service quality dimension will positively motivate the other service quality dimension. The highest inter correlation is between responsiveness and assurance (r=0.738) followed by responsiveness and reliability(r=0.666), reliability and assurance (r=0.659) and empathy and assurance (0.629) Thus from this result confirmed that there is a positive and significant relationships between service quality dimension and customer satisfaction. Hence it answers the second research question which asks about the relationship between service quality and

customer satisfaction. Accordingly we can conclude that there is a positive relationship between the service quality dimensions and customer satisfaction. Hence any improvement in one of the dimensions will positively contribute in enhancing the customer satisfaction. In addition the result confirmed that the alternative hypothesis "there is a significant and positive relationship among service quality and customer satisfaction in Bank of Dashen S.C" is accepted which leads to rejection of the null hypothesis.

4.4 Regression Analysis

Regression analysis is a statistical process for estimating the relationships among variables. Itincludes many techniques for modeling and analyzing several variables, when the focus is onthe relationship between a dependent variable and one or more independent variables. Morespecifically, regression analysis helps one understand how the typical value of the dependentvariable changes when any one of the independent variables is varied, while the otherindependent variables are held fixed. In this study regression analysis is used to identify theimpact of service quality dimension on customer satisfaction thus it answers the third researchquestion.

4.4.1 Tangibility

From the regression analysis we can see that there is a positive statistical relationship betweentangibility (the independent variable) and customer satisfaction (the dependent variable). Asthe table below presents the coefficient of determination (R-squared) indicates theproportionate amount of variation in the response variable (customer satisfaction) explained bythe independent variable (tangibility) in the linear regression model. The larger the R-squaredis, the more variability is explained by the linear regression model. Thus, 25% (R^2 =.251) of thevariation on customer satisfaction is explained by tangibility.

Table 4.11. Model Summary for Tangibility

Model	R	R Square	Adjusted RSquare	Std. Error of theEstimate
1	.501[a]	.251	.248	.691

a. Predictors: (Constant), Tangibles

On the coefficient table we find the beta value which measures how strongly eachindependent variable influences the dependent variable. Thus a unit increase in tangibles leadsto .518 increases in customer satisfaction other things being constant. Therefore the

more thebank invests on its physical facilities equipment, technology and appearance of its personnelthe more it satisfies its customers.

Table 4.12. Coefficients for Tangibility

Model		Unstandardized Coefficients		StandardizedCoefficients	T	Sig.
		Beta	Std. Error	Beta		
1	(Constant)	2.215	.176		12.552	.000
	Tangibles	.518	.049	.501	10.645	.000

Source: Own Survey, 2016

4.4.2 Reliability

From the regression analysis we can see that there is a positive statistical relationshipbetween reliability (the independent variable) and customer satisfaction (the dependentvariable). Thus 26.2% (R^2 =.262) of the variation on customer satisfaction is explained by theindependent variable reliability.

Table 4.13. Model Summary for Reliability

Model	R	R Square	Adjusted RSquare	Std. Error of theEstimate
1	.502[a]	.262	.260	.687

a. Predictors: (Constant), Reliability

On the coefficient table we find that the beta value which measures how strongly eachindependent variable influences the dependent variable. Thus a unit increase in reliabilityleads to .518 increases in customer satisfaction other things being constant. The bankshould invest to enhance its ability to perform the promised service dependably andaccurately so that the satisfaction level of its customers increases.

Table 4.14. Coefficients of Reliability

Model		Unstandardized Coefficients		StandardizedCoefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.548	.233		6.659	.000
	Reliability	.518	.049	.502	10.916	.000

b. Dependent Variable: My feeling about Dashen Bank's service delivery can be described

4.4.3 Responsiveness

From the regression analysis we can see that there is a positive statistical relationship betweenresponsiveness (the independent variable) and customer satisfaction (the dependent variable).Thus 34.2% ($R2 =.342$) of the variation on customer satisfaction is explained by the independentvariable responsiveness which indicates a high level effect on customer satisfaction.

Table 4.15. Model Summary for Responsiveness

Model	R	R Square	Adjusted RSquare	Std. Error of theEstimate
1	.585[a]	.342	.340	.646

a. Predictors: (Constant), Responsiveness

On the coefficient table we find the beta value which measures of how strongly each independent variable influences the dependent variable. Thus a unit increase in responsiveness leads to .675 and increase in customer satisfaction other things being constant. Therefore, themore the bank invests on enhancing its employee's ability to help customers and be responsiveto customer's enquiry; the more the customer is satisfied.

Table 4.16. Coefficients for Responsiveness

Model		Unstandardized Coefficients		StandardizedCoefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.357	.208		6.522	.000
	Responsiveness	.675	.051	.585	13.159	.000

b. Dependent Variable: feeling about Dashen Bank's service delivery can be bestdescribed

4.4.4 Empathy

From the regression analysis we can see that there is a positive and statistically significantrelationship between empathy (the independent variable) and customer satisfaction (thedependent variable). Thus 23.7% ($R2$ =.237) variation level of customer satisfaction is explainedby the independent variable empathy.

Table 4.17. Model Summary for Empathy

Model	R	R Square	Adjusted RSquare	Std. Error of theEstimate
1	.487[a]	.237	.235	.702

a. Predictors: (Constant), Empathy

On the coefficient table we find the beta value which measures how strongly eachindependent variable influences the dependent variable. Thus a unit increase in empathy leadsto .628 increases in customer satisfaction other things being constant. Therefore, the more thebank gives care and individualized attention to customers, the more the customer is satisfied.

Table 4.18. Model Coefficients for Empathy

Model		Unstandardized Coefficients		StandardizedCoefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.604	.244		6.584	.000
	Empathy	.628	.062	.487	10.150	.000

b. Dependent Variable: feeling about Dashen Bank's service delivery can be bestdescribed
Source: Own Survey, 2016

4.4.5 Assurance

From the regression analysis we can see that there is a positive and statistically significantrelationship between assurance (the independent variable) and customer satisfaction (thedependent variable). Thus 36.5 %(R^2 =.365) variation level of customer satisfaction is explainedby the independent variable assurance.

Table 19. Model Summary for Assurance

Model	R	R Square	Adjusted RSquare	Std. Error of theEstimate
1	.606[a]	.367	.365	.635

a. Predictors: (Constant), Assurance
Source: Own Survey, 2016

On the coefficient table below we find the beta value which measures how strongly each independent variable influences the dependent variable. Thus a unit increase in assurance strongly increases customer satisfaction by .738 other things being constant. Therefore the more the bank invests on enhancing its employee's knowledge, skill and on their ability to instill confidence to serve customers, the more the customer is satisfied. As it can be depicted from the result that assurance is the dominant service quality dimension which has highest effect on customer satisfaction followed by responsiveness. Accordingly it answers the fourth research question.

Table 4.20. Coefficients for Assurance

Model		Unstandardized Coefficients		StandardizedCoefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.990	.221		4.476	.000
	Assurance	.738	.053	.606	13.976	.000

b. Dependent Variable: feeling about Dashen Bank's service delivery can be best described
Source: Own Survey, 2016

4.5. Overall Regression Analysis

As it can be depicted from table below there is a positive and statistically significantrelationship between the independent variables (tangibility, reliability, responsiveness, empathy and assurance) and the dependent variable (customer satisfaction).

Thus 44% (R2=.438) variation on customer satisfaction is explained by the independent variables.

Table 4.21. Model Summary of Service Quality Dimensions

Model	R	R Square	Adjusted RSquare	Std. Error of theEstimate
1	.662[a]	.438	.429	.605

a. Predictors: (Constant), Assurance, Tangibles, Empathy, Reliability, Responsiveness
Source: Own Survey, 2016

Table 4.22.ANOVA for Service Quality Dimensions and Customer Satisfaction

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	90.430	5	18.086	49.478	.000[a]
	Residual	115.874	317	.366		
	Total	206.303	322			

a. Dependent Variable: you would like to keep close relationship with the Dashen bank.

b. Predictors: (Constant), Assurance, Tangibles, Empathy, Reliability, Responsiveness

HYPOTHESIS TESTING

H2o: Service Quality does not have a significant impact on Customer Satisfaction in Bank of Dashen S.C.

H2a: Service Quality has a significant impact on Customer Satisfaction in Bank of Dashen S.C.

From the ANOVA table it has been determined that F = 49.478 and Sig. is .000 which confirmsthat service quality dimensions have significant impact on customer satisfaction. Hence theresult depicted that the alternative hypothesis "Service Quality has a significant impact onCustomer Satisfaction in bank of Dashen S.C'' is accepted. Accordingly the null hypothesis isrejected. Furthermore question number three of the research question is answered.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of Findings

The basic interest of this study is to assess service quality on customersatisfaction in the case of Dashen Bank S.C. The service item of the SERVQAL model issued to investigate the relationship between the service quality dimensions and customersatisfaction. The data obtained from the respondents was analyzed using various statisticaltools.

The result of the background information of respondents indicated that the majority of therespondents are male (58.5%) aged in the range of 30 to 40(33.6%). Regarding the educational background, 31.8% of the respondents are elementary school.

From the mean result it is observed that customers were most satisfied with assurancedimension of service quality followed by responsiveness dimension of service quality. The finding from the correlation result reveals that there is a positive and significantrelationship between service quality dimensions and customer satisfaction. Assurance isfound to have the highest correlation with customer satisfaction and the findings from the intercorrelation indicates that the highest relationship is found between assurance andresponsiveness.

Thus the findings are important to enable bank to have a better understanding of customer'sperception of service quality of banking and consequently how to improve their satisfactionwith respect to aspects of service quality. Due to the increasing competition in bankingindustry, customer service is an important part and Dashen Bank S.C should do rethinkon how to improve customer satisfaction with respect to service quality.

5.2 Conclusion

This study is conducted to find out an assessment of service quality on customer satisfaction in thecase of Dashen Bank S.C.

The finding of the study indicates that all the service quality has a positive impact on customer satisfaction. From the Pearson's correlation result it is indicated that there is a positive and significantrelationship between the service quality dimensions and customer satisfaction. Accordingly assurance is found to have the highest correlation with customer

satisfaction. Assurance is theknowledge and courtesy of employees and their ability to convey trust and confidence so that the customer feels he or she is in courteous, able and competent hands. It relates to thecapability of the service provider to deliver the output, specifically in terms of the knowledge,politeness and trustworthiness of the employees to the customer of the service firm.

Thisdimension is about the behavior and ability of the employees to instill confidence, securetransactions, courtesy of the employees and the knowledge of the employees to answerquestions from customers. More over assurance has the highest beta value on the regressionmodel and is the dominant service quality dimension with the highest impact on customersatisfaction. The descriptive analysis also confirmed that assurance has a mean value of 4.14which implies that customers of Dashen Bank S.C are satisfied with the assurancedimension of service quality and the bank should continue to maintain it in the future.

The correlation result indicates that the highest correlation is found between responsivenessand assurance(r=0.738) followed by responsiveness and reliability (0.666) while the lowestrelationship was found between empathy and tangibility (0.400). Thus the change in one of theservice quality dimension will positively affect the other service quality dimension.

Responsiveness is the second dominant service quality dimension (R = .342, beta value of .675)according to the result followed by reliability, tangibility and empathy. Responsiveness refers tothe prompt response to the service need of the customer and the readiness of employees toprovide service. It is the speed and timeliness of service delivery. This includes the speed ofthe ability of the service to respond promptly to customer service requests, with minimal waiting and queuing time. It can also say that Dashen Bank S.C is doing wellin this dimension too.

From the mean result of all dimensions we can say that customers of Dashen Bank S.C are somehow satisfied with the bank.

5.3 Recommendation

This research has shown that an assessment of service quality on customer satisfaction in Bank ofDashen S.C. The results obtained confirm that all the service quality dimensions have a positive relation on customer satisfaction. Based on the findings and conclusions of the study, the following recommendations are forwarded to the management of the bank.

➢ In this study assurance is the dominant service quality dimension which has a highest positive correlation with customer satisfaction therefore the bank should work on the indicators of this dimension i.e. the bank should invest on trainings to enhance its employees knowledge and behavior and also the bank should ensure that customer feels safe in all transitions made. The bank should also realize that the improvement of this dimension would enhance customer satisfaction which in turn results in better performance of the bank.

➢ Empathy dimension was considered as one of the most important factors influencing customer satisfaction. However, the customers of Dashen Bank were found less satisfied in terms of empathy dimensions. One way of addressing this could be by treating customer with great respect, giving individual attention to customers, serving customers based on their specific needs and improving its branch accessibility and working hours in a way it meets the customer's need.

➢ In our current environment services preference of customers and their demands keepson changing at a rapid speed and the bank should operate proactively in meeting itcustomers' needs and preferences. Accordingly the bank should be customer centricand management's focus area should emanate from the customer's need.

➢ The customer satisfaction level result showed that 40.6% of the respondents disagreedwith the service provided by Dashen Bank. Therefore the bank should exert its maximum effort to change this result for customers are key divers of its performance.

➢ As the service quality dimensions represent 44% of the variation in customer satisfaction the bank should work on overall service quality dimensions to improve and maintain its customer satisfaction.

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APPENDICIES

APPENDIX I

A QUESTIONNAIRE ON SERVICE QUALITY AND CUSTOMER SATISFACTION SURVEY

Dear Respondents,

I am Netsanet Birhanu Abera, a graduate student at St Mary's University School of Post graduate. I am conducting a research on**"An assessment of Service Quality on CustomerSatisfaction**: **The case of Dashen Bank S.**C'' in partial fulfillment of Master of Arts in Business Administration. I kindly request you to spend some minutes of your time in filling the questionnaire. Any information which you provide will be kept confidential. Your genuine response is highly appreciated for the outcome of the project.

Thank you for your kind cooperation in filling the questionnaire

Part-1: General information

Direction: Please put a check mark (√) on the appropriate box

1. Gender

 Female ☐   Male ☐

2. Age

18-29 ☐   30-40 ☐   40-50 ☐   Above50 ☐

3. Educational level

Never been to school ☐   Elementary school ☐   High school ☐

Certificate ☐   Diploma ☐   Degree ☐   Masters Above ☐

Part II: Survey on Service Quality Items

Direction: This part of the questionnaire intends to find your perception towards to the service quality and customer satisfaction of Dashen Bank S.C. Please circle the number which reflects your perception.

1= Strongly Disagree, 2=Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree.

Statement of Service QualityDimensions	1	2	3	4	5
I. Tangibles					
1. Dashen Bank has up-to-date equipment and technology.	1	2	3	4	5
2. Dashen Bank's physical facilities are visually appealing.	1	2	3	4	5
3. Dashen Bank's employees are well dressed and appear neat.	1	2	3	4	5
4. The physical facilities and technology of Dashen Bank goes with the type of service provided.	1	2	3	4	5
5.The materials in the bank like the deposit slip, cheque, and other documents arevisually appealing.	1	2	3	4	5
II. Reliability					
6. Dashen Bank's employees provide service at the time they promise to do so.	1	2	3	4	5
7. Dashen Bank's employees show sincere interest in solving a problem you face.	1	2	3	4	5
8. Dashen Bank's employees perform service right the first time(error free service).	1	2	3	4	5
9. Dashen bank insists on error-free record.	1	2	3	4	5
III. Responsiveness					
10. There are always adequate numbers of employees to respond to your needs at the branches of Dashen Bank.	1	2	3	4	5
11. Dashen Bank's employees tell you exactly when the service will be performed.	1	2	3	4	5
12. You receive prompt service from Dashen Bank's employees.	1	2	3	4	5
13. Dashen Bank's employees are always helpful.	1	2	3	4	5
14. Dashen Bank's employees are never busy to respond your requests.	1	2	3	4	5
IV. Empathy					
15. Dashen Bank's employees give you individual attention.	1	2	3	4	5
16. Dashen Bank's provide services hours are convenient to you.	1	2	3	4	5
17. Dashen Bank's branches are easily accessible to you.	1	2	3	4	5
18. Dashen Bank's forms are easily understandable (withdrawal, deposit, account opening, money transfer, application for foreign transactions).	1	2	3	4	5
19. Dashen Bank's employees understand your specific needs.	1	2	3	4	5
20. The bank always delivers excellent overall service.	1	2	3	4	5
21. The bank delivers superior service in every way.	1	2	3	4	5
V. Assurance					

	1	2	3	4	5
22. The behavior of Dashen Bank's employees instills confidence in you.	1	2	3	4	5
23. You feel safe in transaction with Dashen Bank.	1	2	3	4	5
24. Dashen Bank's employees are consistently polite.	1	2	3	4	5
25. Employees of Dashen bank have the knowledge to answer your questions.	1	2	3	4	5
Statement of Customer Satisfaction	**1**	**2**	**3**	**4**	**5**
26. Dashen bank completely meets your expectations.	1	2	3	4	5
27. You feel absolutely delighted with the Dashen banks' services.	1	2	3	4	5
28. In your view, the Dashen bank is customer-oriented.	1	2	3	4	5
29. You would like to recommend the Dashen bank to friends and people you know.	1	2	3	4	5
30. You would like to keep close relationship with the Dashen bank.	1	2	3	4	5
31. You will say positive things about the Dashen bank to other people.	1	2	3	4	5
32. You would like to remain as a customer of the Dashen bank	1	2	3	4	5

1= Very poor2= Poor3= Satisfactory4= Good5= Very good

Overall Service Quality items	1	2	3	4	5
How would you rate the overall service you received?					
Considering the time, effort and money you spent with us, how would you rate the overall value provided?					
Please rate the quality of service you received:					
What would best describe your experience with the customer service representative?					

Thank You for Taking Your Time To Fill This Questionnaire!!!.

የአገልግሎት ጥራትና የደንበኛን እርካታ የሚያጠና መጠይቅ

ውድመላሽ

እኔ ነጻነት ብርሃኑ አበራ በቅድስት ማርያም ዩኒቨርሲቲ የድህረምረቃ ትምህርት ክፍል እጩ ተመራቂ ተማሪነኝ።

ጥናቴንም የምሰራው የዳሽንባንክ የአገልግሎት ጥራትና የደንበኛን እርካታ ለቢዝነስ አስተዳደር የማስተርስ ዲግሪ ቅድመ ሚሟያነው። ጊዜ ሰጥተው በመጠይቁ የተቀመጡ ጥያቄዎችን እንዲመልሱ በትህትና እጠይቃለሁ። ከመጠይቁ ለሚገኙ ማንኛውም መረጃዎች ሚስጢራዊነት የተጠበቀነው። የሚሰጡን ተአማኒ መረጃ ለጥናቱ ውጤማነት ከፍተኛ አስተዋጽኦ አለው።

መጠይቁን በመሙላት ላደረጉት መልካምትብብር አመሰግናለሁ!

ክፍልአንድ፦ አጠቃላይመረጃ

1. ጾታ
   ወንድ ☐   ሴት ☐

2. ዕድሜ

18 —29 ☐   30 — 40 ☐   40 --- 50 ☐   ከ50 አመትበላይ ☐

3. የትምህርት ደረጃ

መደበኛ ተምርት ያልተማረ ☐   አንደኛ ደረጃ ☐   ሁለተኛደረጃ ☐

የምስክር ወረቀት ☐   ዲፕሎማ ☐   ዲግሪ ☐   ማስትሬት ዲግሪ ☐

ክፍልሁለት፡ በአገልግሎት ጥራት የሚመለከቱ መጠይቆች

ማሳሰቢያ፡የዚህ መጠይቅ ክፍል የዳሽን ባንክ የአገልግሎት ጥራትና የደንበኛን እርካታ የሚያተኩር ሲሆን ምላሽዎን በሳጥን ውስጥ በተቀመጡ ቁጥሮች ላይ በማክበብ ይግለጹ።

1. በጣምአልስማማም፣ 2. አልስማማም፣ 3. ገለልተኛ፣4. እስማማለሁና

5. በጣም   እስማማለሁ

የአገልግሎትጥራትአቅጣጫዎች	1	2	3	4	5
I. ተጨባጭነት					
1. ዳሽን ባንክ ዘመናዊ ቁሳቁሶች እና ቴክኖሎጂዎች አሉት	1	2	3	4	5
2. የዳሽን ባንክ ደንበኞች በግልጽ በሚታይ አገልግሎት አሰጣጥ ይረካሉ።	1	2	3	4	5
3. የዳሽን ባንክ ሰራተኞች አለባበስ ትክክልና እንከን የማይወጣለት ነው።	1	2	3	4	5
4.የዳሽን ባንክ አገልሎት መስጫ ቁሳቁስ ናቴክኖሎጂዎች ከሚሰጠው አገልግሎት አይነት ጋር ይዛዳል።	1	2	3	4	5
5. የባንኩ ማስረጃዎች እንደ የማጠራቀሚያ ቅጽ፣ ቼክ እንዲሁምሌሎች ደንበኞችን ይስባሉ።	1	2	3	4	5
II. ተአማኒነት					
6. የዳሽን ባንክ ሰራተኞች ቃል በገቡበት ጊዜ አገልግሎትን ይሰጣሉ።	1	2	3	4	5
7. የዳሽን ባንክ ሰራተኞች ችግሮችን ለመፍታት ተአማኒ ተነሳሽነት አላቸው።	1	2	3	4	5
8. የዳሽን ባንክ ሰራተኞች ከስህተት የጸዳ አገልግሎት ይሰጣሉ።	1	2	3	4	5
9. ዳሽን ባንክ ከስህተት የጸዳ የመረጃ አያያዝ አለው።	1	2	3	4	5
III. ሀላፊነት					
10. ዳሽን ባንክ በቅርን ጫፍቹ ሁል ጊዜ የደንበኞቹን ፍላጎት ለማሟላት የሚመድበው የሰው ሀይል መጠን ትክክለኛ ነው።	1	2	3	4	5
11. የዳሽን ባንክ ሰራተኞች አገልግሎት የሚያገኙበትን ትክክለኛ ቀጠሮ ይሰጣሉ።	1	2	3	4	5
12. የዳሽን ባንክ ሰራተኞች በቀጠሩዋት ጊዜ አገልግሎት አግኝተዋል።	1	2	3	4	5

13. የዳሽን ባንክ ሰራተኞች ሁል ጊዜ ለማገገዝ ዝግጁ ናቸው።	1	2	3	4	5
14. የዳሽን ባንክ ሰራተኞች ለደንበኞች ጥያቄ ምላሽ ለመስጠት በስራ አይወጠሩም።	1	2	3	4	5
IV. ችግሮችመረዳት					
15. የዳሽን ባንክ ሰራተኞች ለእያንዳንዱ ደንበኛ ትኩረት ይሰጣሉ።	1	2	3	4	5
16. የዳሽን ባንክ የአገልግሎት መስጫ ሰዓቶች ለርስዎ ምቹነው።	1	2	3	4	5
17. የዳሽን ባንክ ቅርንጫፎች በቀላሉ በሚገኙበት ቦታዎች ተቀምጠዋል።	1	2	3	4	5
18. የዳሽን ባንክ የወጪ፣የማጠራቀሚያ፣ሂሳብየመክፈቻ፣የሐዋላ እንዲሁም ለውጭ ንግድ የሚጠቀማቸው ቅጾች ለመረዳት ቀላል ናቸው።	1	2	3	4	5
19. የዳሽን ባንክ ሰራተኞች የግል ፍላጎትዎን ይረዳሉ።	1	2	3	4	5
20. ዳሽን ባንክ ሁል ጊዜ በሁሉም አገልግሎቶች አቅርቦት እጅግ በጣምጥሩ ነው።	1	2	3	4	5
21. ዳሽን ባንክ በሁሉም መልኩ ተቀዳሚ አገልግሎት ያቀርባል።	1	2	3	4	5
V. እርግጠኝነት					
22. የዳሽን ባንክ ሰራተኞች በራስ መተማመን አላቸው።	1	2	3	4	5
23. ከዳሽን ባንክ ጋር በመስራትዎ ደህንነት ይሰማዎታል።	1	2	3	4	5
24.የዳሽን ባንክ ሰራተኞች ሁል ጊዜ ቅን ናቸው።	1	2	3	4	5
25. የዳሽን ባንክ ሰራተኞች ጥያቄዎችን ለመመለስ በቂ እውቀት አላቸው።	1	2	3	4	5
የደንበኞችእርካታ	**1**	**2**	**3**	**4**	**5**
33. ከዳሽን ባንክ የሚጠብቁትን ሁሉ አግኝተዋል።	1	2	3	4	5
34.በዳሽን ባንክ አገልግሎቶች ሙሉ ለሙሉ ደስተኛ ነዎት።	1	2	3	4	5
35. በእርስዎ አመለካከት ዳሽንባንክ ከደንበኞች ጋር በቅርበት ይሰራል።	1	2	3	4	5
36. ጓደኞችዎ ወይም ሌሎች ለሚያዉቁትዉ ሰዎች የዳሽን ባንክ ደንበኛ እንዲሆኑ ይመክራሉ።	1	2	3	4	5
37. ከዳሽንባንክጋርበቅርብግንኙነትለመቀጠልይፈልጋሉ።	1	2	3	4	5
38.ስለ ዳሽን ባንክ ለሌሎች ሰዎች አዎንታዊ ነገሮችን ይናገራሉ።	1	2	3	4	5
39.ከዳሽን ባንክ ጋር በደንበኝነት ለመቀጠል ወስነዋል።	1	2	3	4	5

1- በጣምዝቅተኛ፤ 2- ዝቅተኛ፤ 3- በቂ   4- ጥሩ   5- በጣምጥሩ

አጠቃላይየአገልግሎትጥራትአይነቶች	1	2	3	4	5
በአጠቃላይ ያገኙትን አገልግሎት እንዴት ይመዝኑታል?	1	2	3	4	5
ያገኙት ጥቅም ከጊዜ፣ ከብቃትና ከአዋጭነት አንጻር እንዴት ይመዝኑታል?	1	2	3	4	5
እባክዎ ያገኙትን የአገልግሎት ከጥራት አንጻር ይመዝኑ።።	1	2	3	4	5
ከደንበኛ አገልግሎት ተወካዮች ያሉትን እጅግበጣምየ ሚገልጸውን ይግለጹ።።	1	2	3	4	5

ጊዜዎንስጥተውመጠይቁንስለሞሉአመስግናለሁ!!!.