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**ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**ASSESSMENT OF CUSTOMERS' PERCEPTION OF BANK SERVICES AND
THEIR LOYALTY THE CASE OF SELECTED COMMERCIAL BANK OF
ETHIOPIA BRANCHES OF EASTERN ADDIS ABABA DISTRICT**

**BY
MEAZA TSEGAYE**

**DECEMBER, 2016
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**A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY, SCHOOL OF
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**DECEMBER 2016
ADDIS ABABA, ETHIOPIA**

**ST.MARY’S UNIVERSITY
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APPROVED BY BOARD OF EXAMINERS

<u>Dr Temesgen Belayneh</u>	-----
Dean, Graduate Studies	Signature & Date
<u>Dr Temesgen Belayneh</u>	-----
Advisor	Signature & Date
<u>T/Giorgis Assefa (Ass Prof)</u>	-----
External Examiner	Signature & Date
<u>Shoa Jemal (Ass Prof)</u>	-----
Internal Examiner	Signature & Date

Declaration

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Dr. Temesgen Belayneh. 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.

Meaza Tsegaye
St. Mary's University, Addis Ababa

Signature
December, 2016

Endorsement

This thesis has been submitted to St. Mary's University College, school of graduate Studies for examination with my approval as a university advisor.

Dr. Temesgen Belayneh

Research Advisor

St. Mary's University, Addis Ababa

Signature

December, 2016

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Acronyms

ATM	Automatic Teller Machine
CBE	Commercial Bank of Ethiopia
SERVQUAL	Service Quality
SERVPERF	Service Perception
SMS	Short Message Service
SPSS	Statistical Package for Social Science

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Abstract

The general objective of this study is to assess customers' perception of bank service and their loyalty in the selected Commercial Bank of Ethiopia branches of Eastern Addis Ababa district. The researcher used primary data source. Both structured and unstructured questionnaires were used to collect data from a sample of 400 respondents under convenience sampling technique. Data was processed and analyzed by tools of table, graphs and percentages by using SPSS VS 16.0. Customers' were assessed under the five dimensions of SERVQUAL method. The gap among tangibility , reliability, responsiveness, assurance and empathy perception were insignificant despite all dimensions were having a perception mean value less than an average of 4.0. Almost all of the respondents have replied that they likely will continue as CBE customers, indicating their loyalty which is customer's intention or tendency to repurchase from the same firm. But very few of them said they will unlikely continues as CBE customers. This may be resulted from the different problems that CBE has. The performance of service quality by the measuring of the perception indicated the seriousness of which the bank attached to its all service delivery. Comparison between the customer responses and service delivery revealed the need for CBE employees and management should work towards enhancing customer relationship management by giving better service. It can be concluded from the analysis that customers were not satisfied with service delivery of CBE

Key word: - tangibility, reliability, responsiveness, empathy, assurance and loyalty.

CHAPTER ONE

INTRODUCTION

This section of the study contains background of the study, statements of the problem, research questions, and objective of the study, significance of the study, scope of the study, limitation of the study and organization of the study which are briefly discussed.

1.1 Background of the Study

Consumers all over the world have become more quality conscious; hence there has been an increased customer demand for higher quality service operations worldwide are affected by this new wave of quality awareness and emphasis Lee, M and Ulgado, F.M (1997). Therefore, service-based in order to have like the bank are compelled to provide excellent service to their customers in order to have sustainable competitive advantage, especially in the current trend of trade liberalization and globalization. Generally, it is believed that services which continuously and consistently delight customers make them happy and satisfied. In such situation, they become loyal customers and will continue to demand the service which in turn will result in profit and growth of an organization.

According to Saravan and Rao (2007), service quality remains critical in the service industries, as businesses strive to maintain a competitive advantage in the marketplace and achieving customer satisfaction. The financial services, particularly banks, compete in the marketplace with generally undifferentiated products; therefore service quality becomes a primary competitive weapon Stafford (1996). Literature has proven that providing quality service delivery to customers retains them, attracts new ones, enhances cooperate image, lead to positive referral by word of mouth, and above all guarantees survival and profitability Negi and Ladhari (2009).

Despite the criticality of service quality to businesses, measuring service quality poses difficulties to service providers, because of the unique characteristics of service: intangibility, heterogeneity, inseparability and perishability. In view of this, services require a distinct framework for quality explication and measurement. Among the prominent frameworks, SERVQUAL model developed by parasuraman (1988) is most preferred and widely used model for measuring service quality in the service industry.

Commercial Bank of Ethiopia (CBE) established in 1942. It is the biggest and oldest financial institution in the country. . Currently, it has above 1,140 branches across the country. It has more than 13.3 million account holders and the number of mobile and internet Banking also reached more than 600,000 as of March, 2016. Today, more than ever before, CBE aggressively expanded its presence in all directions of the country. CBE combines a wide capital base with more than 28,000 talented and committed employees.

The bank has been playing a great role advancing economic development of the country. This role can be maintained only when it is able to keep –up its good image by providing service that are most demanded by customers in the way they like it. To attain this, it has to continue improving the way it does business i.e. the way it provides service to customers. This is possible only when the bank is proactive and able to make its strategies when surrounding dynamics change.

To this effect, continuous assessment and monitoring of both external invasive macroeconomic/non-economic/factors and internal positions becomes imperative, less than four years back, the bank scanned its environment, assessed its strength and weakness, concretized its values and capabilities based on agreeable approaches. Therefore, convincingly, it polished-up its vision, mission, objectives and strategies Commercial Bank of Ethiopia customer satisfaction survey (2012).

Accordingly, Commercial Bank of Ethiopia visions ‘becoming world class commercial bank by the year 2025’. In its strategies document too, it is clearly stated that the bank values both its customers and employees as not only important but also essential actors in all endeavors of fulfilling public expectations.

1.2 Statement of Problem

Globally Banks compute in market place. These days Banking Industry is highly competitive. Customer’s choice of banks over another bank is based on several factors like location, interest rate & quality of service delivery. Service quality becomes a primary issue. In case of technology-enabled services, researches has identified new dimensions of service quality (different from the traditional service quality dimensions), such as Automatic Teller Machines (ATMs), internet banking and other e-banking services as well as customer care services James E. and Sammy W. (1983).

At the present time, service quality has received much attention because of its relationship with costs, financial performance, customer satisfaction, and customer loyalty. They have been rewarded with high revenue and customer retention as well. For that reason, organizations in the same market sector are forced to assess the quality of the services that they provide in order to attract and retain their customers. Because satisfied customers are a key to long term business success Zeithaml (1996).

Banks operating in Ethiopia are facing lots of challenges due to increase in competition amongst them. As a result various strategies are formulated to retain the customer and increasing the service quality level has been considered key success factor. 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, 2001).

The overall quality services of CBE in showed improvements. However, studies conducted at CBE indicated that there are many problems that negatively affect the banks. Fikadu (2013) indicates that CBE faces various problems regarding quality service. Another study shows there is customer complaint in network failure; power interruptions and low accessibility of ATM machines are still seen in the branches of CBE, Ayenew (2014). A recent study conducted by business development sub process of CBE (2016) reveals problems related to network interruption, poor functioning of ATMs, shortage of human power and lack of credit access remains as a problem.

Highlighting the above problems, the researcher has decided to undertake this study to assess the customers' perception of bank services and their loyalty the case of selected CBE branches of Eastern Addis Ababa District.

1.3 Research Questions

The study sought to answer the following research questions:

1. Which service quality dimension does CBE provides as customers expect?
2. What kind of gap exists between customers' expectation and perception at CBE?
3. What are the factors affecting loyalty of customers'?
4. Which dimension of service quality is important to customers?

1.4 Objectives of the Study

1.4.1 General Objective

The general objective of the study is to assess Customers' Perception of Bank Service and their Loyalty in selected CBE branches of Eastern Addis Ababa district.

1.4.2 Specific Objective

Specifically the study tried to:-

1. Identify the service quality dimension does CBE provides as customer expect.
2. Identify the gap existing between customers' expectation and perception in CBE.
3. Identify factors affecting loyalty of customers.
4. Identify which dimension of service quality is important to customers.

1.5 Definition of Terms

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

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

Customers' Expectation: what the customers wish to receive from the services Nazia (2012).

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

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

1.6 Significance of the Study

This paper provides some insight about customers' expectation and perception of service quality and their loyalty in CBE and the paper can be used as a feedback for Managers of the banks regarding the perception and expectation of their customers toward their service quality.

It can be a good indicator for managers to identify the gap between management's perception of service quality and that of their customers and taking actions to close the gaps.

1.7 Scope of the Study

It has Theoretical, Geographical and Methodological aspects

1.7.1 Theoretical Scope

This study was conducted to assess customers' perception of bank services and their loyalty the case of selected Commercial Bank of Ethiopia branches of Eastern Addis Ababa district.

1.7.2 Geographical Scope

The study was conducted on Commercial Bank of Ethiopian branches located at Eastern Addis Ababa district.

1.7.3 Methodological Scope

This stud used both quantitative and qualitative research method. Primary data source was used. Population of the study are customers of the bank at Eastern Addis Ababa district. To achieve the objective of the study structured and unstructured questionnaire were distributed among the study respondents selected on convenience sampling method.

1.8 Limitation of the Study

Some limitations associated to the study are

- The result obtained from the study cannot be generalized since it takes non probability sampling technique which is convenience sampling technique as it was very hard to get the customer list from the bank.
- Collecting the distributed questionnaires was very hard. Out of the four hundred questionnaires distributed to respondents only three hundred eighty were returned.
- Respondents were also reluctant to give the information required.

1.9 Organization of the Study

The paper is structured into five chapters.

Chapter one gives a brief description of the research and highlights salient discussions on the customers' expectation and perception of bank services and their loyalty at CBE context. The chapter also presents a statement of the problem, objectives of the study, research questions, and significance of the study and scope of the study.

Chapter two describes the theoretical literatures of Service quality dimensions/models; customer satisfaction and importance of service quality to business are also discussed in this chapter. The chapter also presents the empirical findings and conceptual framework of the study.

Chapter three presents the methodological perspectives of this study. The strategies adopted in the study are fully discussed in this chapter. The strategies included sample/sampling procedures and the questionnaire survey.

Chapter four presents the analysis and discusses of the result of the study. Chapter five presents a brief summary of the study and the findings, conclusions with regards to the new knowledge derived from the research and recommendation for improving service quality.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

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

2.1 Theoretical Literature Review

2.1.1 Assessing Service Quality

A service tends to be an experience that is consumed at the point where it is purchased, and cannot be owned since it quickly perishes. Marketers talk about the nature of service as inseparable, intangible, perishable, variability and right of ownership. Service includes rental of goods, alteration and repair of good owned by customers and personal services. Service Quality is generally viewed as the output of the service delivery system, especially in the case of pure service system. Moreover service quality is linked to consumer satisfaction.

Implementing and evaluating service quality is a very complex process because of the intangible nature of service and the difficulty in measuring customers “expectations and perception. Zeitham (1996) believe that content and delivery of a service are essential factors for evaluating service quality. While customers evaluate the quality of delivery, service provides determine the content of the service.

Edvardsson (1998) contends that the concept of service should be approached from the customers’ perspective. Because the customers’ total perception of the outcome is the “service” and the customer outcome is created in a where service is generated through that process. Customers’ involvement in the service process is necessary, since they are co-producer of service. The service process can be a delivery of service, interpersonal interaction, performance or customers’ experience of service.

2.1.2 Type of Service

Fitzsimmons and Fitzsimmons (2001) develops a service process matrix and categories service along two dimensions that significantly affect the character of the service delivery process. The vertical

dimension measure the degree of labor intensity, which is defined as the ratio of labor cost to capital cost while the horizontal dimension measure the degree of customer interaction and customization, which is a marketing variable that describes the ability of the customer to affect personally the nature of the service delivered. The matrix indicates four types of services labeled as service factory, mass service shop and professional service.

Gronroos (2001) perceives to be either high-touch or high –tech. High-touch services are mostly dependent on people in the service process of producing the service, whereas high-tech services are predominantly based on the use of automated systems, information technology and other of physical resources.

2.1.3 Banking Services

Basically, banking is a business that is registered to accept deposits from public and make out loans. Technically, banks mobilize funds from the surplus units and channel it of the deficit units of the economy Lockett (1994). The objective of this fund channeling is to earn profit. This function makes banks in achieving their monetary policies. Banks earn money in servicing beyond selling money. Banking service are about the money in different types and attributes like lending, depositing and transferring procedures. These intangible services are shaped in contracts. The structure of banking services affects the success of institution in long term. Besides the basic attributes like speed, security and ease in banking services, the right like consultancy for services to be compounded is also preferred.

2.1.4 Service Quality

Literature maintains that customers evaluate service by comparing the service providers' actual performance "perception" with what they think service performance would be 'expectations "in their service experience Gronroos (1982), Lehtinene and Lehtinen (1982). Service quality is defined as customer perception of how well a service meets or exceeds their expectations Czepiel (1990) or the degree of discrepancy between customers' normative expectation for service and their perceptions of service performance parasuraman (1985). Many practitioners define service quality as the difference between Customers' expectations for the service encounter and the perception of the service received Munusamy (2010). Customer expectation and perception are the two key ingredients in service

quality. Oliver (1980) posits that customers judge as low if performance (perception) does not meet their expectation and quality as high when performance exceeds expectation. Customers compare the quality of the product after usage to that of their expectations before usage Swan and Comb (1976) and indicate their satisfaction/dissatisfaction with it.

2.1.5 Customers' Expectation of Service Quality

Customer expectation are beliefs about a service that serve as standards against which service performance is judge Zetihaml (1993) which customer thinks a service provider should offer, rather than on what might be on offer Parasuraman (1988). This is influenced by their personal needs, past experience, word of mouth and service provider's communication. Literature explains expectation as predictions made by consumer about what is likely to happen from a transaction.

2.1.6 Customers' Perception of Service Quality

Customers perception of performance is what they experienced Parasuraman (1988). Literature maintains that customers' total perception of a service is based on their perception of the outcome and the process; where the outcome is either value added or quality and the process is the role undertaken by the customer Edvadsson (1998). The customers' perception of quality of service is based on the degree of agreement between expectations and experience Kandampully (1998). The result of this comparison is perceived service quality is a form of attitude, related but not equal to satisfaction, and result from a consumption of expectations with perceptions of performance. Therefore, having a better understanding of consumers attitudes will help know how they perceive service quality in banking operations.

The pivot to the concept of service quality is gap model, which stipulates that service quality is a function of the difference scores or gap between expectations and perceptions (P--E). The gap between expectation and performance can be positive (satisfactory), when performance exceeds expectations or negative (dissatisfaction), when performance falls short of expectations Anderson (1973). Service quality is low, if what is perceived is below expectation, and is high, if what is perceived meets or exceeds expectation. The result of this comparison is perceived service quality Gronroos (1982, 1984); parasuraman (1985, 1988).

2.2 Service Quality Using SERVQUAL Model

An array of factors or determinants has been identified in the literature for measuring service quality. For instance, Sachv and Verma (2004) measure service quality in terms of customer perception, customer satisfaction, and customer attitude. Despite the numerous models for measuring service quality, admit that the SERVQUAL model remains as the most complete attempt to conceptualize and measure service quality. The model is extensive and widely used to measure service quality in literature. Therefore this study adopts the SERVQUAL dimensions to measure service quality in Commercial Bank of Ethiopia. The SERVQUAL dimensions: tangibles, reliability, responsiveness, assurance and empathy are the basis for service quality measurement Parasuraman (1988); Zeithaml (1990).

2.2.1 Tangibles

The tangibles encompass the appearance of the company representatives, facilities, materials, and equipment as well as communication materials. The condition of the physical surroundings is seen as tangible evidence of care and attention to detail exhibited by the service provider Fitzsimmons & Fitzsimmons (2001). Davis (2003) summarizes tangibles as the physical evidence of the service.

2.2.2 Reliability

The reliability and consistency of performance of service facilities, goods and staff is seen as important Johnston (1997). This includes punctual service delivery and ability to keep to agreements made with the customer. According to Fitzsimmons and Fitzsimmons (2001) reliability is the ability to perform the promised service both dependably and accurately with error free.

2.2.3 Responsiveness

Johnston (1997) describes responsiveness as the speed and timeliness of service delivery. This includes the speed of throughout and the ability of the service to respond promptly to customer service requests, with minimal waiting and queuing time. Fitzsimmons and Fitzsimmons (2001) argue that when the customer is kept waiting for no apparent reason creates unnecessary negative perceptions of quality. Conversely, the ability for the bank to recover quickly when service fails and exhibit professionalism will also create very positive perceptions of quality.

2.2.4 Assurance

This considers the knowledge and courtesy of employees as well as their ability to convey trust and confidence. The assurance dimension includes the following features: competence to perform the service, politeness and respect for the customer, effective communication with the customer and the general attitude that the serve has the customer's best interest at heart Fitzsimmons & Fitzsimmons (2001).

2.2.5 Empathy

Empathy is the provision of caring, individualized attention to customers. Fitzsimmons and Fitzsimmons (2001) posit that empathy includes approachability, sensitivity, and effort to understand the customers' needs. Johnston (1997) describes empathy as the ability to make the customer feel welcome, particularly by the contact staff. The SERVQUAL models identify a gap which maintains that satisfaction is related to the size and direction of disconfirmation of a person's experience.

2.3 Ensuring Customer Satisfaction and Retention

2.3.1 Customer Satisfaction

Customer satisfaction is a widely used term in business to measure the kind of product and services provided by a company to meet its customers' expectation. Customer satisfaction is believed to be the company's key performance indicator (KIP), particularly when organizations compete for customers. 23 Literature establishes that customers' satisfaction is a key to long –term business success Zeithaml (1996).

To protect/gain market shares, organizations need to outperform competitors by offering high quality product or service to ensure satisfaction of customers Reichheld (1996). With banks, customers' longevity is achieved through the delivery of high quality especially under unregulated and violates financial market conditions Colgate & Lang (2001). Banks need to understand customers' service requirement and how it impact on service and customers' attitudes for a small increase of customer satisfaction can impact to customer loyalty and retention.

The ability of a bank to meet the expectation of customers determines the extent of satisfaction derived by customers. Customer satisfaction as the measure of the extent a bank fulfils the general expectations of a customer and how far and/or close does the existing bank come to the customer's ideal bank in his mind. Customer satisfaction can be viewed as the future intentions of customers towards the service provider, which is more or less related to the attitude. According to Hansemark (2004), satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some need, goal or desire. In order to maintain and increase purchases, the bank needs to provide value (high quality) to customers.

2.3.2 Customer Retention/ Loyalty

The terms customer retention and customer loyalty mean the same Zeithaml (1996). Who defines service loyalty as “the degree to which a customer exhibits repeat purchase behavior from a service provider, positive attitudinal disposition toward the provider, and ready to use the same provider when a need for the service arises”. According to Hoyer (2001), customer retention is “the practice of working to satisfy customers with the intention of developing long-term relationships with them”. Zineldin (2000) defines retention as a commitment to continue to do business or exchange with a particular company on an ongoing basis.

According to Clark (2001), long-term customer retention in competitive markets requires the provider going beyond basic satisfaction in creating loyalty in order to guard against competitor attack. Day (1994) contends that the identification and satisfaction of customers' needs leads to improved customer retention. This will help the provider to formulate strategies and plans.

2.4 Impact of Service Quality on Customer Satisfaction

With the ever increasing competition in the marketplace resulting from trade liberalization and free economy model, it is imperative for banks to achieve customer longevity, through excellence service delivery. Service quality is recognized as potential for ensuring customer satisfaction and retention, operational efficiency and profitability of an organization. It is also argued that satisfied customers are comfortable repeating business with the firm and even recommend it to others. The customers sell the company to others by word-of-mouth when they are satisfied with the services and thus increase

firm's customer-base. Parallel to this, is the study which maintains that service quality increases market share by maintaining current customers and acquiring new ones. Studies also show that the cost of retaining existing customers by providing high quality products and services is significantly lower than the cost of winning new customers.

Literature establishes that customer satisfaction has a strong positive correlation with customer retention in the retail banking Kandampully (2000). The strong positive correlation means the customers will recommend the bank to other people. As a consequence, the bank can be assured of repeat and stable customer base. Reichheld (2006) states that companies with higher customer loyalty experience growth in revenue twice as much as their competitor.

2.5 Relationship of Satisfaction and Retention

Satisfaction enabled a company to keep existing customers which costs substantially less to the company than acquiring new ones. Most customers leave a company because they feel they are not satisfied with the service or product offering. Satisfaction can be associated with feelings of acceptance, happiness, relief, excitement, and delight of a service. To achieve satisfaction and retention, customer needs and wants must be fulfilled La Barbera and Mezursky (1983).

Bowen and Chen (2001) opine that extremely customer satisfaction leads to customer retention/loyalty. Thus extremely satisfied customers are less prone to overtures from competition. Similarly, satisfaction is positively associated with repurchase intentions and the likelihood to recommend a product or service offering.

The above discussion indicates satisfaction is a determinant of customer retention to service organizations like bank. An organization needs to ensure that customers are satisfied in order to enhance their repurchase decision. Numerous publications treat satisfaction as the necessary premise for customer retention.

2.6 Perceived Value

Service quality and customer satisfaction alone cannot sustain competitive advantage because customer requirements are fast changing and firms have to reorient themselves to focus on delivering superior customer value Parasuraman (1997). Favorable customer value can lead to positive behaviors

such as loyalty that will be demonstrated by word of mouth, increased purchase, willingness to pay more for products and recommending others to the firm Zeithaml (2000). Perceived value can be defined as the customer's overall assessment of the utility of a product based on perceptions of what is received and what is given Zeithaml (2000). This conceptualization suggests that customers have a "give and get" mentality when it comes to perceptions of value. Zeithaml (2000) seminal research further alludes to service value as being the difference between the benefits received from using a service and the monetary and nonmonetary cost of receiving the service. Perceived value is thus viewed as a summary evaluation of costs versus benefits. This means that customer value resembles equity, where perceived value increases positively if the imbalance favors benefits and negatively if the imbalance favors cost. Likewise, perceived value is the degree to which perceived benefits exceed sacrifices when purchasing a product Zethaml (2000). Bolton and Drew (1991) find a link between perceived and behavioral intentions that ultimately trigger service loyalty outcome behaviors such as more spending. Perceived value is a more viable element than customer satisfaction because it includes not only the usual benefits that most banks focus on but also a consideration of the price that a customer pays. Perceived value must be properly managed but customer satisfaction is merely a response to the value proposition offered in specific products Reichheld (1996). Perceived value may be key to enhancing customer loyalty Lam (2005). However, studies have not focused on how customers define value and how organizations can provide added value services.

2.7 Customer Relationship Management (CRM)

CRM has been a part of marketing literature since more than a decade. However, marketing strategies both influence and are influenced by consumers' affect and cognition, behavior and environment. Therefore, to achieve its marketing strategy it helps to use CRM as a strategy which enables the banks to analyze the customer profiles, to direct their needs to the potential profitability areas and establish the necessary actions to achieve customer satisfaction, competitive advantage and thus the profitability Jeffery Peel(2002).

2.8 Empirical Literature Review

Osei – Poku (2012) assessed the level of service quality delivery at Merchant Bank Ghana Limited. The focus was on the four branches of Merchant Bank located in the Kumasi Metropolis. The

outcome of study will enhance the Bank's competitive position in the banking industry and ensure its survival. Convenient sampling technique was employed in the study with Statistical Package for Social Scientist (SPSS) used in the analysis. The expectations and perceptions of Merchant Bank customers were assessed under the five dimensions of SERVQUAL. It was found that all the five dimensions contributed to quality of service delivery in Merchant Bank. Comparison between the customer responses and service delivery revealed the need for Merchant bank management should work towards enhancing customer relationship management. Statistically using the Z test, there were no significant differences among the five service quality dimensions. The mean value of Tangibility, reliability, responsiveness, assurance and empathy is -1.27,-0.85,-0.71,-0.64 and -1.27 respectively. In the rank of the service quality dimensions tangibility is first and empathy is last in customer expectation and reliability is first and empathy is last in customer perception. It can however be concluded from the analysis that customers were not satisfied with service delivery of Merchant Bank. To ensure customer retention and improve on competitiveness, Merchant Bank should regularly assess service delivery. Shanka (2012) measure the quality of service offered by private banks operating in Ethiopia. Moreover, it tries to investigate the relationship between service quality, customer satisfaction and loyalty. The five dimensions of SERVPERF model i.e. reliability, assurance; tangibility, empathy and responsiveness were used to measure the quality of service offered by the private banks. In order to achieve the aims, both primary and secondary sources of data were used. The primary data were collected through administering questionnaire. Convenient sampling procedure was used to obtain 260 responses from customer of banking services in Hawassa city on the 22 item SERVPERF scale measure perception regarding their respective banks service. Correlation and multiple regressions were used to investigate the relationship between dependent and independent variables. The correlation results indicate that there is a positive correlation between the dimensions of service quality and customer satisfaction. The results of the regression test showed that offering quality service have positive impact on overall customer satisfaction. The research proves that empathy and responsiveness plays the most important role in customer satisfaction level followed by tangibility, assurance, and finally the bank reliability. The research findings also indicate offering high quality service increase customer satisfaction, which in turn leads to high level of customer commitment and loyalty. It investigate service quality perception of three top banks in Ghana: Barclays bank, Standard Chartered bank and Ghana Commercial Bank. The purpose of the study is to

compare service quality across these three banks and to determine the most important factors contributing to service quality. The study reveals that all the banks selected differ on the service quality dimensions. BBGL provides better services in terms of the level of service quality provided to client than the listed (GCB and SCB) banks. The study also reveals that the locally owned bank (GCB) provides social services rather than the multinational banks. Interestingly, the study reveals that clients expectation on all the service dimension have not been met by the Ghanaian banks. The study revealed that all the service quality dimensions contributed significantly to the prediction of service quality in Ghana with human element of service quality being highly predictive of perceived service quality. Tangibility is the least predictive of perceived service quality. The findings show that there is room for service quality improvement in Ghana's banking industry.

An extensive effort has been made to explore banking services in different developed country contexts. The review of relevant literature reveals that very limited effort has been made in terms of correlating service quality, satisfaction and loyalty in the banking sector. Service quality is one of the important determinants for the success of a bank. It is difficult to measure quality of service due to its distinct characters.

They identify ten dimensions (tangible, reliability, responsiveness, competence, courtesy, credibility, security, access, communication, and understanding the customer) of measuring service quality. The study found that the differences between perceived performance and expected performance of these ten. Research Journal of Finance and Accounting www.iiste.org dimensions determine overall service quality. However, this conception does not examine any particular service industry. Later, Parasuraman (1988) revised their earlier conceptual model and conceptualized perceived service quality as a global judgment, or attitude, relating to the superiority of the service and also developed a 22 items instrument recognized as SERVQUAL, which has become widely used as a generic instrument for measuring service quality. Lee and others (2000) have made substantial contribution to the service quality literature.

They used SERVQUAL model and identified determinants of perceived service quality. Furthermore, they tried to build a relationship of these service quality determinants with satisfaction in the service-oriented firm. They have found that perceived service quality is an antecedent of satisfaction. However, they did not pay attention to loyalty in relation to the 22 instruments.

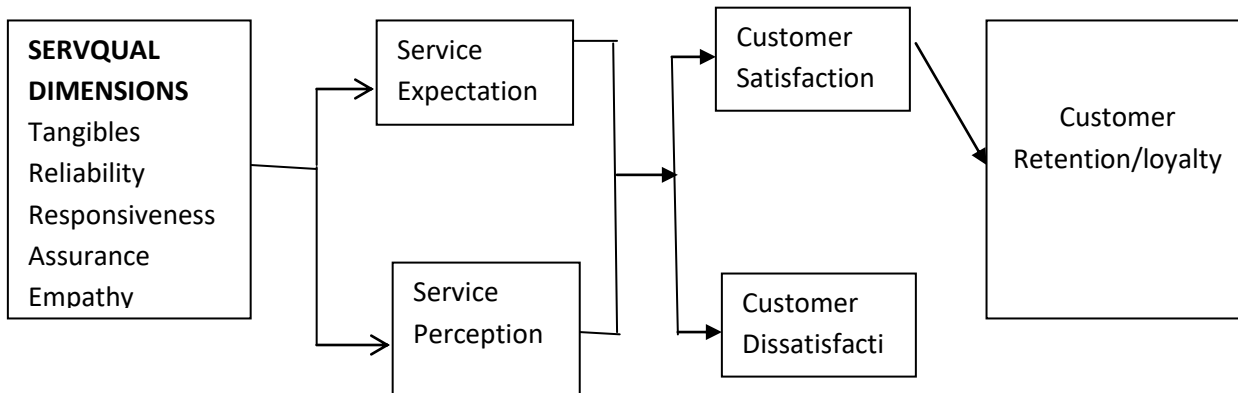
Authors here ignored satisfaction and loyalty issues that can impact on service quality. Parasumuraman (1988) compared service quality of public and private banks in a conceptual study. They found private bank providing better service than public banks. However, no model was proposed and client's satisfaction and loyalty were not measured in their study. Joseph (1999) used service quality indicators in banking sector. They measured the impact of technology on service delivery. However the study overlooked quality dimensions for measuring the role of technology. Similarly, Jabnoun & Tamimi (2002) conducted a study to measure perceived service quality of Commercial Banks in the context of United Arab Emirates and for this purpose, they modified the SERVQUAL model. In this study, authors examined the relative importance of each dimensions of service quality but they did not relate this dimension with satisfaction and loyalty. This study also considered service quality dimensions, but they did not relate these dimensions to customer satisfaction and loyalty.

Surprisingly, most of the literature ignores loyalty as vital to success in banking services except Ehigie (2006) cited in saiful (2011). This study examined how customers' expectations, perception, service quality and satisfaction predict loyalty in bank customers but not in Ethiopian context where a different situation is in. Despite such studies, the model developed in the context of one country may not be taken into practice as they are in other countries as the institutional, economic and socio-cultural factors may differ from region to region or from one sector to another within the same region. Sisay in (2012) also studied about assessment and analysis of service quality and customer satisfaction in CBE. Despite this, CBE's services are becoming wide and diverse, adding new service features timely. This is manifested in mobile banking, Automatic Teller Machine (ATM) expansion, internet banking and, others. On the other part, while the Variety of service that CBE provides to its customers is increasing now and then, there are inadequate published studies which demonstrate if indeed the quality of banking service in Ethiopia is not the level of standard that customers expect. It is a result of such emerging situation to study assessment of customers' perception of bank service and their loyalty thereby helping commercial bank of Ethiopia to improve its services and enhance satisfaction so as to ensure customer loyalty.

2.9 Conceptual Framework for the study

The study investigates how service quality affects customer retention. Customer retention is a dependent variable which occurs when the services provided by CBE is rated by customers as high quality and satisfactory. The study postulates that the quality of the services provided by the bank determines the retention rate of customers with the bank. CBE can ensure customer retention when service performance of the bank exceeds customers' expectation. To measure service performance and customer expectation of a service, SERVQUAL model will be used. The SERVQUAL model is made up of five variables: tangibility, responsiveness, reliability, assurance and empathy. When service performance, also known as perception is higher than customer's expectation of the services, customers become dissatisfied and they will switch to a competing bank which offers superior service.

Figure 2.1 Conceptual frameworks of service quality dimensions and customer loyalty



Source: Developed by the researcher based on literature review (2016).

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This research was designed to assess the customer perception of bank service and their loyalty. The research design, sources of data, population of the study, sample size, sampling technique, instruments for data collection, procedures of data collection, validity and reliability of the instrument, ethical consideration and data analysis method are discussed in this chapter.

3.1 Research Design

The objective of the study is to assess the customers' perception of bank service and their loyalty for selected CBE branches of Eastern Addis Ababa District. To conduct the study, the researcher used a descriptive and explorative type of research design to analyze data collected from customers'.

The study adopted qualitative and quantitative research methods. The study is cross-sectional in the sense that relevant data was collected at one point in time. The researcher employed questionnaire survey as the research design.

3.2 Population, Sampling Technique and Sample Size

3.2.1 Population

It's not always possible in conducting a study practically and sometimes expensive to gather data by considering entire population. Therefore, smaller chunks of a unit sample were chosen to represent the relevant attributes of the whole of the units. There are seventy one branches in Eastern Addis Ababa district and all branches have their own grades. Out of the 71 branches 8 branches are Grade 1, 52 branches are Grade 2, 6 branches are Grade 3 and the last 5 branches are Grade 4. To get more customers the researcher selected three branches. Two branches from Grade 4 and one branch from Grade 2 based on the highest number of account holders and financial statements or the capacity.

3.2.2 Sampling Technique

Sampling enable us to reduce the amount of data we need to collect by considering only data from a sub group rather than all possible cases. Since branches of the bank are classified by Grade, the researcher grouped the target population using stratified sampling which helped the researcher to

study the characteristics of certain population within each group. Simple random sampling technique was adopted by the researcher for branch selection. Three branches were selected namely; Megenagna, Andenet and Bambis. Respondents were selected by using Convenience Sampling Technique which helped to contact the customers' of the banks that are found available during the data collection period.

Table 3.1 Selected number of branches and customers

Grades	No of Branches	Selected Branches	Total Population
Grade 4	5	2	117,201
Grade 2	52	1	45,200
Total	57	3	162,401

Source: own survey (2016)

3.2.3 Sample Size

The researcher planned getting a sample size from the customers who was rendered services from CBE Eastern Addis Ababa district by using Yamane (1967) a simplified formula to calculate sample sizes. The sample size was calculated with recourse to each branches population proportional with a 95% confidence level, expected margin of error (e) of 0.05 and N=162,401 are assumed for Equation:-

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

Where n is the sample size, N is the population size, and e is the level of precision. When this formula is applied to the above sample equation will get:

$$n = \frac{162,401}{1+162,401(0.05)^2} = 400$$

Therefore the researcher used 400 respondents which were selected for the study as a sample.

3.3 Data Collection Instrument/Tools

The study made use of primary data sources in order to gather relevant information for the study. The study employed questionnaire in collecting the primary data. The questionnaire was prepared in English and translated to its equivalent Amharic version. The questionnaires has contained a series of structured questions that relate to the research work which was adopted from Parasuraman (1988) SERVQUAL method and unstructured questions. The respondents were required to rate their expectation and performance of bank's services on level of importance on a predefined five- point scale: 1-strongly disagree 2- disagree, 3- somewhat agree, 4- agree and 5- strongly agree.

3.4 Data Collection Procedure

After a selection of samples from the total population, the necessary information is gathered by using questionnaires. A questionnaire is personally administered by the researcher and with the help of colleagues. Before questionnaires were distributed, the customers were asked whether they are account holders or not. If they are account holders, the purpose of the study were explained and the questionnaires were distributed. The data were collected over the period of two week and became ready for data analysis.

3.5 Validity and Reliability Test

The instrument used to assess the quality service and customer satisfaction was adapted from Parasuraman (1988). The reliability and validity of the instrument was tested by developers; and it has been used by many researchers Siddique (2011). However, as the researcher made a modification on the instrument testing the reliability of the questionnaire was necessary. Checking the reliability and validity of the modified SERVQUAL model made up of five dimensions, cronbach's alpha was computed for each dimension of the SERVQUAL model. The Cronbach's alpha ranges between 0 (denoting no internal reliability) and 1 (denoting perfect internal reliability). As it is depicted in table 3.2 below, the expectation and perception part of Service Quality Dimensions are close to 1.

Table 3.2 Cronbach's Alpha Result

Service Dimensions	Cronbach's Alpha Expectation	Cronbach's Alpha Perception
Tangibles	0.957	0.941
Reliability	0.895	0.811
Responsiveness	0.913	0.867
Assurance	0.938	0.856
Empathy	0.799	0.895

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

3.6 Variable Measurements

3.6.1 Independent Variables

The independent variables are the SERVQUAL dimensions: Tangibles, Responsiveness, Reliability, Assurance and Empathy developed by Parasuraman (1988). These dimensions measure customer retention by taking into account the performance of the service and the expectations of customers on the service provided. Several varying number of items were developed to measure each dimension.

3.6.2 Dependent Variable

Customers' retention/loyalty is the dependent variable that the study will measure with the independent variables. The customer retention is an indicator of customers being satisfied with the services with the services rendered by the bank. Customer loyalty /retention / indicators include repeat business of the customers, referrals by the customers as well as the customers' preference of the bank to others.

3.7 Data Analysis Method

After collecting research data it is necessary to analyze and interpret the data .Virtually all research involves numerical data, or contains data that can be usefully quantified to help to answer research questions and meet objectives of the study Donald and William (1995). The first step in the analysis of data was a critical examination of the gathered data during the study. Analysis involves the verification of problem. Analysis also requires the representation of the data, which can be done by tabulation. Secondly, analysis requires logical organization of data; otherwise logical results cannot be achieved. Analysis involves many steps like, categorization, application of categories to the collected data, tabulation, statistical analysis and causal inference. The coded data was then processed using statistical package for social sciences (SPSS) version 16.0.

3.8 Ethical Considerations

All information gotten from the respondents were treated with confidentiality without disclosure of the respondents' identity. Moreover, no information were modified or changed, hence information gotten were presented as collected and all the literatures collected for the purpose of this study were appreciated in the reference list.

CHAPTER FOUR

DATA ANALYSIS & DISCUSSION

The chapter describes the analysis and discussion of the collected data. The result is the responses of the questionnaires to the customers of Commercial Bank of Ethiopia in the three branches of Eastern Addis Ababa District. Statistically package for the social scientists (SPSS) version 16.0 was used to perform the analysis.

4.1 Socio Demography of Respondents'

The questionnaire was administered to 400 customers of three branches of Commercial Bank of Ethiopia in Eastern Addis Ababa. Out of the 400 questionnaire administered, 380 were valid for analysis while twenty were invalid as a result of improper responses.

The valid questionnaires which formed the analysis yielded 95% response rate. Demographic characteristics under the study include gender, age, education, duration and occupation of respondents.

There were a total 201 respondents representing 52.9% are male and the remaining 179 respondents representing 47.1% are female. There were 158 respondents representing 41.6% from age 18-28, 146 respondents representing 38.4% from age 29-39, 53 respondents representing 13.9% from age 40-50 and the remaining 23 respondents representing 6.1% were above the age of 50.

The educational level of the sampled population ranged between illiterate to above degree holders. As shown below in the table 4.1 respondents were illiterate which represents only 0.8%. 35 respondents were basis education certificate holders which represents 9.2% while 108 respondents were secondary school which represents 28.4%. Majority of the respondents (117) were diploma holders which represents 30.8%. 88 respondents were first degree holders which represent 23.2% and the remaining 29 respondents were above degree which represents 7.6%.

As shown below in table 4.1 the occupation of the respondents shows that 43.7% were merchants in different organizations, 16.3% were students, 30.8% employees of various governments, private or non-government organizations, 9.2% were others.

As it has been pointed out below in Table 4.1 mass of the respondents are not new to the bank as a customer rather they are customers who have established relationship with the bank many years back.

Table 4.1 Socio Demography of Respondents'

Respondent Gender			
		Frequency	Percent
Valid	Male	201	52.9
	Female	179	47.1
	Total	380	100
Respondent Age			
Valid	18-28	158	41.6
	29-39	146	38.4
	40-50	53	13.9
	>50	23	6.1
	Total	380	100
Respondent Education			
Valid	Illiterate	3	0.8
	Primary School	35	9.2
	Secondary School	108	28.4
	Diploma	117	30.8
	First Degree	88	23.2
	Above Degree	29	7.6
	Total	380	100
Respondent Occupation			
Valid	Merchant	166	43.7
	Student	62	16.3
	Employee	117	30.8
	Other	35	9.2
	Total	380	100
Respondent Duration			
Valid	<1	164	43.2
	1 – 5	118	31.1
	5 – 10	64	16.8
	>10	34	8.9
	Total	380	100

Source: own Survey (2016)

4.2 Data Analysis

After reviewing the literature a five quality dimensions made up of twenty two (22) factor questionnaire was developed to measure service quality in CBE. Each question was based on a 5 point weighted like scale as shown below.

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

In order to measure the level of service quality delivery, the five dimensions: Tangibles, empathy, responsiveness, reliability and assurance developed by Parasuraman (1988) was used. The performance of the services delivered was measured by the customers “expectation and perception of the SERVQUAL dimensions, a descriptive statistics on the responses from the customers were used to undertake the needed measurements. The quality gap according to Parasuraman (1988) is the difference between perception (P0) and expectation (E) ($Q=P-E$).

When Q is positive it implies customers are satisfied and when negative customers are dissatisfied.

4.2.1 Tangibility Dimension

Tangibility deals with the appearance of physical facilities, equipment, appearance of personnel, and communication materials. Descriptive statistics were taken based on expectation and the perception of the customers of the bank.

Table 4.2 Tangibility dimension

Dimension	Tangibility Expectation	Expectation score	Tangibility perception	Perception score	Gap score
	Excellent banking companies will have modern looking and equipment	4.43	The bank has modern looking and functional equipment's.	3.60	-0.83

	The physical facilities at excellent banks will be visually appealing	4.43	The physical facilities at banks are visually appealing	4.03	-0.40
	Employees at excellent banks will be neat & well dressed in their appearance	4.46	Employees at banks are neat in their appearance	3.98	-0.48
	Tools that help to perform the service are attractive	4.56	Tools that help to perform the service are attractive	3.96	-0.60
	Average score of tangibles dimension	4.47	Average score of tangibles dimension	3.89	-0.58

Source: own survey December (2016)

From table 4.2 the average scores (mean) are so high in relation to the scale of measurement. This means that customers consider visually appealing physical facilities, efficient equipment and good looking workers. Out of the items, customers are very much interested in tools that help to perform the service. With tangibles, the mean results of the items in table 4.2 indicate that customers agree that commercial bank has modern-looking facilities to perform the banking services. Among the tangibles ‘physical facilities are visually appealing’ produced the highest mean. Irrespective of the various means of the factors for both expectation and perception, mean score for the expectation were found to be relatively higher than its perception for each of the factors considered.

Clearly, it has been shown from table 4.2 that in terms of tangibility, as the customers were expecting the bank to provide a service quality level of 4.47 the bank is rather providing a service quality level of 3.89 representing a gap of 0.58 lower than the expectation of the customers. Since perception falls short of the expectation of the customers, respondents were having a higher expectation thereby pinpointing for better service in the future.

4.2.2 Reliability Dimension

Reliability dimension of the corporate entity is the ability to perform the promised service dependably and accurately, in this study the researcher deals with the promise of executing a task, solving customer’s problems and taking sincere interest in the problems and others.

Table 4.3 Reliability Dimension

Dimension	Reliability expectation	Expectation score	Reliability perception	Perception score	Gap score
	When Excellent bank promise to do something by a certain time, they will do.	4.29	When bank promise to do something by a certain time, they do.	3.86	-0.43
	When a customer has a problem. Excellent banks will show a sincere interest in solving it	4.32	When a customer has a problem, the banks show a sincere interest in solving it	3.89	-0.43
	Excellent banks will have staff performing service right the first time	4.44	The banks have staff performing service right the first time.	4.11	-0.33
	Excellent banks will provide the service at time they promise to do so.	4.27	The banks provide the service at time they promise to do so.	3.80	-0.47
	Excellent banks will insist on error free records.	4.52	The banks insist on error free records	3.94	-0.58
	Average score of Reliability dimension	4.36	Average score of Reliability dimension	3.92	-0.44

Source: own survey, December 2016

On the issue of reliability of the services delivered by commercial bank of Ethiopia, five items were measured. The mean scores of the items in Table 4.3 for both expectation and perception indicate that the services of commercial bank of Ethiopia are reliable. Customers are provided with the service as promised and when there are problems, the bank shows interest and the preparedness to deal with the problems customers are encountered with. Out of the five items measuring service reliability, item “The bank have staff performing service right the first time” yielded highest score of 4.11 for its perception. This means that commercial bank of Ethiopia is for the various serves it provides to

customers. Cumulatively, irrespective of the higher means for both expectation and perception, the cumulative mean score were 4.36 and 3.92 respectively.

As shown in Table 4.3, as customer were expecting a service quality level of 4.36, the bank was rather delivering a service quality level 3.92 with not only a clear service gap but also falling short of the expectations of the customers. This indicates that, service delivery was unsatisfactory to the customers in terms of service quality dimension on reliability. **4.2.3 Responsiveness Dimension**

Responsiveness is the willingness to help customers and provide prompt service and others such as making information available to customers and not appearing too busy to respond to request.

Table 4.4 Responsiveness dimension

Dimension	Responsiveness expectation	Expectation score	Responsiveness perception	Perception score	Gap score
	Employees of excellent banks will inform customers the exact delivery time.	4.25	Employees of in the banks inform customers the exact delivery time.	3.84	-0.41
	Employees of excellent banks will give fast service to customers.	4.36	Employees of in the banks give prompt service to customers	3.92	-0.44
	Employees of excellent banks will always be willing and available to help customers.	4.44	Employees in the banks are always willing and available to help customers.	3.98	-0.46

Employees of excellent banks will never be too busy to respond to customer's request	4.43	Employees of excellent banks never be too busy to respond to customer's request	3.89	-0.54
Average score of Responsiveness dimension	4.37	Average score of Responsiveness dimension	3.90	-0.47

Source: own survey, December 2016

Out of the four items, the item “Employees in the bank are always willing and available to help you” gave the highest mean score of 3.98 for its perception, however, it was relatively lower than the expectation of the customers. This means that customers waiting time is minimal at the banking hall. The grand mean yielded 3.90 for its perception indicating that customers agree that commercial bank of Ethiopia is responsive to its services.

By and large the total service quality level of the responsiveness fails to meet the expectation of the customers of the bank as well as shown in table 4.4 as they were expecting a service quality level of 4.37 the bank was delivering a service quality level of 3.90 which falls short of 0.47 on the perception of the customers and represents an unsatisfactory level of service delivery for the dimension for the descriptive analysis.

4.2.4 Assurance Dimension

Assurance Dimension is the knowledge and courtesy of employees and their ability to inspire trust and confidence.

Table 4.5 Assurance Dimension

Dimension	Assurance Expectation	Expectation score	Assurance Perception	Perception score	Gap score
Assurance	The behavior of employees in excellent banks will impress customers with reliability of service	4.48	The behavior of employees in the banks impress customers with reliability of service	3.89	-0.59
	Customers of excellent banks will feel safe in transactions.	4.41	Customers in the banks feel safe in transactions	3.88	-0.53
	Employees of excellent banks will be friendliness and courtesy	4.46	Employees in the banks are friendliness and courtesy	3.89	-0.57
	Employees of excellent banks will have the knowledge to answer customers' questions.	4.35	Employees in the banks have the knowledge to answer customers' questions.	3.81	-0.54
	Average score of Assurance dimension	4.42	Average score of Assurance dimension	3.86	-0.56

Source: own survey, December 2016

An item “employees in the bank are friendliness and employees in the bank instill confidence in customer “yielded the highest mean score of 3.89 for the perception factor. The grand mean score of 3.86 is also an indicator of customers having assurance in commercial bank of Ethiopia. “Customers feel safe in transaction” also ranks the second highest mean score indicating that employees of commercial bank of Ethiopia exhibit professionalism in their dealings with customers, because they know their work.

4.2.5 Empathy Dimension

Empathy Dimension deals with the caring, individualized attention the firm provides to its customers.

Table 4.6 Empathy dimension

Dimension	Empathy Expectation	Expectation score	Assurance Perception	Perception score	Gap score
	Excellent banks will give customers individual attention.	4.44	The banks give you individual attention.	3.96	-0.48
	Excellent banks will have employees who give customers personal service	4.21	The banks have employees who give customers personal service	3.66	-0.55
	The employees of excellent banks will understand	4.05	The employees in the banks can understand	3.54	-0.51
	Excellent banks will serve interest of customer	4.36	The banks serve interest of customers	3.83	-0.53
	Excellent banks will have operating hours convenient to all their customers.	4.26	The banks have operating hours convenient to all their customers.	3.82	-0.44
	Average score of Empathy dimension	4.26	Average score of Empathy dimension	3.76	-0.50

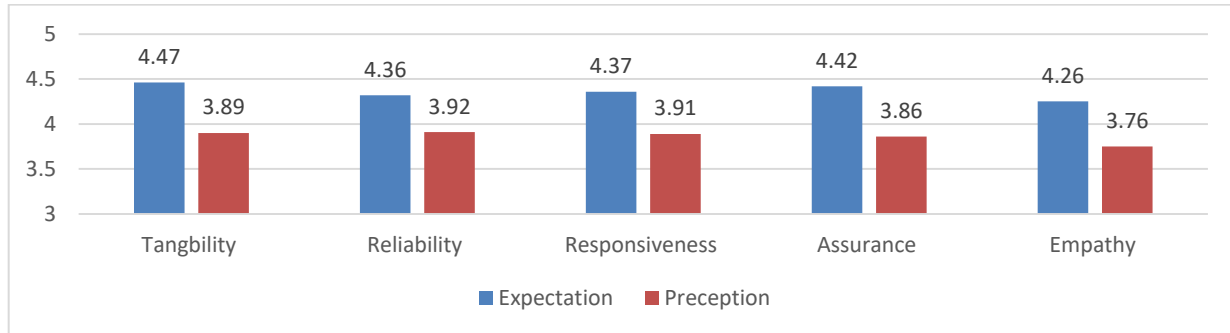
Source: own survey, December 2016

For empathy dimension, five items were used. Generally, the results shows a higher mean score for perception and expectation which indicate that customers are treated as “king” commercial bank of Ethiopia understands the needs of its customers and tries all effort to give equal attention to all customers without any partiality as shown by the item “The bank gives you individual attention” with the highest mean score of 3.96 for its perception. By aggregation, in table 4.6 the grand mean score of 3.76 is also an indicator of customers having empathy in commercial bank of Ethiopia but the customers’ expectations were 4.26 which fall short of 0.50 on the perception of the customers and represent an unsatisfactory level of service delivery for the dimension for the descriptive analysis.

4.3 Comparison of Overall Service Delivery Gaps of Service Quality

To obtain one of the objectives for the study, there is a need to find the service delivery gaps of both the expectations and the perceptions of the respondents in the bank in order to establish the trend of the gap analysis for each of the service quality dimension.

Figure 4.1 Comparison of General Expectation and Perception of customers.



Source: own survey, December 2016

The service delivery gaps for the perception and expectation of service delivery among the dimension were somehow significant. As shown in figure 4.1 the gap among tangibility, reliability, responsiveness, assurance and empathy perception were insignificant despite all dimensions were having a perception mean value less than an average 4.0. This performance of the service quality by the measuring of the perception indicates the seriousness of which the bank attached to its all service delivery to be able to compete keenly in the market for expansion of customers which agrees with Beerli (2004) as cited in Mary Osei-Poku (2012) which describes customer satisfaction as the measure of the extent a bank fulfills the general expectations of a customer and how far and/or close does the existing bank come to the customer's ideal bank in his mind. Mary Osei-Poku (2012) which describes customer satisfaction as the measure of the extent a bank fulfills the general expectation of a customer and how far and/or close the existing bank come to the customer's ideal bank in his mind.

Table 4.7 Ranking orders of expectation and perception based on total mean score of each dimension.

Ranking	Respondents Expectation	Respondents perception
1	Tangibility	Reliability
2	Assurance	Responsiveness
3	Responsiveness	Tangibility
4	Reliability	Assurance
5	Empathy	Empathy

Source: own survey, December 2016

This result shows that, the customers’ expectation is in contradiction to existing literature such as law (2004) cited in Mary Osei-Poku (2012), which found out that the customers want to have their expectations in the area of tangibility, reliability, responsiveness, assurance and empathy in ranking order. Customers of the bank tends to rank their expectation for tangibility of service first and the last being empathy. However, they are rather giving reliability first and empathy last in the case of their perceptions.

4.4 Customer Loyalty

Customers were asked the factor that initiated them to be customers of commercial bank of Ethiopia. Most of them expressed that the factors were as commercial bank of Ethiopia is a state bank, they feel safe in being a customer it and during a time of running transactions they stressed that they feel secured in any affairs. It has been giving online banking services. They also added the bank now days in modernizing itself in different aspects, despite it is not problem free, including core banking system, ATM, internet banking, and mobile banking. Furthermore, accessibility is also another reason that made them be customers of commercial bank of Ethiopia. Some also expressed cash prize system that CBE introduced initiated them to make CBE preference. They also added that they liked the social concern that CBE has. Other (aged respondents) said CBE is a bank that they have been using since their childhood and as a result of which they do not want to be a customer of any other bank in any way, ensuring that their loyalty to CBE will be life end.

Respondents were also asked whether the aforementioned one or more of the factors could impact them to recommend CBE to people they know. Out of the total respondents, 8.77% said extremely likely, 17.5% said very likely, 26.3% of them said moderately likely 21% of them said slightly likely, 26.3% of them said not at all likely. So from this it is possible to draw a conclusion that most of the respondents in one way or another recommend CBE to the people they know.

Respondents were also asked their feelings about whether they want to continue their customer relationship with commercial bank of Ethiopia and they rated their feelings as, out of the total respondents. 19.3% said extremely likely, 56.1% said very likely, 15.8 said moderately likely, 5% said slightly likely and 3.5% said not at all likely. Respondents also expressed the factors that made them to continue their relationship with CBE till now is that CBE is state Bank; it is also getting better itself through time in all aspects.

Loyalty is customer's intention or tendency to repurchase from the same firm. Loyalty customers are those customers who hold favorable attitudes toward an organization, recommend the organization to other consumers and exhibit repurchase behavior. Given this fact, however, few of the customers above are unlikely to continue their relationship with CBE which may also have spillover effect on other customers. In spite of the fact that respondents were initiated by different problems they faced and observed. According to them these problems can overshadow customers' sound relationship with the bank and their loyalty. The problems they mentioned were: there is incessant complaint of long waiting at the banking hall, frequent failure of network system and Automatic Teller Machines; late delivery of services, and to some extent inconvenient service hours and other problems, they said, thinking that corrective measures for the problems will be given, comments are given on the branch's suggestion book but no appropriate remedies are given for the forwarded comments. They said comments are not valued even to the value of the suggestion book, to say their constructive suggestions, and comments are overlooked.

4.5 Discussion

The researcher measures the gap between perception and expectations of tangibility, reliability, responsiveness, assurance and empathy which shows gap value of -0.58,-0.44, -0.47,-0.56 and -0.50

respectively which is lesser than a study conducted at Ghana bank. In the rank order of expectation tangibility was first which is similar to a study conducted by Osei – Poku (2012) and the perception dimension in this study indicated that reliability was ranked first which is also similar too findings of the Ghana bank.

The researcher examined the difference between customers' expectations and customers' perceptions of Commercial Bank of Ethiopia and find that the respondents' overall average expectation is 4.376. This implies that customers expect a lot from the bank to get quality service. With regard to customer perception of service in CBE, the overall average score show 3.868. And it is realized that customer expectations are more than perception. Parasuraman (1988) introduced the gap score as a means to measure service quality and they identified quality as a determinant of service quality.

Almost all of the respondents have replied that they likely will continue as CBE customers, indicating their loyalty which is customer's intention or tendency to repurchase from the same firm. But it should not be forgotten that very few of them said they will unlikely continues as CBE customers. This may be resulted from the different problems that CBE has.

In summary, from results obtained, it is seen that customers perceive service quality as poor in all dimensions meaning their expectations fall short of the experience. In this regard, customers are not satisfied with any dimension of service quality. All the dimensions show a gap between expected service and perceived service therefore it means that CBE need to make improvements in all dimensions in order to close gaps that could lead to increased customer satisfaction. So this leads the customer to retain and to be loyal for bank.

CHAPTER FIVE

SUMMARY OF MAJOR FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This chapter gives a conclusion of key findings of the study presented according to the objectives of the study. Conclusions are drawn from the findings and recommendations are given to help improve the quality of the services delivered by commercial Bank of Ethiopia.

5.1 Summary of Major Findings

The study was intended on the assessment of customers' perception of bank service and their loyalty in the case of selected CBE branches of Eastern Addis Ababa district based on the questionnaire consisting of 380 randomly selected customers of the bank.

All items measuring the service quality dimensions perception gave average score less than 4.0. Despite the high average scores of service performance, the expectations of the customers on banking service also yielded high average scores above 4.0 for each of the items measuring the SERVQUAL dimensions. Grand average mean score performance for perception is 3.866 while grand averages mean score performance for expectation is 4.376. Almost all of the respondents have replied that they likely will continue as CBE customers, indicating their loyalty which is customer's intention or tendency to repurchase from the same firm

5.2 Conclusions

The study assessed customers' perception of bank services and their loyalty in its selected branches of commercial bank of Ethiopia. Generally, the responses of service quality dimensions used to measure the performance of the banking services provided by the bank established that services are relatively encouraging. Despite this, all items measuring the service quality dimensions perception gave average score less than 4.0 by comparing the average scores to the scale of measurement; service performance is agreed by customers to be high. In each service dimension, physical facilities at bank are visually appealing , the staff performing service right the first time, employees in the bank are always willing and available to help customers, banks are friendless and courtesy, employees in the banks impress customers with reliability of service and the bank gives the individual attention produced the highest mean score.

No matter how low the average scores are, the level of service performance varies from one dimension to the other. Among the dimensions, reliability ranked first as the highest performance of the banking services. By this, commercial bank of Ethiopia is consistent in the delivery of banking service as promised at every time and all time trying to be as accurate as possible with less error in record keeping.

Despite the high average scores of service performance, the expectations of the customers on banking service also yielded high average scores above 4.0 for each of the items measuring the SERVQUAL dimensions. But considering the items in aggregation, varied scores were achieved. With tangibility yielding the highest mean score. Customers expected the bank to focus on tangible factor like computerization and ATMs among others to attract customers.

By comparing the average scores the respondents regarding the performance and expectation of customers of the banking service provided by commercial bank of Ethiopia, customer expectation responses yielded higher scores than the performance of the services provided by commercial bank. The average scores of customers “expectations exceeded that of the perception of the SERVQUAL dimensions. It can be conclude from the analysis that customers are not satisfied with the services of the Bank. However, the differences between the scores are not much significant, because grand average mean score performance for perception is 3.866 while grand averages mean score performance for expectation is 4.376. With a more effort added banking services, commercial bank of Ethiopia can be at per with customers’ expectations. To ensure customer retention, CBE needs to strengthen its quality strategy giving particular attention to the expectations of the customers, improve all the SERVQUAL dimensions to exceed what the customers expect. By this, there will be a guarantee to retain the customers. Customers were initiated by different factors to be customers of commercial bank of Ethiopia. Commercial bank is a state bank, it has accessibility and the bank is modernizing itself and the introduced prize system were the factors in initiating respondents to be CBE’s customer. These factors also made some of the responds recommend people they know. Almost all of the respondents have replied that they likely will continue as CBE customers, indicating their loyalty which is customer’s intention or tendency to repurchase from the same firm. But it should not be forgotten that very few of them said they will unlikely continues as CBE customers. This may be resulted from the different problems that CBE has.

5.3 Recommendation

Based on the analysis and the findings the following are recommended to help improve service performance so that SERVQUAL dimension measuring customer perception will exceed the expectations of the customers and their loyalty/retention will be well confirmed.

- ❖ It is recommended that since the service quality dimensions did not meet the customer's expectation; all the service quality dimensions need a pragmatic effort in the bank to ensure its improvement.
- ❖ A comparison between expectation and perception indicates a gap. Thus, customer expectations scores are higher than the score of customer perceptions. As a result of this commercial bank of Ethiopia is required to improve its service operations to match up with customer expectation. This can be done by finding out from customers what they expect from the bank and provide accordingly. By this customers will be compelled by virtue of superior service to stay than switching to a competitor.
- ❖ Studies have severally been conducted empirically and have approved the reliability of the items measuring SERVQUAL parameters in the service industry. The results of the parameters are determined by the score of the items; when the items are scored high, the score of the parameters will also be high. This means that commercial bank of Ethiopia should give each items explained in the chapter four the necessary attention, it is likely that overall performance can be enhanced.
- ❖ Since some customers were dissatisfied with the issues of waiting time, and other issues, the bank should focus on communication with their customers increase the relationship and perception of their customers.
- ❖ Further, CBE can improve its transaction system by improving its services on ATM, internet banking, mobile banking etc. this can be done by communicating and closely working with Ethio - telecom
- ❖ Finally the bank should organize and give training to its employees so as to increase their capacity of delivering quality service and customer handling

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APPENDIX 1

St. Mary's University School of Graduate Studies

QUESTIONNAIRE

Dear customer,

This questionnaire is aimed at enabling the researcher fulfill for the master of business administration at St. Mary's University school of graduate studies. Only you can tell the bank if the customer service you receive at your branch is up to your standards. The researcher would appreciate it very much if you would take a few minutes and complete this questionnaire on branch service. Your response will be kept in strict confidence. The information I receive is valuable in showing me where the bank's service can be improved and where it is doing well. Please encircle your answer. In advance, thank you very much for your kind cooperation and assistance in filling and returning this questionnaire.

Meaza Tsegaye: Mob 0911 31 26 41, Email-meazilong4@yahoo.com

Part I: Respondents' Background Information

1. Gender

1. Male 2. Female

2. Age

1. 18-28 3. 40-50
2. 29-39 4. Above 51

3. Educational Level

1. Illiterate
2. Primary School 4. Diploma
3. Secondary School 5. First Degree 6. Above degree

4. Occupation

1. Merchant 3. Employee
2. Student 4. Other_____

5. Duration in years since the time customer established relationship with CBE.

- | | |
|--------|---------|
| 1. <1 | 3. 6-10 |
| 2. 1-5 | 4. >10 |

Part II: Expectation Questions

Please indicate the extent to which you're level of agreement and disagreement on the following statements. Please encircle your appreciate answer based on the following ratings.

1= Strongly Disagree 2= Disagree 3= slightly agree 4= agree 5= strongly agree

Dimensions	Q. No	Description	Rating points				
			1	2	3	4	5
Tangibility	6	Excellent banking companies will have modern looking and equipment.	1	2	3	4	5
	7	The physical facilities at excellent banks will be visually appearing.	1	2	3	4	5
	8	Employees at excellent banks will be neat and well dressed in their appearance	1	2	3	4	5
	9	Tools that help to perform the service are attractive	1	2	3	4	5
Reliability	10	When excellent banks promise to do something by a certain time they do.	1	2	3	4	5
	11	When a customer has a problem, excellent banks will show a sincere interest in solving it.	1	2	3	4	5
	12	Excellent banks will have staff performing service right the first time.	1	2	3	4	5
	13	Excellent banking will provide the service at the time they promise to do so.	1	2	3	4	5
	14	Excellent banks will insist on error free records.	1	2	3	4	5
	15	Employees of excellent banks will inform customers the exact delivery	1	2	3	4	5

Responsiveness		time					
	16	Employees of excellent banks will give fast service to customers.	1	2	3	4	5
	17	Employees of excellent banks will always be willing and available to help customers.	1	2	3	4	5
	18	Employees of excellent banks will never be too busy to respond to customers' requests.	1	2	3	4	5
Assurance	19	The behavior of employees in excellent banks will impress customers with reliability of service	1	2	3	4	5
	20	Customers of excellent banks will feel safe in transaction	1	2	3	4	5
	21	Employees of excellent banks will be friendliness and courtesy	1	2	3	4	5
	22	Employees of excellent banks will have the knowledge to answer customers questions	1	2	3	4	5
Empathy	23	Excellent banks will give customers individual attention.	1	2	3	4	5
	24	Excellent banks will have employees who give customers personal service.	1	2	3	4	5
	25	The employees of excellent banks will understand the specific needs of their customers.	1	2	3	4	5
	26	Excellent banks will serve interest of customers.	1	2	3	4	5
	27	Excellent banks will have operating hours convenient to all their customers.	1	2	3	4	5

Part III Perception Questions

Please indicate the extent to which you're level of agreement and disagreement with the following statements. Please encircle your appropriate answer based on the following ratings.

1= Strongly Disagree 2= Disagree 3= slightly agree 4= agree 5= strongly agree

Dimensions	Q. No	Description	Rating points				
			1	2	3	4	5
Tangibility	28	The bank has modern looking and equipment.	1	2	3	4	5
	29	The physical facilities of the banks are visually appealing.	1	2	3	4	5
	30	Employees of the bank are neat and well-dressed appealing	1	2	3	4	5
	31	Tools that help to perform the service are attractive.	1	2	3	4	5
Reliability	32	When the bank promises to do something by a certain time it does so.	1	2	3	4	5
	33	When you have a problem, the bank shows a sincere interest in solving it	1	2	3	4	5
	34	Excellent banks have staff performing service right for the first time.	1	2	3	4	5
	35	The bank provides its service at the time it promises to do so.	1	2	3	4	5
	36	The bank insist on error free records.	1	2	3	4	5
Responsiveness	37	Employees in the bank will inform the exact delivery time.	1	2	3	4	5
	38	Employees of excellent banks give fast service to customers.	1	2	3	4	5
	39	Employees in the bank are always willing and available to help	1	2	3	4	5

		customers.					
	40	Employees in the bank never be too busy to respond to customers' requests.	1	2	3	4	5
Assurance	41	The behavior of employees in the bank impress customers with reliability of service.	1	2	3	4	5
	42	You feel safe in your transaction with the bank employees.	1	2	3	4	5
	43	Employees of excellent banks are friendliness and courtesy	1	2	3	4	5
	44	Employees of excellent banks have the knowledge to answer customers questions	1	2	3	4	5
Empathy	45	The bank gives customers individual attention.	1	2	3	4	5
	46	The bank has employees who give customers personal service.	1	2	3	4	5
	47	Employees of the bank understand the specific needs of their customers.	1	2	3	4	5
	48	The Bank serve interest of customers	1	2	3	4	5
	49	The bank have operating hours convenient to all their customers.	1	2	3	4	5

Part IV Loyalty of customers

50. For your choice of CBE what factors initiated you? _____

51. Did one or more of the factors you mentioned above impact you to recommend CBE to people you know?

- Extremely likely
- Very likely
- Moderately likely
- Slightly likely

- Not at all likely

52. Do you want to continue your customer relationship with commercial bank of Ethiopia?

- Extremely likely
- Very likely
- Moderately likely
- Slightly likely
- Not at all likely

53. Please mention what factors impacted you to stay with CBE?

54. Please mention any idea that you want to forward concerning the bank's service problems you faced ever.

Thank you for your time to fill this questionnaire!!!

Appendix 2

ቅድስተ ማርያም ዩኒቨርሲቲ

የድህረ ምረቃ ት/ቤት

ለደንበኞች የተዘጋጀ መጠይቅ

ውድ ደንበኞች

የዚህ መጠይቅ አላማ በቅድስተ ማርያም ዩኒቨርሲቲ የቢዝነስ አስተዳደር ትምህርት ለድህረ ምረቃ ማሟያ የሚሆን የመመረቂያ ጽሁፍ ለማዘጋጀት ነው በመሆኑም እርስዎ በሚሰጡት እውነተኛ ምላሽ ለጥናቱ መሳካት እጅግ ጠቃሚ በመሆኑ እያንዳንዱን ጥያቄ በትክክል እንዲመልሱ በአክብሮት እየጠየቅኩ የሚሰጡት ነረጃ በምንም አይነት መልኩ እርሶን የማይጎዳና ሚስጥራዊነቱ የተጠበቀ መሆኑን ላረጋግጥ እወዳለሁ። ትክክለኛ ብለው የሚያስቡትን ምላሽ በማክበብ መልስ ይስጡ። ስለትብብርዎ በቅድሚያ አመሰግናለሁ።

መአዛ ጸጋዬ(0911312641) e-mail meazilong4@yahoo.com

ክፍል አንድ መሰረታዊ መረጃዎች

1.ጾታ

- 1.ወንድ
- 2.ሴት

2.እድሜ

- 1.18-28
- 2.29-39
- 3.40-50
- 4.ከ51 በላይ

3.የትምህርት ደረጃ

- 1.ያልተማረ
- 2.የመጀመሪያ ደረጃ
- 3.ሁለተኛ ደረጃ
- 4.ዲፕሎማ
- 5.የመጀመሪያ ዲግሪ
- 6.ከዲግሪ በላይ

4.የስራ ዘርፍ

- 1.ነጋዴ
- 2.ተማሪ
- 3.ተቀጣሪ
- 4.ሌላ-----

5.አንግድ ባንክ ጋር በደንበኝነት ለምን ያህል ጊዜ ቆይተዋል

- 1. <1
- 2.1-5
- 3.6-10
- 4.>10

ክፍል ሁለት ከጥናቱ ጋር የተያያዙ ጥያቄዎች

በገገድ ባንክ ሉዊር ይገባል ብለው የሚጠበቁትን የአገልግሎት ሁኔታ የሚመዘኑ ጥያቄዎች ቀርቦታ እባክዎን በ መለኪያው መሰረት ትክክለኛ ነው ብለው የሚያምኑበትን መልስ የያዘውን ቁጥር በማክበብ መልስ ይስጡ

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

የጥራት መመዘኛ	ተ. ቁ	መግለጫ	መለኪያ ነጥብ				
			1	2	3	4	5
ተጨባጭነት	6	ባንኩ የሚሰራባቸው መሳሪያዎች ሁል ጊዜ ዘመናዊ ሉሆኑ ይገባል.	1	2	3	4	5
	7	የባንኩ አቀማመጥ ሳቢሊቲ ሆንደገባል	1	2	3	4	5
	8	የባንኩ ሰራተኞች በአላጠቃላይ ጥሩ እና ጽዱም ሆንደገባቸዋል	1	2	3	4	5
	9	ባንኩ የሚሰራባቸው መሳሪያዎች ሆኖ የሚሰጡ ሆንደገባቸዋል	1	2	3	4	5
ታማኝነት	10	ባንኩ የገባውን ቃል ጠብቆ አገልግሎት መስጠት ይጠበቅበታል	1	2	3	4	5
	11	ባንኩ ማንኛውንም ግርና ቅሬታ በከፍተኛ ሃላፊነት ለራሱ ታይቷል	1	2	3	4	5
	12	ባንኩ ትክክል በሆነ መልኩ በአንድ ጊዜ አገልግሎት መስጠት ይጠበቅበታል	1	2	3	4	5
	13	ባንኩ አገልግሎቱን ቃል በገባው ጊዜ ለራሱ ጽም ይገባል	1	2	3	4	5
	14	ባንኩ የደንበኞችን መረጃ ያላላቸው ሆኖ መሆኑን ይገባል	1	2	3	4	5
ተጠያቂነት	15	ባንኩ የአገልግሎት መስጫ ጊዜውን ትክክል ሆኖ የሚሰጥ ሆኖ ይገባል	1	2	3	4	5
	16	ባንኩ ሁል ጊዜ ቀልጣፋ የሆነ አገልግሎት እንዲሰጥ ይጠበቃል	1	2	3	4	5
	17	የባንኩ ሰራተኞች ሁል ጊዜ ደንበኞችን የመርዳት ፍላጎት ለራሳቸው ይገባል	1	2	3	4	5
	18	የባንኩ ሰራተኞች ደንበኞችን ለመርዳት የሥራ ጫና ለብዛባቸው አይገባም	1	2	3	4	5
እምነት ማሳደር	19	የባንኩ ሰራተኞች በታማኝነት በማገልገል ደንበኞችን ማስደሰት ይኖርባቸዋል	1	2	3	4	5
	20	የባንኩ ሰራተኞች በደንበኞች እምነት የሚጣልባቸው ሉሆኑ ይገባል	1	2	3	4	5
	21	የባንኩ ሰራተኞች ሁሉም አገልግሎት መስጠት ይጠበቅባቸዋል	1	2	3	4	5
	22	የባንኩ ሰራተኞች የደንበኞችን ጥያቄ በአግባቡ መመሪያ ስለሚያስችል አውቀት ለራሳቸው ይገባል	1	2	3	4	5
በቅንነት ማገልገል	23	የባንኩ ሰራተኞች ሆኖ ደንበኞችን ለማስደሰት ለራሳቸው ይገባል	1	2	3	4	5
	24	የባንኩ ሰራተኞች ሆኖ ደንበኞችን ለማስደሰት ለራሳቸው ይገባል	1	2	3	4	5
	25	የባንኩ ሰራተኞች የደንበኞችን የተሰጡ ፍላጎት ማወቅ ይጠበቅባቸዋል	1	2	3	4	5
	26	የባንኩ ሰራተኞች የደንበኞችን ፍላጎት በቻ ማሟላት ይጠበቅባቸዋል	1	2	3	4	5
	27	የባንኩ የሥራ መጀመሪያ ሰዓት ሆኖ ደንበኞች አመቺ መሆን ይጠበቅበታል	1	2	3	4	5

ክፍል ሦስት ከጥናቱ ጋር የተያያዙ ጥያቄዎች

በንግድ ባንክ አሁን ያለውን የአገልግሎት አሰጣጥ ሁኔታ የሚመዘኑ ጥያቄዎች ቀርቦዎልን እባክዎን በ መለኪያው መሰረት ትክክለኛ ነው ብለው የሚያምኑበትን መልስ የያዘውን ቁጥር በማክበብ መልስ ይስጡ

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

የጥራት	ተ.	መግሥ	መሆኪያ ነጥብ				
ተጨባጭነት	28	ባንኩ የሚሰራባቸው መሳሪያዎች ሁልጊዜ ይሰጡናቸው	1	2	3	4	5
	29	የባንኩ አቀማመጥ ሳቢያው	1	2	3	4	5
	30	የባንኩ ሰራተኞች በአሰጣጥ ጊዜ ጥሩ እና ጽዱፍ ናቸው	1	2	3	4	5
	31	ባንኩ የሚሰራባቸው መሳሪያዎች ሆኖ የሚሰጡናቸው	1	2	3	4	5
ታማኝነት	32	ባንኩ የገባውን ቃል ጠብቆ አገልግሎት ይሰጣል	1	2	3	4	5
	33	ባንኩ ማንኛውንም ግር እና ቅሬታ በከፍተኛ ህሊና ሳይፈታል	1	2	3	4	5
	34	ባንኩ ትክክል በሆነ መልኩ በአንድ ጊዜ አገልግሎት ይሰጣል	1	2	3	4	5
	35	ባንኩ አገልግሎቱን ቃል በገባው ጊዜ ይፈጽማል	1	2	3	4	5
	36	ባንኩ የደንበኞችን መረጃ ያሳይዛል ሆኖ ይሰጣል	1	2	3	4	5
ተጠያቂነት	37	ባንኩ የአገልግሎት መስጫ ጊዜውን በትክክል ሊያደግግና ሊሰጥ ይችላል	1	2	3	4	5
	38	ባንኩ ሁል ጊዜ ቀልጣፋ የሆነ አገልግሎት ይሰጣል	1	2	3	4	5
	39	የባንኩ ሰራተኞች ሁል ጊዜ ደንበኞችን የመርዳት ፍላጎት አሏቸው	1	2	3	4	5
	40	የባንኩ ሰራተኞች ደንበኞችን ለመርዳት የሰራጫ ስሜት አላቸው	1	2	3	4	5
እምነት ማሳደር	41	የባንኩ ሰራተኞች በታማኝነት በማገልገል ደንበኞችን ያስደስታሉ	1	2	3	4	5
	42	የባንኩ ሰራተኞች በደንበኞች እምነት የሚጣልባቸው ናቸው	1	2	3	4	5
	43	የባንኩ ሰራተኞች ጉሁትና ተግባር ናቸው	1	2	3	4	5
	44	የባንኩ ሰራተኞች የደንበኞችን ጥያቄ በአግባቡ ለመመላለስ የሚስችል አውቀት	1	2	3	4	5
በቅንነት ማገልገል	45	የባንኩ ሰራተኞች ሆኖ ደንበኞችን ለማረጋገጥ ይሰጣሉ	1	2	3	4	5
	46	የባንኩ ሰራተኞች ሆኖ ደንበኞችን ለማረጋገጥ ይሰጣሉ	1	2	3	4	5
	47	የባንኩ ሰራተኞች የደንበኞችን የተሰጡ ፍላጎት በመረዳት ያስተናግዳሉ	1	2	3	4	5
	48	የባንኩ ሰራተኞች የደንበኞችን ፍላጎት በታማኝ ሁኔታ ያስተናግዳሉ	1	2	3	4	5
	49	የባንኩ የሰራተኞች መጀመሪያ ስሜት ሆኖ ደንበኞችን ያስደስታል	1	2	3	4	5

ክፍል አራት የደንበኞች ታማኝነት

50.ንግድ ባንክን ለመምረጥ ያነሳሳዎት ምክንያት ምንድነው

51. ንግድ ባንክን ለሌሎች ለምታውቁቸው ሰዎች እንዲጠቀሙ ላድረግ ከላይ የጠቀሷቸው ምክንያቶች ተጽእኖ አድርጎታል?

- እጅግ በጣም አድርጎብኛል
- በጣም አድርጎብኛል
- በመጠኑ አድርጎብኛል
- ትንሽ አድርጎብኛል
- አላደረገብኝም

52.ከንግድ ባንክ ጋር ደንበኝነታችሁን መቀጠል ትፈልጋላችሁ?

- እጅግ በጣም እፈልጋለሁ
- በጣም እፈልጋለሁ
- በመጠኑ እፈልጋለሁ
- በትንሹ እፈልጋለሁ
- አልፈልግም

53.በንግድ ባንክ በደንበኝነት እንዲቆዩ ያደረጉትን ምክንያት ይግለጹ

54.አባክዎትን በንግድ ባንክ ያጋጠሞትን ችግር ይግለጹ

ስለትብብሮ አመሰግናለሁ!!!!