ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES

THE INFULUNCE OF SERVICE QUALITY DIMENSIONS ON CUSTOMER SATISFACTION: THE CASE OF COMMERCIAL BANK OF ETHIOPIA

By:

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JANUARY 2018

ADDIS ABABA, ETHIOPIA

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A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE DEGREE OF MASTER OF ARTS IN MARKETING MANAGEMENT

By:

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DECLARATION

I, hereby, declare that this thesis entitled "THE INFULUNCE OF SERVICE QUALITY DIMENSIONS ON CUSTOMER SATISFACTION: THE CASE OF COMMERCIAL BANK OF ETHIOPIA" is my own original work that has not been presented for a degree in any other universities and all sources material have acknowledged.

Name   Signature

St. Mary's University Addis Ababa   January 2018

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Acknowledgements

First and for most I would like to thank Almighty God who enabled me to complete this work.

I also acknowledge the constructive support, guidance, comments and suggestions of my advisor Temesgen Belayneh (PhD). His invaluable support helps me to finish this thesis.

Sincere thank goes to my friends Girum Fisseha. His constant support and encouragement throughout the period of this study have been greatest inducement for me to accomplish this work. I also appreciate your invaluable dedication to edit the research paper. I also thank my friends and colleagues for your suggestions, comments and encouragement. Thank you all! Without you I couldn't finish this paper.

Last but not least, I am greatly indebted gratitude goes to my beloved families my mother, sisters and brothers who always supported me in all circumstances. Thank you.

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ACRONYMS

ACSI: AMERICAN CUSTOMER SATISFACTION INDEX

BPR: BUSINESS PROCESS REENGINEERING

CATS: CUSTOMER ACCOUNT AND TRANSACTION SERVICES

CBE: COMMERCIAL BANK OF ETHIOPIA

CSA: CENTRAL STATICS AGENCY

IS: INFORMATION SYSTEM

SERVQUAL: SERVICE QUALITY

SPSS: STATISTICAL PAKAGE FOR SOCIAL SCIENCE

TS: TRADE SERVICE

Abstract

The objective of the study was to assess the level of customer satisfaction in selected branches at CBE. In order to assess their level of satisfaction, descriptive survey method was employed. Out of four districts in Addis Ababa, two districts and six branches were selected by using convenience sampling technique. Structured questionnaire was used to collect primary data from respondents by using available sampling technique. The respondents were selected from the five grade four branches and one special grade four branch. The self-admistered questionnaire was distributed to 387 respondents. Out of these, 350 were duly filled and returned. These were used in the descriptive analyses. Statistical package for social science (SPSS) 20th version was used in the analyses. Accordingly, the five service quality dimension; namely, tangibles, reliability, responsiveness, assurance and empathy were rated by using 5point likert scale. The result showed that tangible dimensions have negative gap score. This means the physical facilities, equipments and materials which are used at branch level are not up to customer expectation. With regards to reliability dimension, customers perceived the components in the reliability dimension fail to meet their expectation. The responsiveness dimension showed relatively higher negative gap score. This indicates that the employee's willingness and interest to serve customers are below customer expectation. Besides, assurance dimension scored smaller negative gap score. The last dimension score, Empathy, also shows relatively smaller negative gap score. This was also below customers' expectation. The correlation result of the study indicated that there is appositive and significant relationship between service quality dimensions and customer satisfaction.

Keywords: Customer satisfaction, CBE, SERVQUAL

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

The survival of a business organization depends on its customers. Customers are the source of profit to be earned by profit making organization and primary reason for being in the operation for not for profit organization. According to Perreault and McCarthy (2002) firms must satisfy customers, or the customers won't continue to "vote" for the firm's survival and success with their money but managers must also keep in mind that it may cost to satisfy some needs than any customers are willing to pay. Therefore, the firm's success and ability to survive depends on the difference between firm's revenue and its total cost. This indicates that knowing what customer like, dislike and the areas of improvement that exist create superior opportunity to an organization to exceed its competitors. This is the main reason why commercial banks mainly focus on service quality. In order to meet their customers' expectations they need to continuously assess the satisfaction level of their customers.

The banking industry which is one of the most profiting industries in Ethiopia plays a pivotal role in the economic development of the country. With regard to this, Okoth and Gemechu (2013) states that commercial banks play an important role in the economic development of the countries, for instance, they allocate resources and channel funds from savers to investors continuously. Besides, banks control over a large part of the supply of money circulation and stimulate for the economic progress of the nation. In order to play its role properly, the banks should improve the services delivery system and try to get the feedback from its customers as well. As cited in Fikadu, (2011) "Geralis and Terziovski (2003) indicted that banks must concentrate on improving their performance because the customer expectation and competition among the banking sector increase with the passage of time". All this have its own impact on our customer's satisfaction and loyalty.

Within the huge service sector, the banking sector is one of the most important entities which provide different services. In Ethiopia, the banking system may provide the same

type of services, but they do not provide the same quality of service. This in turn has great impact on the income of banks. In addition, these days customers are more aware of alternatives and their expectation of service have increased. Service quality can, therefore, be used as a strategic tool to build a distinctive advantage over competitors. Currently the banking industry is highly competitive not only with banks but also with non banks and other financial institutions in the country. Banks are striving for zero defection and retaining every customer that the company can profitably serve in order to achieve service excellence (Reichheld and Sasser, 1990).

Commercial bank of Ethiopia come to existence and took its shape as a share company in 1963. It took over the commercial banking activity of the then state bank of Ethiopia which was originally founded in1942. Commercial bank of Ethiopia is a state owned bank and plays an important role in the country's economy. Although it faces growing competition in the banking industry from private banks, it still stands in the leading position in the market in terms of asset, total deposit collection, customer base and branch network. According to CBEs data (March 31, 2016), it has more than 13.3 million account holders out of which 600,000 use internet and mobile banking service. The number of branches reached to 1140 and the banks total asset reached to 384.6 billion birr as of June 30, 2016. The rich experience of the bank in the market, its strong capital base and large branch network enabled it to attract large number of customers from both private and public companies. This is the major source of revenue for the bank which means its survival depends on customers' satisfaction. Modern management science's philosophy considers customer satisfaction as a base line standard of performance and possible standard of excellence for any business organization (Gerson, 1993).

Since its establishment, CBE undertakes a number of changes on its activities in order to meet its ever increasing customer desires. After implementing BPR the CBE became process oriented business organization. Based on this the bank operations are divided under two main process; these are core process and support process. The core process is further divided into three main processes. These are customer account and transaction services (CATS), trade service (TS) and credit service. Under support process the following activities are included: corporate human resource (HR) process, information

system process (IS), facilities management, finance, business development and compliance management process.

Though the bank keeps its growth momentum in resource mobilization and branch expansion, there are many drawbacks on the level of customer satisfaction that critics forwarded to managers and employees about service provision. Therefore, in this study the researcher uses SERVQUAL model to assess the influence of service quality dimensions on customer satisfaction.

1.2. Statement of the Problem

Nowadays, customers are becoming more and more aware of the service associated processes, as increasing number of service providers are flooding in to the service market which gave customers a chance to know and experience different services. This put pressure on service providers to be more cautious on the time they consume to process and deliver a service. This, in turn, has its own impact on customer satisfaction. It is frequently said that information is a source of a firm's competitive advantage, and there are many examples of firms that have used a detailed knowledge of their customers' needs to develop better products offers which have given the firm a competitive advantage (Palmer 2005).

In the service market, it is natural to sky rocket among service providers with similar service types of bank service. The nature of service is intangible and easy to imitate by other competitors in the market. The high competition and the intangibility of service in the service industry forces service providers to stay vigilant and proactive to win the competition and stay strong and lead the market. This might not be the objective of all organization based on their prior needs and goals they want to achieved. The competition in the financial institutions may highly depend on the quality service they render to their esteemed customers and the amount of money they avail to the business. The banking sector, among other financial institutions, needs to give special attention to customers due to the intensive contact with customers who have different needs and required customized solutions. On the other hand, the development in the information technology improves customer preferences and choices. This in turn forced business organization to adopt new

systems and strategies to improve their existing system and to introduce new service delivery mechanisms.

In its long year service the commercial bank of Ethiopia has passed through different circumstances that have great impact on the banks service delivery system and on its existence. Since 2012 G.C. the bank has undertaken many progressive changes on its service delivery system by introducing core banking solution technology from reputable system provider. This has great impact on customer satisfaction level by connecting branches throughout the country. In addition to this, CBE provides noninterest bearing special demand deposits to its esteemed customers. This is mainly targeting some portion of the society not addressed by the previous products. Though CBE has achieved its stretched goals and objectives for consecutive years, there are still so many critics forwarded from different stake holders regarding service quality. The researcher has also observed so many complaints forwarded to managers and even to employees. In addition, the researcher collected customers complaints registered on customer suggestion books from six different branches from two districts i.e. East and South. The researcher critically observed and thoroughly checked suggestion books for at least two consecutive years (from January 2015 up to December 2016). Based on the analysis on the data taken from suggestion books, the researcher were able to found out that sixty percent of customers; from those who are willing to write complain or suggestion on the suggestion book, has at least one complain over the branch or CBE. Their complain goes to branches facilities, staffs behavior and other service quality dimensions variables. Among these, some can critically affect customer satisfaction. These include system failure, power breakdown and delay in payments to suppliers abroad. Besides, ATMs machines do not work properly and ATM card replacement take much time. All these issues are commonly raised in the lobby areas which may need attention by the bank's higher officials and it should be seriously considered because it has serious impact on the banks future growth. The stated problems attract the researcher's attention to assess the customer current level of satisfaction. Thus, the purpose of this study is to assess the influence of service quality dimensions on customer satisfaction. Moreover, it also indentifies the service quality gap between the customer expectation and perception.

1.3. Research Question

In line with the above problem statement, the researcher was addressed the following research questions:

1. How do customer rate service provision of CBE?

2. What are customer current expectations from CBE?

3. To what extent was customer expectation met by the actual service provision at branch in CBE?

1.4. Research Objectives

The main objective of the study is to assess the influence of service quality dimensions on customer satisfaction at branch level in the case of Commercial Bank of Ethiopia and to put forward the possible conclusion and recommendations based on the research findings.

Specific Objectives:

➢ To assess customers' rate of satisfaction on the quality of the range of products and services against service quality dimensions;

➢ To identify customers current expectation with regards to CBE's service provisions; and

➢ To indentify to what extent customer expectation was met by the actual service provision at branch in CBE.

1.5. Scope of the Study

The research was conducted on selected CBE branches in Addis Ababa. To undertake exhaustive study in all branches and units needs much time and resource and it is uneconomical. As indicated in various literatures, it is possible to take samples and study the problem raised above. Therefore, the researcher selected two districts out of four districts in Addis Abba by using convenience sampling technique. The researcher use convenience sampling since it is suitable to get reasonable and willing respondent to provide the necessary data for the research. Furthermore, the numbers of branches were

also selected by using convenience sampling technique. The branches are grade four therefore they have relatively large number of customers. In order to assess the influence of service quality dimensions on customer satisfaction, the researcher uses customized SERVQUAL model in the research process.

1.6. Significance of the Study

Recommendation drawn from this study would be helpful to the management of the bank, and other stakeholders to consider factors influencing customer satisfaction while designing policies and strategies related to customer satisfaction. In addition the result would help to planners, to policy makers and other researchers to make decision. Further it also incites others for further research by using the result of the study.

1.7. Limitation of the Study

The study was conducted only two districts in Addis Ababa and the samples are also limited to these areas. Therefore, the result does not give complete picture of customer satisfaction about all districts of the bank.

1.8. Definition of Terms

Customer satisfaction: it is a measure of how products and services supplied by company meet or surpass customer expectation. According to Kotler et al (2006) a person's feeling of pleasure or disappointment after comparing a product's perceived performance or outcome against his/her expectations.

Perception: An opinion about something that is observed and it varies from customer to customer, as every customer has different beliefs towards certain services and products that play an important role in determining customer satisfaction Angelova and Zekiri, (2011).

Customer expectations: Perceived value customer seek from the purchase of a good or service (Business dictionary).

1.9 Organization of the Study

This research paper was organized in five chapters. The introductory part is presented in the first chapter. This consisted of background of the study, statement of the problem,

research question, objective of the study, significance of the study, limitation of the study and definition of terms are presented.

The second chapter presented review of related literature on various issues related to service quality and customer satisfaction. Empirical review and conceptual frame work were also incorporated. The third chapter incorporated research methodology, data source, sampling design, sample size, data gathering method and method of data analysis. The result and discussion part of the research presented on the fourth chapter. On the fifth chapter summery of findings, conclusion and recommendation were presented.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Introduction

The preceding chapter deals on the introductory part of the study which means the motive behind conducting this study. The purpose of this chapter is to review the exiting literatures concerning on the area of customer satisfaction. This chapter is organized as follows: first, customer satisfaction and factors that affect this will be presented and the second part will discuss about customer satisfaction measurement techniques.

2.1.1 Customer Satisfaction

Customers perceive service in terms of quality, but how satisfied they are with the overall experience, is what defines their satisfaction. Kotler et al (2006) points out that whether the buyer is satisfied after purchase depends on the offer's performance in relation to the buyers expectations.

With regard to customer satisfaction different scholars put their view in different ways. According to, Angelova and Zekiri, (2011) customer satisfaction is the outcome felt by those that have experienced a company's performance in fulfilling their expectations. Pine & Gilmore (1998) indicated that customer satisfaction has a positive effect on organisation's profitability, loyalty and customer retention. In addition, the competitive background for future leading edge companies lies on how they producing experiences. It is no longer the service alone that creates customer satisfaction it is rather the experience connected with the service. This means customer should engage in a way that creates a memorable event. While prior economic offerings such as products and services are external to buyers, experiences are inherently personal, embedded in the customer's emotional, physical, intellectual, or even spiritual levels.

Therefore, the concept of customer satisfaction is related to the concepts of value, quality, complaining behavior and loyalty of customers to an organization's products/services. It is also a measure of how products and services supplied by a company meet customer expectation. Considering the availability alternatives and growing competition among banks, there is a need to know how their products and services are perceived and rated

vis-a-vis others in the industry. Cengiz, (2010) noted that assessing the performance of an organisation's products or services on the basis of how they are perceived by the customer is critical, i.e. whether perceptions are misplaced, lag behind current expectation or are very accurate, because understanding these perceptions provide a critical understanding of future customer behaviour. As a result we can say that customer satisfaction is crucial for the success of any business.

2.2 Theories of Customer Satisfaction

2.2.1 The Confirmation Model:

Early thinking about satisfaction treated as meeting customer satisfactions. This is the confirmation model of customer satisfaction which is in figure 2.1 Oliver (1989) described the outcome as contentment; for example, we are contended when a refrigerator continues to keep food cold. This low arousal sate is matched by low aroused discontent when negative expectation are met. Such discontent applies to the routine use of inadequate services, such as congested roads, late buses and long queues at airport security, and unsatisfactory products such as dripping taps, lumpy mattresses and toasters that eject the toast prematurely. In these situations, the discontent is subdued because of habitation. People get used to a problem and no longer notice it. As a result, it does not occur to them to do anything about it and any effect on behavior is weak (show as dotted line in the figure2.1). Consumer contentment or discontent may not be expressed but are revealed when people are questioned, or when other factors raise the salience of products performance; for example, others may comment on the dripping tap or an ad for beds may make people think of their own bedtime discomfort.
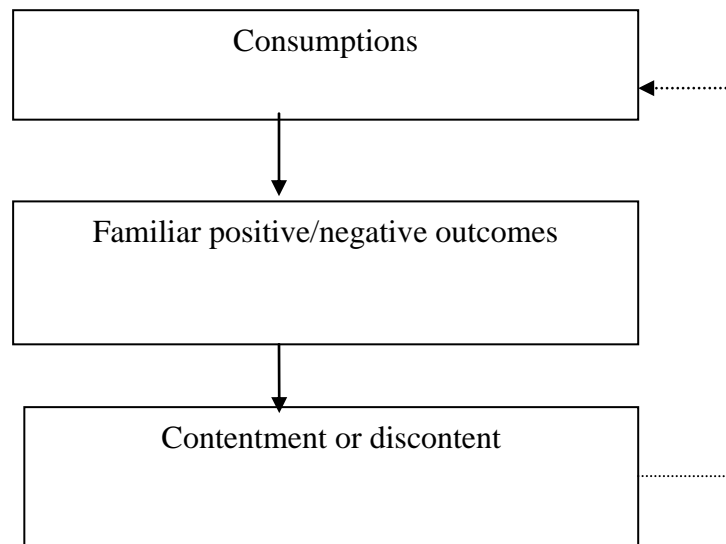
Figure 2.1: The confirmation model of consumer satisfaction: meeting expectations

Source: East et al (2013)

2.2.2 The Disconfirmation Model

In the disconfirmation model the consumer is surprised by product features that are better or worse than expected. The magnitude of surprise is related to the size of discrepancy between expectation and experience. The perception of the performance of the goods or services affects satisfactions directly; the better it is the more we like it. Expectation also has a direct effect. There is variation in the emphasis placed on the different factors affecting satisfaction. As cited in East et al (2013) some researchers (e.g. Oliver, 1980, 1981; Swan and Trawick, 1981) have emphasized expectation, while others (e.g. Churchill and Surprenant, 1982; LaTour and peat, 1979; Tse and Wilton, 1988) have given attention to perception. Several studies (e.g. Oliver, 1980, Swan and Trawick, 1980) found that satisfaction is influenced mainly by disconfirmation. At odds to these results, Churchill and Surprenant (1982) found that satisfaction with a video disc player was determined by perceived product performance, and any disconfirmation had no additional impact on satisfaction. It is quite likely that the relative importance of different components of the model depends on the category.

The disconfirmation explanation of satisfaction has gradually evolved. As cited in East et al (2013:175) "Cardozo's (1965) laboratory work is often cited as the first empirical

treatment of disconfirmed expectation and Howard and Sheth (1969) were among the first to suggest that people use standards assessment in judging products when they wrote that satisfaction was 'the buyers cognitive state of being adequately or in adequately rewarded for the sacrifice he has undergone'. Oliver suggests that the emotion felt from disconfirmation of expectations decays into attitude to the product".
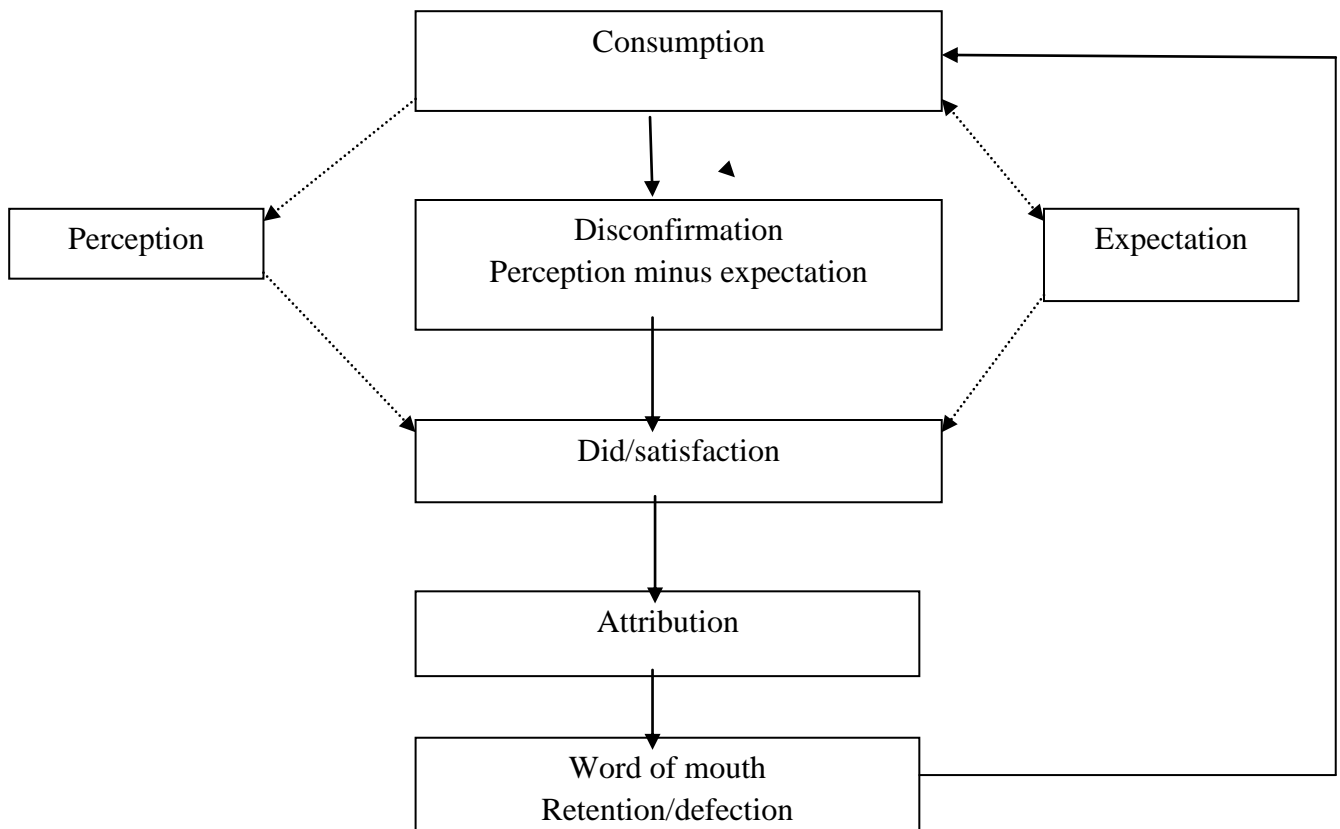
Figure 2.2: The disconfirmation model: exceeding falling short of expectation

Source: East et al (2013)

Attribution:

Disconfirmation may be interpreted in different ways by consumers. The model in the above figure therefore has an attribution stage where a casual explanation is developed in reaction to the product experience that generated the satisfaction or dissatisfaction. This attribution will affect later behavior by a consumer. When consumers explain a positive experience as a chance effect, they are unlikely to recommend the product but if a

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negative experience is attributed to neglect by the service provider, negative word of mouth had compliant to the provider may ensue.

Availability:

According to the availability heuristic, vivid events are more easily brought to mind than routine occurrences and, in addition, these vivid events are judged more probable than they are in reality.

Causal inferences:

Weiner (1980) has explained the explanation given for success and failure and has suggested three casual dimensions that are relevant to consumer response: stability locus of causality and controllability. Stability occurs when the cause can be consistently attributed to a particular person or feature of the environment; locus of causality relates to whether the purchaser, the supplier or some other party is seen to be at fault; and controllability reflects the ability of an agent to intervene and change outcomes.

In addition to this, as stated on East et al (2013) the confirmation disconfirmation paradigm serve as a framework that helps to understand the formation of customer satisfaction. This concept states that customer compare the actual experience with a company or product to the expected experience. Confirmation means that the actual experience equals the expected experience. Disconfirmation, on the other hand, occurs if there is a discrepancy. If this is negative (i.e. expectation exceeds actual experience), dissatisfaction occurs and, vice versa, if it is positive (actual experience exceeds expectation), satisfaction is the result.

2.3 Factors Affect Customer Satisfaction

Customer satisfaction can be affected by many factors. Some may be associated with the customers themselves and others may be associated with the organization. These factors are mainly attributed to either organization philosophy, characteristics of employee or products and services offered by a firm. The following section attempts to associate some of the factors that have a direct or indirect impact on customer satisfaction.

2.3.1 The Market Philosophy

The marketing philosophy that a company adopts has important implication on customer satisfaction. The marketing philosophy has evolved overtime from product orientation through product and sales orientation to marketing era, signifying a shift from product and sales led to customer led (Rahaman, 2011). The difference lies on the way that a company sees customer satisfaction; as a goal or a means for profit. Those companies which emphasize customer satisfaction as a means for profit adopt traditional organizational structure. This structure suggests that activities of a company are designed and flow from top to bottom.

On the other hand, organizations that see customer satisfaction as a goal and a marketing tool invert the above structure and adopt a more customer oriented organizational structure. Under this scenario, activities of a company are tailored to meet the needs and wants of customers. In this case, the structure of the organization gives more emphasis to the forefront employees as they have direct contact to customer and consequently determine the fate of a company.

2.3.2 Service Quality and Service Encounters

The success of service providers depends on the quality of relationship maintained with its customers, which brings customer satisfaction and loyalty, which in turn positively influence organizational outcomes such as performance superiority (Portel & Thanassoulis, 2005), increasing sales profit (Levesque & Dougal, 1996), improving customer relations, enhance corporate image and promote customer loyalty (Newman, 2001; Szymigin & Carrigan, coo1; Caruna, 2002; Ehigie, 2006) cited in Kheng et al (2010). Moreover, in a competitive environment, where banks are operating there are nearly homogenous products delivered to customers. This fact usually forces banks to compete through the provision of quality services (Kheng et al, 2010).

Customer satisfaction is also a cognitive or affective reaction that emerges as a response to a single or prolonged set of service encounters (Durvasula et al, 2005). Studies made on customer satisfaction confirmed that service encounters have more power in shaping satisfaction than just service quality. The role of personnel in providing quality service has significant impact on customers' perception of service encounters. This fact ensures

that there is a positive link between employee satisfaction and customers' evaluation of service provider. As a result, service firms need to value and satisfy their personnel. It also implies that service quality and service satisfaction are not directly related, but it is defined or mediated by customer satisfaction of service encounters, which is affected by the way customers are treated by employees (ibid).

2.3.3 Expectation and Perception

Satisfaction can be seen as a person's feeling of pleasure or disappointment resulting from comparing perceived performance with outcome of one's satisfaction. The definition suggests that satisfaction is a function of perceived performance and expectation (Mburu, Van Zyl & Cullen, 2013). Customers' expectation is explained as a match or mismatch of expected performance against what they actually experienced. At the time when actual performance (experience) exceeds expected performance, the result is positive and vice-versa. According to Angelova and Zekiri, (2011) the extent to which a product or service fulfils customer's desire plays an important role in forming feelings of satisfaction because of the impact of confirmation on satisfaction. Expectation is, therefore, a key factor in determining the level of customer satisfaction.

Perception is another factor that affects satisfaction positively or negatively. Angelova and Zekiri, (2011:240) define perception as "an opinion about something that is observed, and it varies from customer to customer, as every customer has different beliefs towards certain services and products that play an important role in determining customer satisfaction". Kotler and Armstrong, (1996) stated that customer satisfaction is the result of comparing perceived performance or outcome against his/her expectations. However, perception is subjective in that it can give insight for service providing organisations to develop and design their marketing strategy.

2.4 Monitoring Customer Satisfaction

Customer satisfaction can be monitored by using several methods including compliant a compliant and suggestion system, customer surveys, comparison shopping etc.

Complaints and suggestion system: compliant and suggestion is the most commonly used method to motivate or customer satisfaction. Service marketers win over the

customers by eliciting complaints and suggestions from them and by attending to them. The get complaints win customer strategy is particularly useful in service marketing.

Complaints are in effect opportunities for service customers better. Complaints mean feedback and the feedback enables the firm to correct its mistakes and improve its service to the customers. More than that, the feedback can quite often leads to n expansion of the firms market and creation of new services. Complaints, after all, emphasize the fact that there are other ways of doing things add by supporting the complaints (feedback) approach the firm emphasizes more than anything else that believes in customer focused marketing (Ramaswamy and Namakumari 2002).

Customer satisfaction has been widely studied in multiple areas of marketing (Durvasula S., Lysonski S., & Mehta S., 2005) as it is a driver of success and a reason for companies' existence. As a result, service giving organisations often tries to maintain their trustworthiness with their customers via enhancing product and service quality. Several customer satisfaction models have been developed to study customer satisfaction. The essences of two of these models are discussed below.

2.5 Customer Satisfaction Models and Theories

2.5.1 American Customer Satisfaction Index (ACSI)

The American Customer Satisfaction Index (ACSI) is a model used as the national indicator of customer evaluations of the quality of goods and services available to the USA, (Angelova and Zekiri, 2011). The index shows that overall customer satisfaction has three antecedents: Perceived quality, perceived value, and customer expectations.

Perceived Quality refers to customers' evaluation of recent consumption experience, and is expected to have direct and positive effect on overall customer satisfaction. Perceived Value is the perceived level of product quality relative to the price paid. Although price is often very important to customer's first purchase, it usually has somewhat smaller impact on the satisfaction of repeat purchases.

Customer Expectation measures customer's anticipation of quality of company's products or services. Expectations represent both prior consumption experience, which

includes some experiential information like advertising and word-of-mouth, and a forecast of the company's ability to deliver quality in the future.

Figure 2.3:   ACSI Model
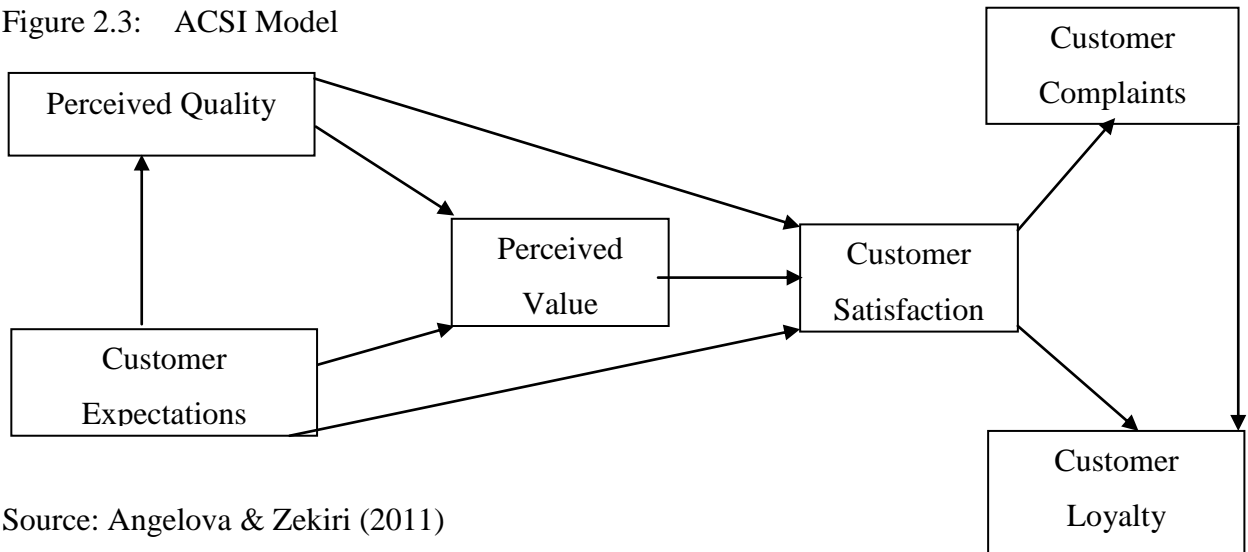
Source: Angelova & Zekiri (2011)

This model is a cause-and-effect model with indices for drivers of satisfaction on the left side (customer expectations, perceived quality, and perceived value), satisfaction (ACSI) in the centre, and outcomes of satisfaction on the right side (customer complaints and customer loyalty). This model is helpful to identify indicators of customer satisfaction in all sectors of an economy and is not specifically designed to service sector.

2.5.2 The SERVQUAL Model

This model has five constructs that are antecedents to service quality, which is the basis for customer satisfaction. It measures the gap between customers' expectation and perceived service quality i.e. the satisfaction experienced. The overall essence of the model is depicted graphically below.

Figure 2.4: SERVQUAL Model
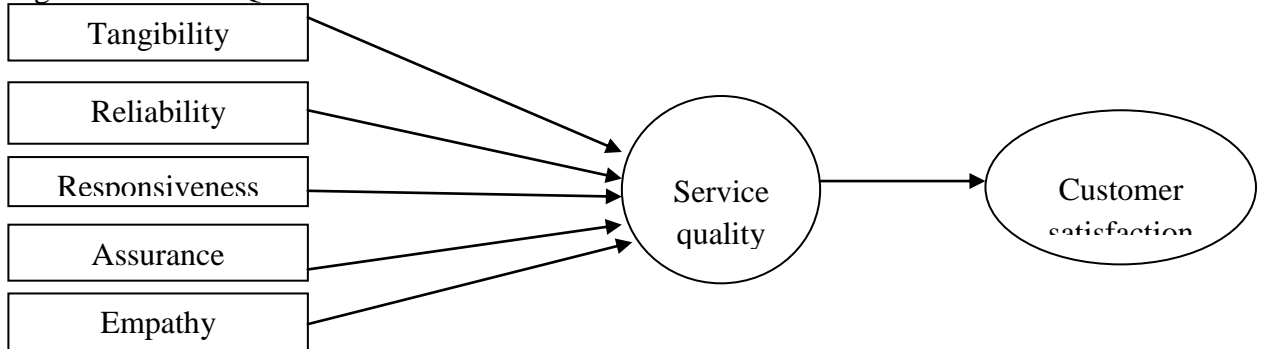
Source: Rahaman, Abdullah & Rahaman A. (2011), based on Ravichandran k, 2010

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On the basis of the above diagram, individual variables of the five service quality dimensions of the SERVQUAL model can be defined as stated below (Parasuraman & Zeithaml, 1988).

- Tangibles: Physical facilities, equipment and appearance of personnel.
- Reliability: Ability to perform the promised service dependably and accurately.
- Responsiveness: Willingness to help customers and provide prompt service.
- Assurance: Knowledge and courtesy of employees and their ability to inspire trust and confidence (constitutes Competence, Courtesy, Credibility, and Security).
- Empathy: Caring, individualized attention the firm provides its customers (constitutes access, communication, and understanding the customer).

Despite its popularity, the SERVQUAL model had received several criticisms regarding its universal applicability and operational difficulty it poses while calculating the difference between expectation and perceptions (Siddiki, 2011). However, it remains one of the widely used models to measure service quality. This study, therefore, adapts the SERVQUAL model in determining the customer satisfaction level of the selected branches in CBE.

This model is selected over ACSI in that all features and constructs of the ACSI model are incorporated in the SERVQUAL model. It expresses customer satisfaction as a function of service quality, which in turn is a function of perceived performance and expectation of customers.

2.6. Empirical Review

The impacts of service quality dimensions on customer satisfaction have been studied by many researchers. Some of the findings are presented as follows.

Dejene (2016) on his research entitled ''the effect of service quality on customer satisfaction: the case of Dashen bank'' out of 400 questionnaire distributed to bank customers 375 were collected out of this 8 were rejected due to not properly filled. Thus only 367 were used in the analysis. In addition to this, proportionate stratified sampling technique was used to determine the total number of branches selected to the study. In order to determine the sampled branches simple random sampling technique were employed.

The result of the correlation function revealed that there is a positive and significant relationship between service quality dimensions and customer satisfaction. More over the regression analysis indicated that, except responsiveness other service quality dimensions have significant influence on customer satisfaction. Among these, assurance is the dominant service quality dimension on customer satisfaction in the Dashen bank.

The researcher recommended that the bank should segment its customers according to their type, nature and capacity. He also recommended that the management of the bank should review their strategy and work hard in presenting customer focused service and service delivery channels that meet customers expectation.

Melesse (2014) stated on his study; customer satisfaction with service quality the case of commercial bank of Ethiopia Addis Ababa branch. In this study, the researcher used survey method to gather data and descriptive research design was applied. The total numbers of sampled respondent under this study were 100.

The researcher analyzed the data by using SPSS 20th version and found out that the customer expectation exceeds from their perception in four service quality dimensions namely, convenience, reliability, tangibility and empathy. Among the service quality dimensions the largest gap score were observed on convenience, empathy and assurance respectively. The least were on reliability dimension.

Gezahen (2015) has conducted research to assess the customer satisfaction with ATM banking an empirical research in selected commercial banks in Ethiopia. The purpose of the study was to evaluate the effectiveness of ATM services on selected commercial banks and its effect on customer satisfaction. The researcher found out that most of respondent are fairly satisfied with the ATM services at the bank. Besides, all service quality dimensions are significantly associated with customer satisfaction. The result has further found out that service quality performance under responsiveness dimension performing the least among other service quality dimensions.

Sharma (2016) has conducted research to assess the customer satisfaction level by using SERVQUAL method on the urban cooperative bank. The purpose of the study was to

determine the impact of service quality of an urban cooperative bank on its customer and to throws light on the satisfaction level of the customer. The researcher collected primary data by using facilitated survey method from 200 urban customers within Pune. The respondents were selected from 10 randomly selected branches of urban cooperative bank.

The result of the study indicated that the overall perception of service quality provided by the bank is within the acceptable limit for the five aspects of service quality measures. However, difference between the expectation of excellent service quality and perceived service throw light on the need for improvement in service provision of the bank.

Mei Lau et al (2016) conducted research on measuring service quality in the banking industry a Hong Kong based study. The purpose of the research is to identify the interrelationships between service quality, customer satisfaction and customer loyalty and to find out the most important attributes of service quality in retail banks. The respondent 119 were selected from Hong Kong and Shanghai Banking Corporation (HSBC) in Hong Kong.

The result of the study reveals that all service quality dimensions namely tangibility, reliability, responsiveness, assurance and empathy are significantly related to customer satisfaction.

Dash and Kumar (2014) conducted research entitled "service quality and customer satisfaction an empirical investigation on public sector banks in odisha". The study used simple random sampling technique to select 200 respondents from the public sector banks. It uses analytical method to investigation. The questionnaire contains 22 statements and measures both expectations and perceptions of customers with respect to customer satisfaction on scale 1 to 7. In order to come up to meaning full conclusions, the researcher used multiple regression analysis.

The researcher comes up with the regression result that there is significant relation between customer satisfactions and dimension of service quality in public sector commercial banks in Odisha. Interims of impact of quality dimension on customer satisfaction it is found that the gap score in tangibility, reliability and assurance have a significant impact on customer satisfaction.

2.7. Conceptual Framework

To assess level of customer satisfaction we need to determine the relationship between service quality dimension variables and customer satisfaction. The relationship between service quality dimensions and the customer satisfaction are the bases for the conceptual framework for this study. In order to analyze the existence of the above relationship in Commercial Bank of Ethiopia SERVQUAL model were employed.
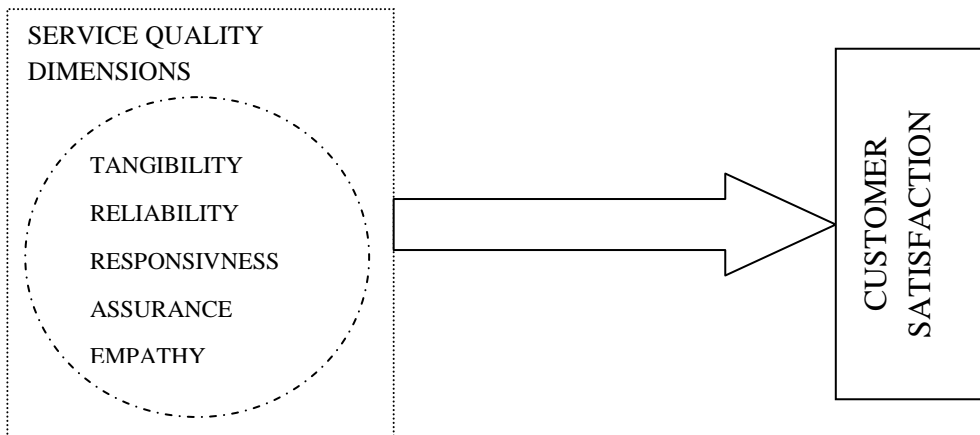
Figure 2.5: The relationship between SERVQUAL dimension and customer satisfaction
Source: Parasuraman et al (1988) with slight modification

CHAPTER THREE

RESEARCH METHODOLOGY

Under this chapter, the researcher presented the data collection methods and data analysis techniques.

3.1. Research Design

In the process of collecting, analyzing and interpreting data, the researcher used quantitative survey method. The principal advantage of a survey is to collect a great deal of data about an individual respondent at a time. Furthermore, it can be employed virtually any setting and adaptable to research objectives. It also helps to generate findings which are representative of the whole population at lower cost. Besides, survey method helps us to evaluate the behavior and attitude of large number of respondents. Descriptive research was also helps to describe problem, service, phenomenon or situations in systematic manner.

3.2. Research Approach

The researcher has employed quantitative approach since the title is well suited to use this approach. The service quality dimensions namely; tangibility, reliability, responsibility, assurance and empathy can be expressed quantitatively. This was also helps to analyze the data collected from the customer of the bank by using SERVQUAL technique.

3.3. Types and Source of Data

Both primary and secondary data sources were employed in the research. The primary data were obtained through questionnaire. The sources of the data were those CBE customers who were present and willing to fill the questionnaire during the data collection time. With regards to the total number of respondent, the researcher selected respondent from each branch in proportion to the average number of customer served for one day. This means the branch which served largest number of customer for one day had the highest proportion and vice versa. Thus, the respondent selected from Andint, Bole, Finfine, Megenagna, Mexico and Sengatera were 39, 47, 108, 50, 81 and 62 respectively.

Secondary data were collected from past studies, archives and other published materials like books, journals, e-books and other publications.

3.4. Method of Data Gathering

Structured questionnaire was the main source of data. Questionnaire was thought that as means of eliciting perception, feeling and attitude of customers. It is also selected as a means of data collecting tool since it is most frequently a very conscience pre planed set of questionnaire designed to yield specific information to meet a particular need.

3.5. Sample Size

In this research the target population consists of the total number of customers in the selected branches. In order to determine the sample size of the survey, the researcher used affordability method which is more convenient when there are resource and time constraints. The population size of the survey determined by calculating the average number of customer served on each branch for three months namely April, May and June 2016. During this month's a lot of customers would come to CBE to get service provision. This gave the researcher an opportunity to contact them and gather data. Based on this the average number of customer served per day for Andinet, Bole, Finfine, Megenagna, Mexico and Sengatera branches were 1262,1590, 3496, 1617, 2607, 2017 respectively. Therefore, the targeted population size would be the sum of the average number of customers served on daily bases which is 12,589. The sample size was determined by using the formula developed by Taro (1967):

Therefore,

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

$$n = 12589/1+12589(.05)^2$$

$$n = 387$$

Where:

- ✓ N is the population size
- ✓ n is the sample size
- ✓ e is the level of precision or sampling error is equal to 0.5.

By using the above formula the sample size of the study is equal to **387.**

3.6. Sampling Design

The numbers of branches under four districts in Addis Ababa were 387 as of June 2017. The total numbers of CBE's customers increase as well. Collecting data from all these customers is beyond the researcher's capacity and it is not wise too. Therefore, selecting target population is indispensable. Thus, the researcher focuses on the two districts found in Addis Ababa namely South and East districts. This is mainly because the performances of the two were lower than the other two districts in Addis Ababa. Taking these in to account, the researcher selected six branches from two districts by using convenience sampling technique. The researcher uses convenience sampling due to affordability in terms of time, financial resource and data availability.

3.7. Method of Data Analysis

The variables under investigation were analyzed by using Statistical Package for Social Science (SPSS) 20th version. In order to interpret the variables, descriptive statistics were employed. To be specific demographic variables and general information of respondent were analyzed by using descriptive statistics; mainly percentage, mean and standard deviation.

Inferential statistics was also used to analyze the relationship between customer satisfaction and service quality dimensions. By using Pearson correlation analysis, the researcher indentifies the association of service quality dimensions on customer satisfaction. Pearson correlation was used when the two statistics we want to analyze are both quantitative. This means we have to compare quantitative variables to find a linear relationship if the variables represent a nonlinear relationship a correlation is not appropriate.

3.8. Validity and Reliability Test

3.8.1. Validity: The validity of the instrument is already tested by other researchers. This instrument was developed by Parasuraman et al in 1988. Therefore there is no need to verify the validity of the instrument at this stage.

3.8.2. Reliability: The reliability test was conducted using SPSS version 20 software. This can be calculated by Cronbach's alpha coefficient obtained values are shown below. In order to test internal consistency (reliability) of the data the researcher used the Cronbach's alpha test. The cronbach's alpha coefficient is an indicator of the consistency when the coefficient value is higher than 0 .7. The following table indicated the test result. This can be asserted by George and Mallery (2003) cronbach alpha result. According to George and Mallery (2003), the following rule of thumb was indicated with regards to cronbach alpha result ≥0.9 excellent, ≥ 0.8 good, ≥0.7 acceptable, ≥0.6 questionable, ≥ 0.5 poor and ≤ 0.5 unacceptable. The following table indicated the test result.

Table 3.1 Reliability statistics

Factors	Cronbach's alpha	No. of items
Tangibility	0.808	4
Reliability	0.700	5
Responsiveness	0.783	4
Assurance	0.759	4
Empathy	0.844	5

Source: Survey 2017

3.9. Ethical Consideration

Ethics in research is very important in order to avoid academic theft or plagiarism. To this effect, following ethical principles is important. Thus, the researcher followed the principles on the process.

According to Battacherjee (2012) some of ethical principles are voluntary participation and harmlessness. This means subjects in a research project must aware that their participation in a study is voluntary, that they have the freedom to withdraw from the study at any time without any unfavorable consequences, and they are not harmed as a result of their participation or non participation in the project. The other important

principle is anonymity and confidentiality. In order to protect subject's interests and future well being their identity must be protected in a scientific study. Anonymity implies that the researcher or the reader of the final research report cannot identify a given response with a specific respondent. Confidentiality means the researcher can identify a researchers report but promises not to divulge that person's identity in any report, paper or public forum. Disclosure means the researcher have an obligation to provide some information about their study to potential subjects before data collection to help them decide whether or not they wish to participate in the study. The last one is analysis and reporting researches have also ethical obligation to scientific community on how data is analyzed and reported on their study. Therefore, this research maintains the above ethical principles on the process. In addition to this, in the research process it maintains honesty, integrity and objectivity throughout the study.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter deals with the analyses and interpretation of data gathered from questionnaire. A total of 387 questionnaires were distributed to customer of commercial bank of Ethiopia, of which 350 were collected. This represented 90.4 percent of the total questionnaire distributed to customers which is beyond acceptable minimum limit. Whereas, the rest 37 (9.6 percent) were not included in the analysis since the questionnaires were not returned at all. All completed questionnaires are analyzed and interpreted by using statistical packages for social sciences (SPSS) 20th version.

4.2. Respondents Demographic Information

In this part, the demographic characteristics of the respondents are discussed. The table below (Table4.1) reveals that 187 (53.4 percent) of the respondents were female whereas male account 163 (46.6 percent) of the respondents.

Table 4.1 Summery of respondent's Gender and Age

	choice	Frequency	Percent	Valid percent	Cumulative percent
Gender	Male	163	46.6	46.6	46.6
	Female	187	53.4	53.4	100
	Total	350	100	100	
Age	18-25	50	14.3	14.3	14.3
	26-30	116	33.1	33.1	47.4
	31-45	101	28.9	28.9	76.3
	46-50	66	18.9	18.9	95.4
	>50	17	4.9	4.9	100
	Total	350	100	100	

Source: survey, 2017

The number of female respondents is higher than male respondents. With regard to the age category of the respondents, majority of them fall under the age group from 26 up to 30 which account 33.1 percent. Following this age group, large numbers of respondents fall under age group from 31up to 45 and from 46 up to 50 accounts 28.9 and 18.9 percent respectively. The remaining respondents are categorized under age group from 18 up to 25 and above 50 which account 14.3 percent and 4.9 percent, respectively. The above figure reveals that majority of branches customers are young and economically active group of the society. Besides, most of them are above 26 years of age which means they are mature enough and capable to decide and judge by themselves.

Under the table listed below (Table 4.2) respondents' general information; namely, educational qualification, occupation, frequency of visiting the branch and number of years the customer worked with bank are presented. When we see the educational qualification of the respondents, 98.6 percent of the respondents were high school graduate and above. This indicated that the bank can adjust mechanisms to use other service channels to serve these customers. The remaining respondents 25 and 5 which accounts 7.1 and 1.4 percent are respectively are either not completed primary education level or have other educational status.

Table 4.2 General information about respondents

	Choice	Frequency	percent	valid percent	cumulative percent
Educational qualification	primary education	25	7.1	7.1	7.1
	high school graduate	56	16.0	16.0	23.1
	diploma	118	33.7	33.7	56.8
	BA/BSC	109	31.1	31.1	87.9
	MA/MSC/PhD	37	10.57	10.6	98.6
	other	5	1.4	1.4	100
	Total	350	100	100	
Occupation	Student	31	8.9	8.9	8.9
	Business person	55	15.7	15.7	24.6
	Gov't employee	127	36.3	36.3	60.9
	Private employee	117	33.4	33.4	94.3
	Unemployed	11	3.1	3.1	97.4
	Other	9	2.6	2.6	100
	Total	350	100	100	
How often you visit the branch?	Daily	20	5.7	5.7	5.7
	Twice a week	105	30.0	30.0	35.7
	weekly	120	34.3	34.3	70.0
	Once a month	101	28.9	28.9	98.9
	More than a month	4	1.1	1.1	100
	Total	350	100	100	
How long have you worked with the branch?	< 1 year	32	9.1	9.1	9.1
	1-5 years	123	35.1	35.1	44.3
	6-10 years	134	38.3	38.3	82.6
	>10	61	17.4	17.4	100
	Total	350	100	100	

Source: survey 2017

Furthermore the table (Table 4.2) indicated the distribution of respondent's by their occupation. When we look at this majority of the respondents are workers, either they work in government offices or private organizations which comprises 69.7 percent of the total population. The rest categories business person, student, unemployed and others

accounts 15.7, 8.9, 3.1 and 2.6 percent, respectively. All these indicated that the customers appear to be from all walks of life.

With regards to the respondents frequencies of visit of the bank, 98.9 percent of respondents visited the bank at least once a month. This is also another good opportunity to the bank to track customer for other additional services or products which in turn affect the banks profit in the long run. The other important customer general information depicted on the table is the number of years customer worked with the bank. The table indicted that 82.6 percent of respondents have established relationship with the bank not more than a decade. This means the bank needs to work hard to retain this customer for the next decade. The reaming respondents 17.4 percent have relationship with the bank more than ten years. This number is also not insignificant for the bank which maintains its relationship and commences its business.

4.3. Descriptive Analysis of SERVQUAL Dimensions

4.3.1 Tangibles Dimensions

In order to assess CBE's customer satisfaction level by using SERVQUAL dimensions we need to calculate the mean value for each question listed under the five dimensions. By using SPSS software we can calculate the mean perception and expectation for each dimension. Then after we can calculate the gap (P-E) if the gap is positive the customers are satisfied by the service they received if the gap is zero up to customer expectation if it is negative they are dissatisfied.

As we observed from Table 4.3 below, the average gap score for tangibles dimension score is (-0.8) below customers' expectation. This implies that tangibles are not surpassing customer's expectation. In other word we can say that the customer's expectation exceeds their perception.

Table 4.3 Tangibility dimension SERVQUAL results

No.	Statements	Mean /Expectation/	Mean /Perception/	Gap /P-E/
1.	Bank's modern looking equipment	3.78	2.83	-0.95
2.	Bank's visually appealing physical facilities	3.80	2.73	-1.06
3.	Bank's personnel professional appearance	3.97	3.83	-0.14
4.	Bank's visually appealing materials	3.88	2.88	-1.00
	Average gap score	**3.86**	**3.06**	**-0.8**

Source: survey 2017

When we see each question under this dimension we can observe that two of them have relatively higher negative gap score. For instance, banks visually appealing physical facilities have got negative gap score (-1.06). This indicated that physical facilities at branch and customer expectation do not much which means customer's expectation exceed from their perception. The other sub categories under this dimension, which have high negative gap score is 'Bank's visually appealing materials'. This score (-1.00) indicated that the perception of individuals still lag much behind their expectation. Therefore, the bank should give emphasis to all materials and physical facilities used in the service provision process.

The other question under this dimension is bank's modern looking equipment. This also has negative gap score (-0.95) which is the second smallest gap score within the dimension but it is still high score. This indicated that the equipment's used at branch are not per customer expectation. As a result their perception is lower than their expectation. In order to alter perception of customer's positively the bank should invest much to improve its equipment's for the future.   .

One sub category within this dimension has got smallest negative gap score (-0.14). This would mean that the bank's personnel professional appearance have not yet got positive recognition by customers. In other word the customers are not still happy by the dressing culture of bank's personnel. This is because the gap is (-0.14) not that much far from zero. This means the gap score is not far from customer's expectation which is indicated by zero.

With regards to the expected and perceived mean values of tangibility dimension which is presented on the table below showed that it has significant impact on customer satisfaction.

In connection with this, Melesse (2014) in his study found out that the average gap score for tangibility dimension is -0.36. This implies that the customer expectation is higher than their perception. Among the attribute variables two have got relatively highest gap score visually appealing materials and visually appealing physical facilities. This is also similar to this finding. On the other hand, Seem Sharma (2016) by using Likert scale with 7 degree of intensity found out that two components namely modern looking equipment and visually appealing material have got negative gap score (-0.04) and (-0.22) respectively. However, the total un weighted gap score for tangibility is 0.13. The positive tangibility gap indicates that customer's perception is relatively higher than their expectation in the tangibility dimensions.

In addition to this, as stated by Rahman (2013) the gap score between 0.21 and -0.04 indicated that there is little difference between the perception and expectation. Taking this in to the account the mean gap of tangibility dimension did not fall within the above range.

4.3.2 Reliability Dimensions

When we look at reliability dimension, the average dimension score (-0.29) is the second lowest gap score from other dimensions. Though, the dimension short falls from customer expectation. This implies that the bank's service provision practice is much lower than customer's expectation.

Table 4.4 Reliabilities dimensions SERVQUAL results

No.	Statements	Mean /Expectation/	Mean /Perception/	Gap /P-E/
1.	Bank acts according to its promises	3.68	2.89	-0.79
2.	Bank's interest in solving problems	3.92	3.76	-0.16
3.	Bank's services are performed right first time	3.78	2.92	-0.86
4.	Bank's provide the service at the time promised	3.80	2.85	-0.95
5.	Bank's keeps error free records	3.82	3.78	-0.04
	Average gap score	**3.53**	**3.24**	**-0.29**

Source: survey 2017

Under this dimension, two questions scored relatively smaller negative value. These are 'do employees show interest to solve problems? And does the bank keep error free records?' This indicated that customer perceived the employees readiness and interest to solve customers' problem below their expectation. In other word customer perception to the readiness and interest of employee's in solving customer problems are not beyond customer's expectation. In addition to this, bank's keep error free records got relatively smaller negative gap score. These also indicated that the bank can alter customers' perception to the bank's performance in keeping records and processing transaction without any mistake by using four eyes principle to positive by minimum effort. Therefore, the bank should keep these to make the customers feel comfortable but work hard in the future to surpass their expectation.

The statement 'bank's provide the service at the time promised' have got negative gap score (-0.95). This implies that customers' perception with regards to the above statement is much lower than their expectation. This means customers are not satisfied. Therefore the bank should work hard to provide service at promised time for the future. The other sub categories under this dimension which have negative gap score (-0.86) is 'banks provide service right first time'. This means customer expectation is much higher than

their perception. Furthermore, the statement 'banks act according to its promises' have got negative (-0.79). This indicated that customers perceived service much lower than their expectation. Thus, the bank needs to act accordingly to improve customer perception. In addition to this, the bank works hard to make customers feel comfortable while they wait service at lobby areas.

In line with this, Melesse found out that the average gap score for the reliability dimension is -0.33 which is below customer expectation. On his study, Sharman found out that the average un weighted gap score is -0.22 which is below customer expectation. In addition to this, as stetted by Rahman (2013) the gap score between 0.21 and -0.04 indicated that there is little difference between the perception and expectation. Taking this in to the account, the mean gap of reliability dimension is not fall within the above range. Therefore, the bank should improve the service delivery in order to obtain higher customer perception.

4.3.3 The Responsiveness Dimension

This dimension score has got negative gap score (-0.29). This implies that the perception of individuals towards employee's willingness to help customers and provide prompt service would have not yet got positive recognition. However this doesn't mean that customers are highly dissatisfied by the service they received rather they perception is a bit lower than their expectation.

Table 4.5 Responsiveness dimensions SERVQUAL results

No.	Statements	Mean /Expectation/	Mean /Perception/	Gap/P-E/
1.	Bank inform to its customers when service will be performed	3.78	2.75	-1.03
2.	Employees of the Bank provides prompt service	3.72	2.96	-0.76
3.	Employees of the Bank are always willing to help customers	3.65	3.37	-0.28
4.	Employees of the Bank never too busy to respond to customer	3.75	2.90	-0.85
	Average gap score	**3.72**	**3.00**	**-0.72**

Sources: survey 2017

Us we depicted under the table 4.5 above, all sub categories have got negative gap score. This implies that customer's perception towards responsiveness dimension is negative. Out of four questions under this dimension one question 'the bank informs when service will be delivered' scored highest negative gap score (-1.03). This implies that the bank not properly communicate with customers when the service is provided or delivered. As a result customer's expectation is much higher than the standard set by the bank. Thus the bank should make adjustment accordingly but it needs further investigation too.

In addition to this, the other three have got negative gap score. Under this subcategory, the statement 'employees of the bank never too busy to respond to customers' scored relatively lowest negative gap score (-0.85). This implies that employee's readiness to responds to customer's questions not yet received their positive recognition. Therefore, the bank should improve this for the future. Next to this, 'employees of the bank provides prompt service' scored second negative gap score (-0.76). This means customers perceived the service they received prompt service much lower than their expectation. With regards to the last statement 'employees of the bank are always willing to help

customers' have got negative recognition by customers. This implies that the customers' perception regarding employees' willingness to help others not exceed their expectation. Therefore, the bank should improve customers' recognition by providing prompt service for future growth and development.

As we observed from other researches, for instance Melesse (2014) found out that average gap score is -0.54 which is below customer expectation. Sharman (2016) also found out that average un weight gap score for this dimension is negative (-0.09). This implies that the respondents' perception exceeds their expectation with bank's expectation dimension. This is also similar with the findings in this paper. In addition to this, as stated by Rahman (2013) the gap score between 0.21 and -0.04 indicated that there is little difference between the perception and expectation. Taking this in to the account the mean gap of responsiveness dimension is not fall within the above range. Therefore, the bank should improve the service delivery in order to obtain higher customer perception.

4.3.4 Assurance Dimensions

The assurance dimension scored the second lowest negative gap score (-0.48) when we compare with other dimensions. This indicated that the bank can alter the gap score to positive with minimum effort. In other words, by improving some sub categories variables under this dimension the bank can change the whole image of customers towards the dimension.

As we observed from the table (Table 4.6) below, employees of the ban instill confidence to customers scored highest negative value (-1.11). This shows that customers perception highly deviate from customers expectation. Thus the bank should give due attention to solve this problem.

Table 4.6 Assurance dimensions SERVQUAL results

No.	Statements	Mean /Expectation/	Mean /Perception/	Gap /P-E/
1.	Employees of the bank instill confidence in customers	4.00	2.89	-1.11
2.	Customer's of the bank feel safe in their transaction	3.83	3.37	-0.46
3.	Employees of the bank consistently courteous with customers	3.55	3.41	-0.14
4.	Employees of the bank have knowledge to answer customer question	3.58	3.35	-0.23
	Average gap score	**3.74**	**3.26**	**-0.48**

Source: survey 2017

In addition to this, the other three statements under this dimension also scored lower negative gap score. This would mean the customer perception towards this dimension relatively good when it is compared with others. For instance, the statement 'employees of the bank consistently courteous with customers' have got relatively lowest negative gap score (-0.14) when it compared with others sub categories under this dimension. The other sub category state 'customers of the bank have knowledge to answer customer question' have got second lowest negative gap sore (-0.23). This implies that customer's feeling with regards to their conversation with bank employees and the information they received. The last points that can be raised hear is 'customers of the bank feel safe in their transaction' have got negative gap score (-0.46). The customers feeling towards their transaction is not good which means they are not confident enough to transact with CBE. This implies that the bank should improve this situation immediately otherwise it has negative consequence in the long run.

As Rahim et al cited ''Marshall et al. (2003) described assurance as the competence and courtesy extended to customers. Parasuraman et al. (1988) also stated that assurance is the employees' knowledge, courtesy, and liability to inspire trust and confidence'' Moreover, Melesse has also found out that the average gap score for this dimension is (-0.56). This indicated that customers are not satisfied by this dimension. According to

Sharman report un weighted gap score is (-0.18). The survey result indicated that the respondent's perception much lower than their expectation of the banks. In addition to this, as stated by Rahman (2013) the gap score between 0.21 and -0.04 indicated that there is little difference between the perception and expectation. Taking this in to the account the mean gap of assurance dimension is not fall within the above range. Therefore, the bank should improve the service delivery in order to obtain higher customer perception.

4.3.5 Empathy Dimension

The average gap score for this dimension is the third lowest dimension gap score (-0.62). This means the dimension scored lower value and negative too which indicated that it's below customers expectation. In other word customers perception towards this dimension is low but this can be improved by making some adjustments to zero and above which may go higher recognition.

Table 4.7 Empathy dimension SERVQUAL results

No.	Statements	Mean /Expectation/	Mean /Perception/	Gap /P-E/
1.	Bank's give individual attention to customers	3.85	2.99	-0.85
2.	Bank's operating hour convenient to all customers	3.71	3.56	-0.15
3.	Employees of the bank give personal attention to customers	4.00	3.94	-0.06
4.	Employees of the bank have customers best interest at heart	3.73	2.76	-0.97
5.	Employees of the bank understand the specific needs of the customer	3.67	2.64	-1.03
	Average gap score	**3.79**	**3.17**	**-0.62**

Source: survey 2017

As we observed from the table (Table 4.7)above, the statement 'the bank operating hour is convenient to all its customers' scored second lowest negative gap score(-0.15). This

implies that customers are not satisfied with the current operating hours and it is also not guarantee for the future. This is because the customer's expectations always change with regards to improvement in technology and infrastructure. Customers perceived employees abilities to give personal attention to customers also negatively. This means customer's perception exceeds their expectation.

Under this dimension, other sub categories scored negative gap score. This means customer's expectation is higher than their perception. Out of these 'employees of the bank understand the specific need of customers' have got highest negative gap score (-1.03). This means the deviation between the perception and expectation is high. Therefore the bank needs to work hard to minimize the gap in order to get higher customer perception in the future. The other sub category 'employees of the bank have customers best interest at heart' which has got second highest negative gap score is (-0.97). This means customer's perception is below their expectation. Therefore, the bank needs to minimize the gap with regards to this statement under this dimension. The other dimension variable which has negative gap score is 'the bank's give individual attention to customers' (-0.85). This is also implies that customer expectation is higher than their perception. Therefore, the bank should interfere to alter the customer's perception in to positive by improving capabilities of performers through training.

In connection with the empathy dimension Melesse (2014) found out that (-0.70) which is below customer expectation. Parasuraman et al, (1988) defines empathy as a degree of caring and individualize the attention that is provided to the customers. This includes the following features: approachability, sensitivity, an effort to understand the customers' needs. With this regard, the gap score indicated that the bank not fulfill the customers expectation in all sub categories of the dimension. Moreover, Sharman (2016) also indicated that unweighted empathy gap score is (-0.23) which is much below customer expectation. In addition to this, as stated by Rahman (2013) the gap score between 0.21 and -0.04 indicated that there is little difference between the perception and expectation. Taking this in to the account the mean gap of empathy dimension is not fall within the above range. Therefore, the bank should improve the service delivery in order to obtain higher customer perception.

4.4 Customer Satisfaction

In order to measure the level of customer satisfaction at CBE the researcher incorporated one additional question in addition to the 22 SERVQUAL questions. In this question the respondent were asked to state their feeling and perception towards the service they received.

In this regard the table below (Table 4.8) exhibited that six or 1.7 percent of respondent expressed that they are highly satisfied while 27 or 7.7 percent of the respondent expressed they are satisfied. Half of the respondent or 175 respondents stated that they are dissatisfied. Out of total respondent, 43 or 12.3 percent of the respondent expressed that they are indifference whereas 99 or 28.3 percent are expressed their feeling by highly dissatisfied.

Table 4.8 customer satisfaction level

	Frequency	Percent	Valid percent
Highly dissatisfied	99	28.3	28.3
Dissatisfied	175	50.0	50.0
Neutral	43	12.3	12.3
Satisfied	27	7.7	7.7
Highly satisfied	6	1.7	1.7
Total	350	100	100
Customer satisfaction			
Mean	2.05		
Standard deviation	.932		

Source: survey 2017

From the above table (Table 4.8), we can conclude that 9.4 percent or 33 respondents confirmed that they are satisfied and 274 or 78.3 percent of the respondent not satisfied by the service. This implies that the unsatisfied customers are significant to the bank where competition is so stiff. Therefore, the bank should work hard to alter the perception of the respondent by improving the service provision process. Otherwise it may affect its reputation and image in the future.

4.5 The Correlation Analysis Between Service Quality Dimensions and Customer Satisfaction

Table 4.9 correlations

		Tangibility	Reliability	Responsiveness	Assurance	Empathy	customer satisfaction
Tangibility	Pearson correlation	1					
	Sig.(2- tailed)						
	N	350					
Reliability	Pearson correlation	.763**	1				
	Sig.(2 -tailed)	.000					
	N	350	350				
Responsiveness	Pearson correlation	.550	.555	1			
	Sig.(2 -tailed)	.000	.000				
	N	350	350	350			
Assurance	Pearson correlation	.638	.550	.499	1		
	Sig.(2 -tailed)	.000	.000	.000			
	N	350	350	350	350		
Empathy	Pearson correlation	.767	.717	.637	.724	1	
	Sig.(2 -tailed)	.000	.000	.000	.000		
	N	350	350	350	350	350	
Customer satisfaction	Pearson correlation	.584	.649	.522	.630	.562	1
	Sig.(2 -tailed)	.000	.000	.000	.000	.000	
	N	350	350	350	350	350	350

Source: survey 2017

Association of variables can be measured by correlation coefficient. The correlation coefficient r can be ranged from +1 up to -1. If the two variables are in perfect positive linear relationship, the correlation coefficient will be 1 and if they are in perfect negative relationship, the correlation coefficient will be -1. When the correlation coefficient is 0 (zero) then the two variables have no linear relationship.

In addition to this, the correlation coefficient (r), may have different values for instance it may fall between 0.1 and 0.29; this suggests that the relationship between the two variables is weak or non-existent. If r is between 0.3 and 0.49, the relationship is moderate and a high correlation coefficient, i.e. r > 0.5, indicates a strong relationship between the variables. The direction of the dependent variables change depends on the sign of the coefficient. If the coefficient is a positive number, then the dependent variable will move in the same direction as the independent variable and if the coefficient is negative, then the dependent variable will move in the opposite direction of the independent variable.

The researcher used person correlation coefficient to analyze the relationship between the service quality dimensions variables with customer satisfaction. The above table (Table 4.9) provides the analysis result by using bivariate correlation.

As depicted in (Table 4.9) above, the reliability dimension is highly correlated with customer satisfaction (r=.649). The second service quality dimension highly related with customer satisfaction is assurance dimension (r=.630). Tangibility(r=.584) is the third service quality dimension which was highly correlated with customer satisfaction. Empathy and responsiveness are fourth and fifth service quality dimensions which have positive correlation with service quality dimensions, (r=.562) and (r=.522), respectively. From this we can concluded that there is a positive and significant correlation between the service quality dimensions and customer satisfaction. Therefore, small improvement in service quality dimension will positively contribute to enhance customer satisfaction.

4.6 Discussion

In this section the researcher presents the findings of other researchers to align with the research findings of the study.

The result of the study indicates that all service quality dimensions namely tangibility, reliability, responsiveness, assurance and empathy have positive and significance relationship with customer satisfaction in CBE. The findings also indicated that there is highest correlation between customer satisfaction and reliability this is followed by assurance and customer satisfaction whereas; there is least correlation between customer satisfaction and responsiveness. Empathy also has the least correlation with customer satisfaction next to responsiveness. In addition to this, among the service quality dimensions tangibility and responsiveness have got highest gap score respectively. Whre as other service quality dimensions namely reliability; assurance and empathy have got relatively smaller gap score. All these results indicated that customers expected much more but they perceived much less than they expected.

Dejene (2016) on his research entitled 'the effect of service quality on customer satisfaction: the case of Dashen bank S.C' find out that customers were highly satisfied by assurance dimension followed by empathy which is contrary to the finding of this research. It also states that there was positive and significant relationship among service quality dimensions and customer satisfaction which is in line with the above research finding. However, Dejen's result indicated that assurance has the highest correlation with customer satisfaction whereas this study find out that reliability dimension is highly correlated with customer satisfaction. Furthermore, Dejen's findings indicated that the service quality dimensions have statistically significant effect on customer satisfaction except responsiveness which has no significant effect despite it has positive relationship with customer satisfaction. In this regard we cannot state any relationship between the findings of these two studies this is mainly because the study not incorporated inferential statics which can be compared with.

On other research made by Melesse (2014) entitled customer satisfaction with service quality the case of commercial bank of Ethiopia Addis Ababa branch reviles that all service quality dimensions have negative gap score. Among these tangibility have the

highest negative gap score (-0.70) which implies that customers expectation is highly deviate from their perception. This is in line with the finding of this research. This means the respondents perception of tangibility aspects of the bank such as physical facilities, equipment, appearance of employees and materials below their expectation. With regards to the relationship between service quality dimension and customer satisfaction, Melesse states that there is positive correlation among service quality dimensions and customer satisfaction. This finding is also similar with the finding of this study.

Mei Lau (2013) on his study entitled Measuring service quality in the banking industry: A Hong Kong based study indicated that, the SERVQUAL dimensions have positive influence on customer's satisfaction. The result is similar with the finding of this research. In addition to this, tangibility, responsiveness, reliability and assurance have more significant contribution to customer satisfaction while empathy was the least significant in contributing to customer satisfaction.

Sharma, on his study entitled 'using SERVQUAL to assess customer satisfaction level: A study of urban cooperative bank' reveals that the overall perception in service quality and customer satisfaction delivered by the bank is acceptable for all five dimensions. Further, the analysis of the difference between the expectation of excellent service delivery and perceived service quality has revealed a scope for improvement in all but four areas. Whereas, in this research the researcher found out that all the five dimensions are below customer expectation. In addition to this, Sharma found out that the difference on expected service and perceived service have revealed some gap that should filled. As per his finding the areas which require the most effort from the bank are found to be responsiveness, reliability, empathy and assurance. However, this research found out that all service quality dimensions namely tangibility, empathy, assurance and reliability need critical attention from the bank to enhance customer perception.

To sum up, all the study listed above reviles that most of the service quality dimensions have positive and significant correlation with customer satisfaction. Whereas the dominant service quality dimension differ from one research to another research. In addition to this, the sign of gap scores reveals that there are variations in the expected and

perceived service quality dimensions with different culture but do have power to state their feeling and deviation.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter presents findings, conclusion and forward recommendations derived from the study.

5.1. Summary of Findings

As it has been indicated in the introduction part, the main objective of the study was to assess the level of customer satisfaction at branch level. In line with the above statement, researcher raised three questions the first one is how customers rate the service provision process at CBE. The second one is about customer's current expectation with regards to CBE service provision. The third one is to calculate the gap score between customer expectation and CBE's actual service provision.

To undertake this research, 387 questionnaires were distributed to customers out which 350 were duly filled and returned. The demographic characteristic of the respondent showed that 46.6 percent are male and 53.4 percent are female. With regards to educational qualification 75.5 percent have diploma and above. The other general characteristics of respondent indicated that 36.3 percent are government employee. The frequency of visiting the bank indicted that 64.3 percent, the majority visited branches at least weekly. With regards to relationship with the bank 73.4 percent of the respondent make business with the bank one to ten years.

Furthermore, the following findings are obtained based on the analysis.

- All dimensions namely tangibility, reliability, responsiveness, assurance and empathy have got negative gap score. This means the customer's expectation is higher than their perception.

- When we compare the gap score in different dimensions the minimum negative gap score is recorded under reliability dimension (-0.04) followed by assurance dimension (-0.14). Whereas the maximum negative gap score were recorded on the assurance dimension (-1.11) followed by responsiveness dimension (-1.03).

- When we compare the expectation average mean score for each dimension tangibles score the highest mean (3.86) followed by empathy (3.79) and assurance (3.74) dimension.

- The perception mean score for the each dimension indicated that responsiveness have got highest mean score (3.32) followed by assurance (3.26) dimension.

- With regards to average gap score reliability have got relatively the lowest negative gap score (-0.29) followed by assurance (-0.48) and empathy (-0.62).

- The findings reveals that all the five service quality dimensions namely tangibility, reliability, responsiveness, assurance and empathy have positive and significant correlation with customer satisfaction

- Among service quality dimensions reliability and assurance have the highest correlation coefficient. Thus, these two service quality dimensions are highly correlated with customer satisfaction. .

5.2 Conclusion

On the basis of the assessment results obtained through quantitative and inferential data analyses, the researcher can make the following conclusion remarks;

- The study reveals that majority of the respondent 53.4 percent are female. This means the bank should consider strategic importance to introduce new products with regards to women.

- The study also reveals that 76.3 percent of the respondents are below 45 years of age. This indicated that if the bank uses these customers base properly it would have good opportunity to establish longer relationship for the future.

- The educational level of the respondent indicated that 75.4 percent of them have diploma and above. Though this needs further investigation, with regards to their willingness and ability to use new technologies. The bank can shift them to use other service channels like electronic banking services. This in turn has good to improve the service delivery at branch and reduce congestions.

- The overall customer satisfaction is very low at this stage. This is mainly because the result of all dimensions under investigation has got negative gap score. This indicated that the customer's expectation exceeds their perception. Therefore, the bank need to focus on the main attributes of service quality dimensions in order to improve the service provision of the bank.

- Tangibility dimension have got negative gap score (-0.8). This implies that physical facilities, equipment's and appearance of personnel are not as per customer's expectation.

- Reliability dimension have got lowest negative gap score (-0.29) when it is compared with other dimension scores.

- The responsiveness dimension also has got negative gap score. This is indicted that, the perception of customer with regards to the employees willing to help customers and provide prompt service not surpass their expectation.

- All service quality dimension variables have positive and significant correlation with customer satisfaction.

- Reliability and assurance have highest correlation coefficient. This implies that bank can enhance the perception of customers by improving the accuracy, ability to perform as promised, competence, courtesy, credibility and security.

5.3 Recommendations

In order to achieve further improvements the following recommendations are forwarded.

- Out of total respondent 53.4 percent of the respondent represent women. This indicated that the management should consider this segment of the society while they prepare strategic material for future growth.

- The assessment result revealed that tangibles and responsiveness dimension have got higher negative gap score (-0.80) and (-0.72) respectively. Therefore, the bank should work hard to minimize the gap in order to achieve better results in the future. Besides the bank should investigate the problem associated with physical facilities, equipment's and personnel communication and understanding of customers. This provides opportunities to the bank to improve its weakness and minimize gaps to enhance service efficiency and effectiveness in order to attain higher level of customer satisfaction.

- The bank should recognize the employee's significant impact on customer satisfaction. Therefore it should work hard to improve their willingness and knowledge to help customers by motivating them through different mechanism. This can be done by providing contentious training and development programs for its employees.

- In order to meet customers need in the future the bank should segment the customers based on their nature and capability. This provides another opportunity to the bank to offer suitable service to its customers based on their preference. This in turn positively influence customer satisfaction and loyalty.

- The correlation analysis also indicated that the five service quality dimensions have significant and positive relationship with customer satisfaction. Therefore, the bank should take in to consideration all the components of service quality dimensions while opening of new branches and existing branches.

- To maintain the present market share the bank should invest large amount of money to make continuous adjustment on customer classification criteria. In order to fined the most important criteria that affect customer satisfaction. Accordingly to make essential adjustment.

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St. MARY UNIVERSITY
School of graduate studies
Master of marketing management program
Questionnaire to be filled by customers

Dear respondents:

I would like to express my earnest appreciation in advance for your precious time and prompt responses.

This questionnaire is designed to collect data about customer satisfaction level on Commercial Bank of Ethiopia. The information that you will offer has great importance for the researcher as base of primary data which will be used on the research. This research is conducted as partial fulfillment of the requirements for the degree of master of Marketing Management at St. Mary University.

General instruction:

- There is no need to write your name
- In all cases please tick (✓) on the appropriate level of satisfaction

Thank you!

Part I: General Information

1. Gender Male [   ] Female [   ]

2. Age 18-25 [   ] 26-30 [   ] 31-45 [   ]
   46-50 [   ] above 50 [   ]

3. Educational qualification:
   Only primary school [   ] High school graduate [   ] Diploma [   ]
   BA/BSC [   ] MA/MSC /PhD [   ] other [   ]

4. Occupation
   Student [   ] Business person [   ] Gov't Employee [   ]
   Private employee [   ] unemployed [   ] other [   ]

5. How long have you been worked with the bank?
   Less than 1year [   ] 1- 5 years [   ] 6-10 years [   ]
   More than 10 years [   ]

6. Frequency of visiting the branch to use its service
   Daily [   ] twice a week [   ] weekly [   ]
   Once a month [   ] more than a month [   ]

Part II: Customer's Expectation

Please indicate the extent to which level of agreement and disagreement with the following statements. Based on the following ratings please indicate your preferences by tick mark (✓).

1=very dissatisfied 2= dissatisfied 3= Neutral 4=satisfied 5=very satisfied

	Questions	**Rating scale**				
	A. tangibles	1	2	3	4	5
1.	Commercial Bank of Ethiopia have modern looking equipments					
2.	The physical facilities at Commercial bank of Ethiopia is visually appealing					
3.	Employees of Commercial banks of Ethiopia are neat in appearance.					
4.	Material associated with service (such as pamphlets or statements) will be visually appealing at Commercial bank of Ethiopia					
	B. Reliability					
1.	When Commercial bank of Ethiopia promises to do something by a certain time, they will do so.					
2.	When customer has a problem, Commercial bank of Ethiopia will show a sincere interest to solve it					
3.	Commercial banks of Ethiopia will perform the service right first time					
4.	Commercial bank of Ethiopia provides their services at the time they promise to do so.					
5.	Commercial bank of Ethiopia keeps error free records.					
	C. Responsiveness					
1.	Commercial bank of Ethiopia tell to their to customers exactly when services will be performed					
2.	Employees of commercial bank of Ethiopia give prompt service to customers					
3.	Employees of Commercial bank of Ethiopia always be willing to help customers					

4.	Employees of Commercial bank of Ethiopia will never be too busy to respond to customer request					
	D. Assurance					
1.	The behavior of employees of Commercial bank of Ethiopia will instill(fill) confidence in customers					
2.	Customer of Commercial bank of Ethiopia will feel safe in their transactions					
3.	Employees of commercial bank of Ethiopia will be consistently courteous with customers					
4.	Employees of Commercial bank of Ethiopia will have the knowledge to answer customer questions					
	E. Empathy					
1.	Commercial bank of Ethiopia will give customers individual attention					
2.	Commercial bank of Ethiopia have operating hours convenient to all their customers					
3.	Commercial bank of Ethiopia have employees who give customers personal attention					
4.	Commercial bank of Ethiopia have the customers' best interest at heart					
5.	The employees of Commercial bank of Ethiopia understand the specific needs of their customers.					

	Questions	Rating scale				
	A. Tangibles	**1**	**2**	**3**	**4**	**5**
1.	I expect that CBE will have modern looking equipment					
2.	I expect that CBE will have visually appealing physical facilities					
3.	I expect that CBE staffs will be neat and smart looking in appearance					
4.	I expect that materials associated with the service (such as pamphlets, brochures or statement) used at CBE is visually appealing					
	Reliability					
1.	I expect that when CBE promises to do something by a certain time, they will do so.					
2.	When I face any problem, CBE staffs will show their sincere interest in solving it.					
3.	CBE will perform the service right first time.					
4.	I expect that CBE provides its services at the time it promises to do so.					
5.	CBE will keep error free records					
	Responsiveness					
1.	CBE staffs will tell to customers exactly when services will be performed					
2.	CBE staffs give prompt service to customers					
3.	CBE staffs will always be willing to help customers					
4.	CBE staffs will never be too busy to respond to customer request					
	Assurance					
1.	The behavior of CBE employees will instill confidence in customers					
2.	CBE customer feel safe in their transactions					
3.	CBE staffs consistently courteous with customers					
4.	CBE staffs have the knowledge to answer customer questions					
	Empathy					
1.	CBE give individual attention to its customers					
2.	CBE has operating hours convenient to all its customers					
3.	CBE employees give personal attention to its customers					
4.	CBE employees have the customers best interest at their heart					
5.	The employee of CBE understand the specific needs of their customer					

Part III. Customer's perception

Please indicate the extent to which level of agreement and disagreement with the following statements. Based on the following ratings hereunder. Please also indicate your preferences by tick mark (✓).

1=very dissatisfied 2= dissatisfied 3=slightly satisfied 4=satisfied 5=very satisfied

   IV. Customer satisfaction

   1. Please rate your feeling about the service you received from CBE based on the following rating scale

   1. Highly dissatisfied 2.dissatisfied 3.neutral 4. Satisfied 5.Highly satisfied

በደንበኞች የሚሞላ መጠይቅ

ውድ ደንበኞች፡

ይህ መጠይቅ የተዘጋጀው በኢትዮጵያ ንግድ ባንክ ደንበኞች እርካታን ለመመዘን በሚደረግ የዳሰሳ ጥናት የመጀመሪያ ደረጃ መረጃ ለመሰብሰብ ነው። ይህ የዳሰሳ ጥናት በ ቅድስት ማርያም ዩንቨረስቲ በ ማርኬቲነግ ማጅመንት የትምህርት ክፍል ለድህረ ምርቃ ትምህርት ማጠናቀቂያ የተዘጋጀ ነው። ዋና ዓላማውም በአሁኑ ወቅት የኢትዮጵያ ንግድ ባንክ ደንበኞች ያላቸውን የእርካታ ደረጃ ለመለካት ነው። በመሆኑም፤ እርስዎ የሚሰጡት ትክክለኛ ምላሽ እጅግ ጠቃሚ በመሆኑ ጥያቄዎቹን በጥንቃቄ አንብበው እንዲመልሱ በትህትና እጠይቃለሁ። በዚህ የዳሰሳ ጥናት የሚሰጡት መረጃ ለጥናቱ አገልግሎት እንጂ ለሌላ ምንም ዓይነት አገልግሎት እንደማይውል በቅድሚያ አረጋግጣለሁ።

ማስታወሻ

- ስም መጥቀስ አያስፈልግም
- ትክክለኛ ነው ብለው የሚያስቡትን ምላሽ /✓/ ያድርጉ

ለሚያደርጉልኝ ትብብር በቅድሚያ አመሰግናለሁ

I. ጠቅላላ መረጃ

1. ጾታ   ወንድ ☐   ሴት ☐
2. እድሜ   ከ 18- 25 ☐   ከ 26 — 30 ☐   ከ 31-45 ☐
   ከ 46 — 50 ☐   ከ 50 በላይ ☐
3. የትምህርት ደረጃ
   የመጀመሪያ ደረጃ ት/ት ያጠናቀቀ/ች ☐   ዲፕሎማ ☐
   ሁለተኛ ደረጃ ት/ት ያጠናቀቀ/ች ☐   የመጀ. ዲግሪ ☐
   ሁለተኛ/ሶስተኛ ዲግሪ ☐   ሌላ ካለይጥቀሱ ☐
4. የተሰማሩበት የስራ መስክ
   ተማሪ ☐   ነጋዴ ☐   የመንግስት ሰራተኛ ☐
   የግል ድ. ሰራተኛ ☐   ስራ የሌለው ☐   ሌላ ካለይጥቀሱ ☐
5. በኢትዮጵያ ንግድ ባንክ ቅርንጫፍ አገልግሎት ለማግኘት በምን ያህል ጊዜ ልዩነት ወደ ቅርንጫፉ ይመጣሉ
   በየቀኑ ☐   በሳምንት ሁለት ጊዜ ☐ በየሳምንቱ ☐
   በወር አንዴ ☐   ከወር በላይ ☐
6. ከኢትዮጵያ ንግድ ባንክ ጋር በደንበኝነት ምን ያህል ጊዜ ቆይተዋል
   ከ 1 ዓመት በታች ☐   ከ 1 — 5 ዓመት ☐   ከ 6-10 ዓመት ☐
   ከ 10 ዓመት በላይ ☐

II. ከዚህ ቀጥሎ የቀረቡት ጥያቄዎች የኢትዮጵያ ንግድ ባንክ አሰራር ሂደትን በተመለከተ እርስዎ ያሎትን አጠቃላይ ምልከታ የሚጠቁሙ ናቸው፡፡ በመሆኑም እርስዎ በተሰጡት ሀሳቦች ላይ መስማማትዎን ወይም አለመስማማትዎን ከታች በተዘረዘሩት የመለኪያ ደረጃዎች መሰረት (✓) ያመልክቱ፡፡

1 በጣም አልረካሁም   2 አልረካሁም   3 መካከለኛ

4 ረክቻለሁ   5 በጣም ረክቻለሁ

ተ/ቁ	መጠይቆች	የመለኪያ ነጥቦች				
		1	2	3	4	5
	ተጨባጭነት					
1	ዘመናዊ አሰራርን የሚከትሉ ባንኮች ከዘመኑ ጋር የሚሄዱ መሳሪያዎችን ይጠቀማሉ					
2	ዘመናዊ አሰራርን የሚከትሉ ባንኮች ለአይን እይታ የሚማርክ ዘመናዊ የሆኑ የአገልግሎት መስጫ መሳሪያዎችን ይጠቀማሉ					
3	ዘመናዊ አሰራርን የሚከትሉ ባንኮች ውስጥ የሚሰሩ ሰራተኞች አለባበሳቸው በጣም የሚማርክ ነው					
4	ዘመናዊ አሰራርን የሚከትሉ ባንኮች አገልግሎት የሚሰጡባቸው ቁሳቁሶች ለምሳሌ ፓምፕሌት፣ የሂሳብ መግለጫዎች እና የመሳሰሉት ለአይን ማራኪና ዘመናዊ ናቸው					
	አስተማማኝነት					
1	ዘመናዊ አሰራርን የሚከትሉ ባንኮች አንድ ነገር ለማድረግ ባስቀመጡት የጊዜ ገደብ መሰረት በተባለው ጊዜ ሰርተው ያጠናቅቃሉ					
2	ዘመናዊ አሰራርን የሚከትሉ ባንኮች ደንበኞቻቸው የሚያጋጥማቸውን ችግሮች ለመፍታት ከፍተኛ ተነሳሽነት ያሳያሉ					
3	ዘመናዊ አሰራርን የሚከትሉ ባንኮች ደንበኛው በመጣበት ሰዓት ፈጣን አገልግሎት እንዲሰጡው ያደርጋል					
4	ዘመናዊ አሰራርን የሚከትሉ ባንኮች አገልግሎት ለመስጠት ለደንበኞቻቸው የገቡትን ቃል ያከብራሉ					
5	ዘመናዊ አሰራርን የሚከትሉ ባንኮች ከስህተት የጸዳ አገልግሎት የመስጠት ልምድ /ተሞክሮ / አላቸው					
	ፈጣን ምላሽ መስጠት					
1	ዘመናዊ አሰራርን የሚከትሉ ባንኮች ውስጥ የሚሰሩ ሰራተኞች ለደንበኞቻቸው አገልግሎቱን የሚያገኙበትን ትክክለኛ ሰዓት ወይም ጊዜ ይገልጹላቸዋል					
2	ዘመናዊ አሰራርን የሚከትሉ ባንኮች ውስጥ የሚሰሩ ሰራተኞች					

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	ለደንበኞቻቸው ፈጣንና ቀልጣፋ አገልግሎትን ይሰጣሉ				
3	ዘመናዊ አሰራርን የሚከተሉ ባንኮች ውስጥ የሚሰሩ ሰራተኞች ሁልጊዜም ደንበኞቻቸውን ለመርዳት ዝግጁ ናቸው				
4	ዘመናዊ አሰራርን የሚከተሉ ባንኮች ውስጥ የሚሰሩ ሰራተኞች ለደንበኞቻቸው ማንኛውንም ምላሽ ለመስጠት ምንም ምክንያት አያቀርቡም				
	ማረጋገጫ				
1	ዘመናዊ አሰራርን የሚከተሉ ባንኮች የሚሰሩ ሰራተኞች በደንበኞቻቸው ዘንድ ተአማኒነትን ያስርጻሉ				
2	ዘመናዊ አሰራርን የሚከተሉ ባንኮች ውስጥ የሚሰሩ ሰራተኞች ደንበኞች በሚኖራቸው የእለትተእለት የስራ ግንኙነት ወይም ትራንዛክሽን ምንም ዓይነት ጥርጣሬ አይሰማቸውም				
3	ዘመናዊ አሰራርን የሚከተሉ ባንኮች ውስጥ የሚሰሩ ሰራተኞች ሁሌም በትህትና ደንበኞቻቸውን ተቀብለው ያስተናግዳሉ				
4	ዘመናዊ አሰራርን የሚከተሉ ባንኮች ውስጥ የሚሰሩ ሰራተኞች ደንበኞቻቸው የሚይጠይቋቸውን ጥያቄዎች የመመለስ አቅም አላቸው				
	የደንበኛን ችግር እደራስማየት				
1	ዘመናዊ አሰራርን የሚከተሉ ባንኮች ውስጥ የሚሰሩ ሰራተኞች የደንበኞቻቸው ፍላጎት ለማሚላት ጥረት ያደርጋሉ/ትኩረት/				
2	የኢትዮጵያ ንግድ ባንክ የስራ ሰዓት ለሁሉም ደንበኛ የሚመች ነው				
3	በባንኩ ውስጥ የሚሰሩ ሰራተኞች ሁልጊዜ ደንበኞቻቸውን ለመርዳት ዝግጁ ናቸው				
4	ዘመናዊ አሰራርን የሚከተሉ ባንኮች ውስጥ የሚሰሩ ሰራተኞች የደንበኞቻቸውን መሰረታዊ ፍላጎት ይረዳሉ				
5	ዘመናዊ አሰራርን የሚከተሉ ባንኮች ውስጥ የሚሰሩ ሰራተኞች የደንበኞቻቸውን የተለዩ ፍላጎቶች በመረዳት አገልግሎቶቼን ያቀርቡላቸዋል				

III. ከዚህ ቀጥሎ የቀረቡት ጥያቄዎች የኢ.ን.ባ የደንበኞች አገልግሎት አሰጣጥ ሂደትን የሚመዝኑ ናቸው፡፡ እርስዎ በተሰጡት ሀሳቦች ላይ መስማማትዎን ወይም አለመስማማትዎን ከታች በተዘረዘሩት የመለኪያ ደረጃዎች መሰረት (✓) ያመልክቱ፡፡

1 በጣም አልረካሁም   2 አልረካሁም   3 መካከለኛ

4 ረክቻለሁ   5 በጣም ረክቻለሁ

	ተጨባጭነት	የመለኪያ ነጥቦች				
		1	2	3	4	5
1	የኢትዮጵያ ንግድ ባንክ ከዘመኑ ጋር የሚሄዱ መሳሪያዎችን					
2	የኢትዮጵያ ንግድ ባንክ /ኢ.ን.ባ/ አገልግሎት የሚሰጥባቸው መሳሪያዎች በጣም የሚማርክ ነው					
3	የኢትዮጵያ ንግድ ባንክ የሚሰሩ ሰራተኞች አለባበሳቸው እንከን የማይወጣለትና በጣም የሚማርክ ነው					
4	የኢትዮጵያ ንግድ ባንክ የሚጠቀምባቸው የአገልግሎት መስጫ መሳሪያዎች ለምሳሌ ፓምፕሌት፣ የሂሳብ መግለጫዎች እና የመሳሰሉት ለአይን ማራኪና ዘመናዊ ናቸው					
	እስተማማኝነት					
1	የኢትዮጵያ ንግድ ባንክ አንድን ነገር ለማጠናቀቅ ባስቀመጠው የጊዜ ገደብ መሰረት በተባለው ጊዜ ሰርቶ ያጠናቅቃል					
2	የኢትዮጵያ ንግድ ባንክ ደንበኞች የሚያጋጥማቸውን ችግሮች ለመፍታት ሁልጊዜም ተነሳሽነት ያሳያል					
3	የኢትዮጵያ ንግድ ባንክ ደንበኛው በመጣበት ሰዓት ፈጣን አገልግሎት እንዲያገኝ ያደርጋል					
4	የኢትዮጵያ ንግድ ባንክ ለደንበኛው የገባውን ቃል በማክበር ደንበኛው የሚፈልገውን አገልግሎት በተባለለት ጊዜ ያቀርባል					
5	የኢትዮጵያ ንግድ ባንክ ለደንበኞቹ የሚሰጠው አገልግሎት ከስህተት የፀዳ ነው					
	ፈጣን ምላሽ መስጠት					
1	የኢ.ን.ባ. ሰራተኞች ለደንበኞቻቸው መቼ/በተወሰነ ጊዜ በምን ያህል ሰዓት ውስጥ አገልግሎቱን እንደሚያገኙ ይገልጹላቸዋል					
2	የኢ.ን.ባ. ሰራተኞች ለደንበኞቻቸው ፈጣንና ቀልጣፋ አገልግሎትን ይሰጣሉ					

3	የኢ.ን.ባ. ሰራተኞች ምንጊዜም ደንበኞቻቸውን ለመርዳት ዝግጁ ናቸው					
4	የኢ.ን.ባ. ሰራተኞች ለደንበኞቻቸው ማንኛውንም ዓይነት ምላሽ ለመስጠት ምንም ዓይነት ምክንያት አያቀርቡም					
	ማረጋገጫ					
1	የኢ.ን.ባ. ሰራተኞች ካላቸው የስራ ተነሳሽነት ብቃና ቅልጥፍና አንጻር በደንበኛው ዘንድ ተአማኒነትን አግኝተዋል					
2	የኢ.ን.ባ. ሰራተኞች ደንበኞች ከባንኩ ጋራ በሚያደርጉት የሂሳብ እንቅስቃሴዎች ምንም ዓይነት ጥርጣሬ አይሰማቸውም					
3	የኢ.ን.ባ. ሰራተኞች ደንበኞቻቸውን በትህትና በአክብሮት ያስተናግዳሉ					
4	የኢ.ን.ባ. ሰራተኞች በደንበኞቻቸው ለሚጠየቁ ጥያቄዎች ምላሽ የመስጠት አቅም አላቸው					
	የደንበኛን ችግር እደራስማየት					
1	የኢ.ን.ባ. ሰራተኞች ውስጥ የሚሰሩ ሰራተኞች የደንበኞቻቸው ፍላጎት ለማሟላት ጥረት ያደርጋሉ/በትኩረት ይሰራሉ/					
2	የኢ.ን.ባ. የሚጠቀመው የስራ ሰዓታቸው ለሁሉም ደንበኞች የሚመች ነው					
3	የኢ.ን.ባ. ሰራተኞች ደንበኞቻቸው የመርዳት /የማገዝ/ ፍላጎት አላቸው					
4	የኢ.ን.ባ. ሰራተኞች የደንበኞቻቸውን መሰረታዊ ፍላጎት ይረዳሉ					
5	የኢ.ን.ባ. ሰራተኞች የባንኩ ደንበኞች ያላቸውን የተለየ ፍላጎት በመረዳት እንደፍላጎታቸው ያስተናግዲቸዋል					

IV. የኢ.ን.ባ. አገልግሎት ሲጠቀሙ ወይም ሲገለገሉ በአገልግሎቱ ምን ያህል ረክተዋል እባክዎ የርካታዎን ደረጃ በተገጸው መለኪያመሰረት እርሶ የተሰማዎትን በማክበብ ይግለጹ

1.በጣም አልረካሁም   2. አልረካሁም   3. መካከለኛ   4.ረክቻለሁ
5.በጣም ረክቻለሁ