



ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

***ASSESSMENT OF CUSTOMER SATISFACTION WITH RESPECT TO
SERVICE DELIVERY ON SELECTED ABYSSINIA BANK BRANCHES
IN ADDIS ABABA***

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LIST OF ACRONYMS AND ABBREVIATIONS

- ATM(s)* – *Automated Teller Machine(s)*
- BOA* - *Bank of Abyssinia*
- CPO* - *Cash Payment Order*
- SQ* - *Service Quality*
- POS(s)* - *point of sales machine(s)*
- SPSS* - *Statistical Package for Social Science*
- SERVQUAL* - *Service Quality dimension*
- BANLSERV* - *It's a model/instrument used as a framework in
Measuring service quality*

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ABSTRACT

Keeping customers satisfied contributes in attracting as well as in retaining customer. This study is set out to assess the level of customer satisfaction in Bank of Abyssinia S.C. by using different service quality dimension, specifically BANLSERV instrument, developed by Avkiran (1994), and other attribute of customer satisfaction. Qualitative and Quantitative method of data collection employed to collect the data through questionnaire and descriptive research design was applied. Convenience sampling method used, also in order to make the sample representative and select the sample size stratified sampling was employed. In this research a sample of 700 bank customers (saving account) customer are taken to undertake the study. The data collected from the questionnaire was analyzed using tabular presentation by frequency and percentage distribution using SPSS Version 20.0. The major finding of this study indicate that, staff of the bank's branch serve the customer with happiness, politeness and are prompt/quick also do not make mistake. Finally, as per the research, it's recommended that the employees of the banks and managers should exhibit professional manners, earn credibility, and enhance their communication ability. Moreover, to serve the customers well, the bank need to provide its employees with relevant and timely information that enables the banks to have proper communication among staff members and ensuring error-free and timely transaction. In general, the bank has to improve performance on all the dimensions of service quality in order to increase customer satisfaction, since consumers expect more than what is been offered by other banks. This will enable the bank to maintain high level of competitiveness in the industry.

Key words: *BANLSERV, service quality, customer satisfaction*

Chapter One: Introduction

1.1 Background of the study

The coming into effect of the licensing and supervising banking and business proclamation No.84/1994 incites the emergence of many private banks in the market since 1994. This joined by rapid technological advancement and improved communication system, which in return has contributed to the increasing integration and resemblance amongst banks in the sector. As a result, banks are now faced with very high and intense competition among themselves. Hence, in order to win this intense competition, maintain its position in the industry and increase its market share; Bank of Abyssinia must give attention to the existing and potential customers' need, want and preference to maximize their satisfaction. Many researchers have looked into the importance of customer satisfaction. Kotler (2000) defined satisfaction as: "a person's feelings of pleasure or disappointment resulting from comparing a product's Perceived performance (or outcome) in relation to his or her expectations". Hoyer and MacInnis (2001) said that satisfaction can be associated with feelings of acceptance, happiness, relief, excitement, and delight. There are many factors that affect customer satisfaction. According to Hokanson (1995), these factors include friendly employees, courteous employees, knowledgeable employees, helpful employees, accuracy of billing, billing timeliness, competitive pricing, service quality, good value, billing clarity and quick service.

For this, Bank of Abyssinia must make continuous customer service quality improvement program. Service excellence produces a great business results in terms of generating lucrative profit, growth in capital, earning employee satisfaction, establishing well-built reputation, influencing public opinion and playing leader role in the industry. One thing in common for all great brands is that they are able to win the heart and minds of their target customers. As result, they have large and growing groups of passionate customer advocates earned by delivering unique

customer experience that their competitors may not be able to compete with (Springer and et al., 2016).

To put it shortly, modern banking business is significantly influenced by the process of globalization and the impact is expressed, mainly, in financial market liberalization that, in turn cause an increase competition. To survive in a competitive struggle, banks should offer their customer something new with excellent service, because the competitive power of a bank is largely defined by the degree of its conformance to customer needs. In the information age organizations require new capabilities for competitive success, such as customer relationships product innovation customized product, employee skills, motivation, and information technology. In a competitive market all commercial banks are faced with challenges of retaining the existing and attracting new customers. Maintaining bank's existing customer base is even more important than the ability to capture new ones. One of the reason is that the cost of attracting a new customer is much higher than the cost of keeping existing one. (Cleames, 2008). as per Collart, (2000), one of the determinants of success of a firm is how the customers perceive the resulting service quality, as the perceived service quality is the key driver of perceived value. Thus, customer satisfaction are essential to the success of Bank of Abyssinia.

Customer satisfaction is also crucial in the banking sector because of the special nature of the service which is characterized by intensive contact with customer who have different needs and require customized solution and it is known to be one of the most important and serious issues towards success in today's competitive business environment. Which can lead to customer trustworthiness or loyalty, due to its final effect on customers' repeated purchases, and in fact, those loyal customer who purchase reputedly are considered as the base of any business. (Kotler, 2012).

1.2. Back ground of the Bank

The present-day Bank of Abyssinia (BOA) was established on February 15, 1996 (90 years to the day after the first but defunct private bank was established in 1906 during Emperor Menelik II) in accordance with 1960 Ethiopian commercial code and the Licensing and Supervision of Banking Business Proclamation No. 84/1994. BOA started its operation with an authorized and paid up capital of Birr 50 million, and Birr 17.8 million respectively, and with only 131 shareholders and 32 staff. (www.bankofabyssinia.com). presently, as of January, 2018 the Bank has 253 interconnected/networked branches situated in all regions. Total deposits including demand (current), saving and Time, reached over Birr 20.7 billion mainly due to the growing public confidence in the Bank and its widespread branch network. The number of account holders reached 750, 387. The total assets of the Bank jumped to over Birr 16,828 billion and its paid up capital is over Birr 2.90 million. BOA currently has 1715 shareholders and over 5,005 employees. (BoA Annual Report 2016/17)

BOA from its initial establishment has demonstrated and contributed to the Banking industry in Ethiopia through introduction of its innovative products to the market and society. It is the first Bank in Ethiopia in introducing Special Saving account, Saving Account linked to Current Account (SALCA), and Youth Saving account through its motto “Saving for Education”. It is the only one in the market issuing gift certificate to minors, bride and grooms, graduates, and any similar occasions in an effort to enhance and instill the saving culture to the society. It is also the first private bank in availing safe deposit box facility for customers’ precious goods and valuable documents, The Bank has implemented modern and international proven core banking solutions. It has introduced a variety of other technology based alternative delivery channels such as card banking services (through ATM and POS machines), mobile banking services, agent banking services and internet banking services(SPOT strategic plane and organizational transformation 2015-2020 doc)

1.3. Statement of the Problem

Customer service is one of the primary focus areas for banking business. In this respect customer satisfaction is the standard to which banks should wholeheartedly be committed customer oriented service is not just a concept rather it is a way of doing business and commercial success is indirectly measured by how well a bank is able to provide its services. Provision of quality services decisive factor for the success of modern banking services providers, because it plays a vital role in building trust, satisfaction and loyalty and dissatisfaction is known to be the biggest factor in customer swing. Avkiran, (1994)

To be successful in business, the management of the bank had better listen to the customer and understand what they want so as to build a strong relationship as well as to serve the customer to the best of their satisfaction. To this end, the management need to be informed or know about customers' needs and wants timely.

However, so far the management was obtaining information about customers directly and indirectly by using different methods. The use of suggestion box and suggestion notebook is one of the means by which customers' opinions are collected. These opinions coupled with other information from the branch managers are usually discussed during senior management committee meeting (senior management meeting, Reports)

Having direct contact with customers by the management is also another way of gathering customers' opinions. Even if the management obtains information regularly with the help of the aforementioned approaches, some of them could have limitations or weak sides in transferring the true or deep-rooted feelings of customers. Information obtained from senior management committee (SMC) meetings do not also provide detail information of branches, departments or service units, but deals with rather general problems of the bank. (SMC meeting minutes) In the

case of direct personal contact with the management, only few may have a chance to forward their suggestions or complaints. In general, all the aforementioned sources of information don't provide enough feedback to address issues related to customers' satisfaction. Therefore, the study assessed briefly the feeling of the customers' service satisfaction by using BANKSERV model which was developed in Australia by Avkiran (1994) to measure service quality in retail banking. Yet financial institutions have no recognized publicly available and standard scale to measure the quality of their services (Bahia and Nantel, 2000). Even though much of the service quality literature has focused on the two measures, SERVQUAL and SERVPERF, there are still theoretical and operational criticisms in these individual measures. For instance, neither of them are not industry specific. They are simply general measures of service quality. Johns (1996) and Avkiran (1994). Moreover, SERVQUAL focuses on the process of service delivery, not the outcomes of the service encounter. Buttle(1995) some critics have also questioned SERVQUAL's failure to assess customer evaluations based on absolute standards of SQ. The instrument asks Respondents to report their expectations of excellent service providers within a class (i.e. the measures are relative rather than absolute). Buttle (1995). This and other factor like lack of empirical research on the banking sector using a BANKSERV model as an instrument to assess customer satisfaction in Ethiopian retail banking context, motivate the researcher to carry out this research.

1.4. Basic research questions

This study tried to look at the level of customers' satisfaction towards different service quality dimension and other attribute of customer satisfaction. The study tried to answer the following questions

- What is the overall level of customer satisfaction with the service delivery of Bank of Abyssinia?
- How can the bank solve and react on service quality related Issues in its organization?

1.5. Research Objectives

1.5.1. General objective of the study

The general objective of the study is to briefly assess the satisfaction of customers on the banks service delivery.

1.5.2. Specific objective of the study

The specific objectives include the following

1. To analyze banks service delivery by using **BANKSERV** instrument of service quality measure
2. To study customers satisfaction level towards the specific bank branch
3. To identify areas that needs to be improved by the bank to deliver superior service quality
4. To evaluate customers' awareness on the range of services of the bank

1.6. Significance of the study

The ultimate success or failure of a company depends on its ability to make profitable sell what is produced and continuously offering quality services relatively for a longer period. This study is therefore intended to help the bank to direct its attention to this highly essential function of business more over the result of the study may also be help full to other researchers as bottom line information for further study of this area.

The finding of this study will have the following importance;

- i. It will help the bank to understand the role of good customer service on customer satisfaction
- ii. It helps to other professionals who want to conduct further study on the subject in the future.
- iii. It helps to other professionals who want to conduct further study on the subject in the future
- iv. It provides solution for the bank's service quality problems and it may give an idea of where we are presently in terms of our service quality and what we should do in the future.

1.7. Definition of terms

Below here presented are the definition of concepts/terms or variables from the theoretical perspective.

Service quality defined as the difference between customers' expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Jain and Saakshi, 2009).

Customer satisfaction is a person's feelings of pleasure or disappointment resulting from comparing products perceived performance (or outcome) in relation to his or her expectations. (Kotler, 2003).

SERVIQUAL the most often used approach for measuring service quality, has been to compare customer's expectation before a service encounter and their perceptions of the actual service delivered. It has five generic dimensions or factors within which they include 25 service quality attributes validated by empirical researchers. (Charles, 2014)

BANKSERV it's an instrument to measure service quality first implemented in Australian retail banking customers' service quality perceptions. It is a model, designed to allow Customers to reflect on their expectations and perceptions in single statements. This avoids the Potential psychometric problems related with SERVQUAL and the negatively worded questionnaire items found in the model (Avkiran, 1999). In order to customize the instrument for asking, He used Parasuraman et al. (1988) SERVQUAL scale as the starting point, and then refine the measurement by adding items extracted from a separately conducted qualitative study about bank service quality.

1.8. Limitation of the study

The main limitation of this study are:-

1. Limited number of sample size: due to time and financial constraints, the research was focus only on Addis Ababa; only on selected branches with reasonable number of customers.
2. Another thing is that this research was concentrate only on the more common service quality as identified dimensions, it not cover all the service quality dimensions unlike other past studies.

1.7. Organization of the study

The study organized into five chapters: chapter one presents introduction, chapter two discusses literature review related to the research. This is followed by the discussion of the research methodology that was used in chapter three. Chapter four consisted of analysis and interpretation and chapter five comprised the summary of the finding and recommendation.

CHAPTER TWO-LITERATURE REVIEW

Introduction

This chapter will contain both the theoretical and empirical review of literature which give an overview in relation to the research, (Zigmund et al 2009), The theoretical framework includes, customers, customer satisfactions, customer satisfactions measures definition of customer service, characteristics of service, service quality, service quality dimension, , and the relationship between service quality and customer satisfaction. Customer Loyalty, relationship between customer satisfaction and Customer Loyalty In most scientific situations there are alternative theories to explain certain phenomena. To determine which the better theory is, researchers make observations or gather empirical data to verify the theories. In addition, (Zigmund et al 2009) in this research empirical review of study from different researchers in different countries also include. The type of literature review used is exploratory.

2.1. Theoretical Literature

2.1.1. Definition of customer service

In recent years, more and more organizations focus their attention on retaining existing customers rather than attracting new ones since losing a customer means losing more than a single sale. It means losing the entire stream of purchases that the customer would make over a life time of patronage. In addition, the cost of attracting a new customer is five times greater than the cost of keeping a current customer happy Kotler(2010)

Many writers define 'customer service' in different ways: for instance, Catherine Mc Guinn(2009)

defined customer service as a philosophy that directs all parties of an organization to serve the needs of customers in a manner that is mutually beneficial to all stakeholders and involves the facilitation of customer satisfaction, loyalty and goodwill.

Kotler(2010) defined service as any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything and its production may or may not be tied to a physical product . Any intangible actions that are performed by people or machines or both to create good perception within users are called service.

Although service are performed by service providers and consumers together, its quality results in perception and value assessment by the customer (Rao et.al, 2007).

2.1.2. Features of services

According to Bitner et al. (1993) service has four characteristics: intangibility, inseparability, heterogeneity and perishability

i. Intangibility of services

Regan (1963) introduced the idea of services being activities, benefits or satisfaction which are offered for sale or provided in connection with the sale of goods. The degree of intangibility has been suggested as a means of differentiating tangible product with services. Most of the time, service are explained as being intangible since their outcome is considered to be an action rather than a physical product highlight the fact the degree of tangibility has implications for the ease with which consumers can evaluate service and product (Zeithmal et.al.1985)

ii. Inseparability of service

Inseparability is taken to show the simultaneous delivery and consumption of services and it is believed to enable consumers to affect or shape the performance and quality of the service (Zeithmal et.al.1985)

iii. Heterogeneity of service

Heterogeneity reveals the degree of high variability in service delivery. This is a particular problem for service with high labor involvement, as the service performance is delivered by different people and the performance of people can vary from day to day and also from person to person .besides, it offers the opportunity to provide high degree of flexibility and customization of the service and this can be used as a benefit and point of differentiation (woiak etal.,1998)

iv. Perishability of service

the notion of perishability reflects service cannot be stored and carried forward to future time period and suggest that service are time dependent and time important which make them vary perishable. The issue of perishability the concern of the service producer and that the customer only becomes aware of the issue when there is insufficient supply and they have to wait for the service (bitner etal.1993)

2.1.3. Customer Satisfaction

Customer satisfaction is a post-purchase evaluation of service offering. A traditional definition of customer satisfaction followed the disconfirmation paradigm of consumer satisfaction /dissatisfaction (CS/D), suggesting that CS/D is the result of interaction between the consumer's pre-purchase expectations and post purchases evaluation.

According to Rigopoulou, et al, (2008) customer satisfaction is the state of mind that customers have about a company when their expectations have been met or exceeded over the lifetime of the product or service. Service companies have since recently focused on customers in order to improve competitiveness. Customer satisfaction is one of the important outcomes of marketing activity.

In the competitive banking industry, customer satisfaction is considered as the fundamental of success. Satisfying customers is one of the main objectives of every business. Business recognize that keeping current customers is more profitable than having to win new ones to replace those lost since it cost the company a lot of money. Management and marketing theorists emphasize the importance of customer satisfaction for a business's success (Kennedy and Schneider,2000).

Good customer satisfaction has an effect on the profitability of nearly every business. For example, when customers receive good service, each will typically tell nine to ten people. However customers who receive poor service will typically relate their dissatisfaction to between fifteen and twenty other Naik et al, (2010). Therefore, customer satisfaction is an asset that should be monitored and managed just like any physical asset.

The satisfaction judgment is related to all the experiences made with a certain business concerning its given products, the sales process, and the after-sale service. Whether the customer is satisfied after purchase also depends on the offer's performance in relation to the customer's expectation. Customers form their expectation from past buying experience, friends' and associates' advice, and marketers' and competitors' information and promises (Kotler, 2010).

Higher customer satisfaction leads to greater customer loyalty which in turn leads to higher future revenue. As a result, many market leaders are found to be highly superior customer-service oriented. They have been rewarded with high revenue and customer retention as well. For that reason, organizations in the same market sector are forced to assess the quality of the services that they provide in order to attract and retain their customers. Because satisfied customers are a key to long-term business success (Zeithaml et al, 1996).

Customer satisfaction is consumer's fulfillment response and it is a judgment that a product service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment (Oliver, 1997)

2.1.4. Customer Satisfaction measures

Customer satisfaction measurement involves the collection of data that provides information about how satisfied or dissatisfied customers are with a service. This information can be collected and analyzed in many different ways. Many organizations regularly check the levels of customer satisfaction to monitor performance over time and measure the impact of service improvement. Henley center headlight vision (Anon,2007) states the research carried out in the UK with public sector organization suggests that there are five themes that are likely to be relevant to all organizations in measuring customer satisfaction.

- A. Delivery of the service (how problems were handled, reliability, outcome)
- B. Timelines (waiting times, number of times contacted)
- C. Information (accuracy, enough information, kept informed)
- D. Professionalism (competent staff, fair treatment)
- E. Staff attitudes (friendly, polite, sympathetic)

2.1.5. Service quality

Crosby (1984) defined quality as conformance to requirements. This definition implies that organizations must establish requirements and specifications. Once these requirements and specifications are established, the quality goal of the various functions of an organization is to comply strictly with them. Quality also defined from different point of views, from customer point of view quality means fitness for use and meeting customer satisfaction and from process point of

view it means conformance with the process design, standards and specifications. Quality may also be defined as the degree of excellence at an acceptable price from product point of view and from the cost point of view it means best combination between costs and features.

A solid foundation in defining and measuring service quality was emanated in the mid-eighties by Gronroos (1984) and Parasuraman et al. (1985). They were amongst the earliest scholars laid down the foundation for the definition as well as development of service quality. Parasuraman et al. (1985) Service quality defined as the degree and direction of discrepancy between customer's perceptions and expectation in terms of different but relatively important dimensions of the service quality, which can affect their future purchasing behavior. This definition clearly shows that services quality is what customers' assess through their expectations and perceptions of a services experience. Customers' perceptions of service quality result from a comparison of their before service expectations with their actual service experience. Service quality is based on a comparison between what the customer feels should be offered and what is provided (Parasuraman et al. 1985).

If the customer's expectations are meeting or exceeded, then the company is perceived to be offering higher service quality. But on the other hand, if the expectations of the customers are not met, the company is on its way to face displeased and hostile customers, which in turn leads to defection to competitors. Customer's expectation serves as a foundation for evaluating service quality because, quality is high when performance exceeds expectation and quality is low when performance does not meet their expectation. Expectations is viewed in service quality literature as desires or wants of consumer that is, what they feel a service provider should offer rather than would offer (Parasuraman et al, 1988). Perceived service is the outcome of the consumer's view of the service dimensions, which are both technical and functional in nature (Gronroos, 1984). Parasuraman et al, (1988) define perceived quality as a form of attitude, related but not equal to satisfaction, and results from a consumption of expectations with perceptions of performance.

Therefore, having a better understanding of customers attitudes will help to know how they perceive service quality in banks and respond accordingly.

The service process as well the service outcome will contribute quality evaluations. As stated by (Gronroos, 1982) there are two types of service quality these are technical quality and functional quality. Technical quality is what the customer is actually receiving from the service (outcome) while functional quality is the manner in which the service is delivered (process)/

It is likely to be much more effective to tell a service contact employee what specific attributes service quality includes, such as responsiveness. Management can say, if we can improve our responsiveness, quality will increase” (Asubontng et al; 1996).

2.1.6. Service Quality Models

Service’s exclusive characteristics of intangibility, heterogeneity, and inseparability lead them to possess high level of experience and credence properties, as a result, they became difficult to evaluate as we did in tangible goods. Hence, recognition of the determinants of service quality is necessary in order to specify measure, control and improve customer perceived service quality (Johnston, 1995). There was various service quality models proposed and applied in different contexts.

2.1.6.1 The Gap Model

The gap model is proposed by Parasuraman, Zeithaml and berry (1988). This service quality model is based on five gaps related to the customer's gap (Gap 5) and provider's gap (Gap 1-4). These gaps are (1) the difference between what customers expected and how management perceived about that customer expectation; (2) the difference between management's perceptions of customer

expectations and conversion of those perceptions into service quality specifications, (3) the difference between actual service standard and the delivery of those standards to customer actually, (4) the difference between the services delivered to customers and the external communications for the service, and (5) the difference between customer expectation for service and perception of service consumed. The customer's gap refers the difference between the customer's expectations of the service and the perception of the service (Zeithaml, Bitner&Gremler, 2009). Management of Customer gap is the key for improving service quality in an organisation (Wilson et al, 2008). Gaps 1-4 are called provider gaps because they take place in the organisation that provides the service (Wilson et al, 2008). The gap 5 is influenced by gaps 1-4, so for improving service quality, gaps 1-4 need to be reduced (Kasper, Helsdingen&Gabbott, 2006).

2.1.6.2 SERVQUAL Model

In 1980s, in the attempt to define service quality and develop a model of service quality, Parasuraman et al. conducted an exploratory investigation. The result showed that regardless of the type of service, consumers used basically the similar criteria in evaluating service quality (Parasuraman et al., 1985). They labeled those 10 criteria “service quality determinants” since then, service quality was defined through 10 dimensions; access, communication, competence, courtesy, credibility, reliability, responsiveness, security, tangibles and understanding/knowledge the customer. Later, they were simplified into five dimensions including tangibles, reliability, Responsiveness, assurance and empathy. This model indicates that consumer perceptions of quality are influenced by five gaps occurring in the internal process of service delivery. The basic premise is that service quality can be defined by the difference between expected service and perceived service (Parasuraman et al, 1985). Although SERVQUAL has been used in the study of different types of service industries, there are certain limitations and criticisms. Some of the widespread concerns are the 5 dimension configuration of the scale, the appropriateness of operationalizing service quality as the expectations-performance gap score,

and the scale's applicability to a retail setting (Bakakus and Boiler, 1992; Finn and Lamb, 1991; Reeves and Bednar 1994).

2.1.6.3. SERVPERF: Model

With an argument that Parasurman et al.'s gap theory of service quality was supported by little empirical or theoretical evidence, Cronin and Taylor (1992) developed a "performance-based" service quality measurement scale called SERVPERF. The major difference between these two scales is that SERVQUAL operationalizes service quality by comparing the perceptions of the service received with expectations, while SERVPERF maintains only the perceptions of service quality. The SERVPERF scale consists of 22 perception items excluding any consideration of expectations. The superiority of SERVPERF over SERVQUAL has been demonstrated in numerous studies including those by Avkiran (1999), Lee et al. (2000) and Brady et al. (2002). However, the continued use of and reference to SERVQUAL in marketing literature suggest that "consensus has not yet been reached relative to the superiority of performance-only measures of service quality" (Brady et al. 2002).

2.1.6.4. BANLSERV model

The BANLSERV model, developed by Avkiran (1994), was adapted from SERVQUAL to specially suit the Australian banking industry. It is an instrument, designed to allow customers to reflect on their expectations and perceptions in single statements. It avoids the potential psychometric problems associated with SERVQUAL and the negatively worded questionnaire items found in it (Avkiran, 1999). BANKSERV adopts a 'perception-expectation' approach to the measurement of service quality. The objective of this research is to test the fit of the four-factor BANKSERV model to data that is solely perception-based i.e., data that excludes any reference to expectations. This "Avoids the potential psychometric problems associated with SERVQUAL"

(Avkiran, 1999, p. 62). The scale also avoids the negatively worded questionnaire items found in the SERVQUAL instrument (refer to Babakus and Boller, 1992). The 17 service quality items that make up BANKSERV categorized under four dimensions. The instrument's reliability, dimensionality and validity were all empirically tested and the results were encouraging both in their own right and when compared with other studies (Avkiran, 1994). The four dimensions are:

- a. **Staff conduct:** represents the bank's personnel service manner and presentation that cause customers to form a positive or negative image about the bank. The sub dimension of staff conduct includes willingness to help, promptness of service, greeting, expression of genuine concern, politeness, neat appearance, and apology for mistakes.
- b. **Credibility** represents the trust relationship between bank staff and customers. Credibility consists of staff keeping customers informed, rectifying mistakes made by staff and customers feeling secure during the service process.
- c. **Communication:** represents the verbal and written communication between bank staff and customers. The sub-dimensions attributes in communication are staff knowledge about bank service and products, helping customers to learn how to reduce costs, the quality of advice, informing customers about the availability of accounts and investments and informing customers about servicing time.
- d. **Access to teller services:** represents adequate staff to serve the customers during bank operating hours. The sub-dimensions include the number of tellers and staff serving customers during busy times.

2.1.7. Customer Loyalty

Customer loyalties is a deeply held commitment to re-buy a preferred product or service consistently in the future, thereby causing respective purchasing of the same brand, despite situational influences and marketing efforts. It can also be defined as the degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive

attitudinal disposition toward the provider, and considers using this provider when a need for this service arises. Loyalty is therefore an attitude or behavior that customers explicitly repeat or exhibit (Seyed, 2007).

Loyalty has both behavioral and attitudinal dimensions. The behavioral dimension consists repeated purchase of product while attitudinal loyalty refers to attitudinal commitment or favorable attitude toward a product resulting in repeat purchasing behavior. It is an influenced purchase response resulting from an evaluative attitude favoring the purchase. Loyalty is thus, viewed as the customer's demonstration of faithful obedience to an organization despite the occasional error of indifferent services (Daniel, 2012).

In addition, Loyalty in service business refers to the customer's commitment to do business with a particular organization, purchasing their products repeatedly and recommending others to the organization's products. Christopher L and Jochen W. (2006) ascertain that customer loyalty is actually the result of an organization creating a benefit for customer so that they will maintain or increase their purchases from the organization. They indicate that true loyalty is created when the customer becomes an advocate for the organization without incentives.

2.1.8. Relationship between customer satisfaction and loyalty

Both the service management and the marketing literatures suggest that there is a strong theoretical foundation for an empirical exploration of linkages between customer satisfaction and customer loyalty. These literature states that there is a strong and positive relationship between customer satisfaction and loyalty. A satisfied customer is six times more likely to repurchase a product and share his experience with five or six other people whereas, one unsatisfied customer can drive out more business from the organization than ten highly satisfied customers do. With higher customer satisfaction the level of loyalty also increases (Mohsan et.al2011).

Lin(2009) stated that customer satisfaction has measureable impact on customer loyalty in that when satisfaction reaches a certain level; on the high side, loyalty increase considerably; at the same time, when satisfaction falls to a certain point, loyalty reduces too. He proposed that a link between satisfaction and loyalty can be classified into four different groups:

1. Loyalist/apostle(high satisfaction, high loyalty)
2. Defector/ terrorist (low satisfaction, low loyalty)
3. Mercenary (high satisfaction, low loyalty)
4. Hostage(low satisfaction, high loyalty)

As sudharshan (1995) indicated, there is a positive relationship between customer satisfaction and customer loyalty but this connection is not always a linear relation. It depends on factors such as market regulation, switching cost, and brand equity existence of loyalty program proprietary technology, and product differentiation at the industry level.

2.1.9 Relationship between service quality and customer satisfaction

Kotler and Armstrong (2012) preach that satisfaction is the pos-purchase evaluation of products or services taking into consideration the expectations. Researchers are divided over the antecedents of service quality and satisfaction. Whilst some believe service quality leads to satisfaction. Others think otherwise. The studies of many researchers suggest service quality leads to customer satisfaction. To achieve a high level of customer satisfaction, they suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction (Mesay,2012).

As service quality improves the probability of customer satisfaction increases. Quality is only one of many dimensions on which satisfaction is based; satisfaction is also one potential influence on future quality perception (Cleames, 2008).

Parasuraman et al (1988) defines service quality and customer satisfaction as follows service quality is global judgment, or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction. Satisfaction is a post consumption experience which compares perceived quality with expected quality, whereas, service quality refers to a global evaluation of a firm's service delivery system service'' (parasuraman et.al. 1985). Siddiqi (2011) described that all the service quality attributes are positively related to customer satisfaction and customer satisfaction is positively based on the views and research done by.

2.2 Empirical Review

Singh, H (2006)'' . The Importance of Customer Satisfaction in Relation to Customer Loyalty and Retention, (A journal of Asia Pacific University College of Technology & Innovation Technology Park Malaysia Bukit Jalil, 5700 Kuala Lumpur, Malaysi) concluded that customer satisfaction is very important. Thus, though customer satisfaction does not guarantee repurchase on the part of the customers but still it plays a very important part in ensuring customer loyalty and retention. This point has been echoed by Gerpott et al. (2001) when they said ''customer satisfaction is a direct determining factor in customer loyalty, which, in turn, is a central determinant of customer retention''. Therefore, organizations should always strive to ensure that their customers are very satisfied'.

Samaan A (2014) '' in his study, The Effects of Customer Expectation and Perceived Service Quality on Customer Satisfaction (a research journal of International Journal of Business and

Management Invention, Syria –Damascus) analyzes the relationship between two of the most important antecedents of customer satisfaction (namely customer expectation and perceived service quality) and customer satisfaction and The research results indicate that ‘customer expectation has significant positive effect on customer satisfaction also perceived service quality has significant positive effect on customer satisfaction. The finding in this study consists with results of previous researches (Fornell et al ,1996; Chan et al ,2003; Lien-TiBei& Yu-ChingChiao ,2001).It is critical for marketers to find out about their customers‘ expectations in advance because a failure to meet or exceed these expectations could lead to dissatisfaction and defection. In some instances, customers have well-formed expectations—for example, when they have a great deal of experience with a particular service or product. In other instances, expectations may be ill-defined, in which case asking customers to state expectations might help formulate or even create them. Banks should understand customer expectation to take effective actions to narrow the gap between customer expectation and recovery performance. Moreover, the results of the current study illustrate that banks can at least assess five dimensions of service quality to ascertain the level of services provided, and to determine which dimensions need improvement. In addition, banks needs to strengthen customers ‘confidence and paying attention to the views of customers, their needs and problems they may encounter to reach a higher level of service. Bank managers also need effective recruitment and training program to: a) ensure that employees offer professional services, b) pay more attention to customer needs, and c) void revealing customer information to marketers.’”

Levesque, T and McDougall, G. H. C (1996). “Determinants of Customer Satisfaction in Retail Banking”, *International Journal of Bank Marketing*, Vol.14, No.7, pp.12-20 explored the consequences of service quality, service features and customer complaint handling on Customer satisfaction in the Canadian Retail banking sector. Based on their empirical analysis, they have concluded that the determinants of satisfaction in retail banking are driven by a number of factors which also include service quality dimensions. The service provider’s offering could be expected to affect overall customer satisfaction and had a strong bearing

A study conducted by Frehiwet G/hiwet on an assessment of service quality and customer satisfaction with broadband internet services of Ethio Telecom (2004), cited in MesfinKassahun research in The impact of service quality delivery on customer satisfaction; the case of Ethiopian insurance corporation (eic) her finding demonstrated that there is a positive significant relationship between the combinations of broadband internet services modified SERVQUAL dimensions and customer satisfaction. This means that the overall service quality dimensions have significant impact on customer satisfaction. Moreover, her study indicated that there is a positive and significant relationship between three dimensions (network quality, reliability and convenience) and customer satisfaction. The network quality is most predictor of service quality followed by reliability and convenience.

A research on the impact of service quality on customer satisfaction in Bank of Abyssinia S.C. by MeronMelaku, 2015 confirm that all the service quality dimensions have a positive impact on customer satisfaction. Based on the findings the mean result shows that customers were most satisfied with assurance dimension of service quality followed by responsiveness dimension of service quality. The finding from the correlation result reveals that there is a positive and significant relationship between the service quality dimensions and customer satisfaction. Assurance is found to have the highest correlation with customer satisfaction and the findings from the inter Correlation indicates that the highest relationship is found between assurance and responsiveness.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the research methods and procedures which are used in the study; it gives a brief explanation of the questionnaires, the design of the questionnaires and the target population. It also describes the sample size, sampling method employed and techniques which are used to analyze the data along with ethical considerations.

3.2. Research design

A research design is the program that guides the researchers in the process of collecting, analyzing and interpreting the data. The intention of the researcher is to assess the level of customers' satisfaction and the issue under study is not new, it is systematically arranged for management dissension, and to reflect the intended purpose descriptive research method was employed as a main research method of this study. Descriptive research is a study designed to depict the participants in an accurate way. More simply put, descriptive research is all about describing people who take part in the study (<https://study.com/academy/lesson>). The object of descriptive research is to gain an accurate profile of events, persons or situations. LEWIS and THORNHILL (2012).

3.4. Population and sampling techniques

For the present research, the target populations are all 113 Addis Ababa branches customers (365,771 saving account holder) of Abyssinia Bank as of January 2018. Sampling is the process of taking a representative part of the population (knife Abraha, 2002:28). The sampling method the research used was Convenience sampling method to select the sample from the available

population. Convenience sampling method, which is one of a non-probability sampling method. In non-probability sampling unlike probability sampling, the probability of selecting population elements is unknown. Non-probability sampling involves the selection of subject based on assumption regarding the population of interest, which forms the criteria for selection (Donald; Pamela, 2003).

Knife Abrah (2002:6) define sample as a representative part of the population that is employed in analyzing data. In order to include all branches grade of the bank in the sample and randomly sample from each, stratified random sampling method is employed. In Stratified sampling, the population is subdivided by one or more characteristics and then random sampling is done within each divide. (Darius, 2013)Dividing the population into a series of relevant strata means that the sample is more likely to be representative, as you can ensure that each of the strata is represented proportionally within your sample. However, it is only possible to do this if you are aware of, and can easily distinguish, significant strata in your sampling frame. In addition, the extra stage in the sampling procedure means that it is likely to take longer, to be more expensive, and to be more difficult to explain than simple random or systematic random sampling. According to SAUNDERS, LEWIS and THORNHILL(2012).

The sample size that is taken for this study stands 30% of all 113 branches (35 branches) in Addis Ababa, Due to the large number of customer (saving account holder) Geographic, resource and Time constraints. Branches are selected based on their number of customer and transaction, In some instances, as pointed out by deVaus (2002), your sampling frame will already be divided into strata, in this research the branch composition integrates first grade (Grade I) up to special corporate city branch Grade IV, which are already graded by the bank. Grade three and four branches will help to address more customers who are being stayed loyal to the Bank for a longer period in similar manner Grade one branches was help to capture the perception of new customer. The sample size calculated as shown below,

Table 1. The Selected Branches and Customers

S/N	Branches Grade	Number Of Branch (Population size)	Selected Number of Branches	Total sample from each branch		
				Sample No of Customer	sampling Technique	Remark
1	Grade IV (SPECIAL BRANCH)	3	2	40	Convenience (Convenience sampling (also known as availability sampling). This involves selecting cases haphazardly only because they are easily available (or most convenient) to obtain for your sample, SAUNDERS, LEWIS and THORNHILL(2012).	20 questioner For each branch
2	Grade III	12	6	120		” ”
3	Grade II	30	10	200		” ”
4	Grade I	68	17	360		” ”
5	Total	113	35	700		

Source: Own Compilation, January, 2018

3.5. Data Sources and Data Collection Method

Data collection is the process of gathering and measuring information on variables of interest, in an established systematic fashion that enables one to answer the stated research questions, test hypotheses, and evaluate outcomes. Data sources for the study is gathered through both the primary and secondary source. The primary data was collected from the customer of the bank by the use of questionnaire designed by BANLSERV instrument, developed by Avkiran (1994), especially in order to suit the Australian banking industry. Which was self-administered by a professional conducting this study. Branch managers helped in identifying relevant touch point using customer. And secondary was collected from different source such as books, internet, journals and different publications of the bank like performance report. For the purpose of this research questioner was used as a data gathering instrument.

3.6 Data Analysis Method

Descriptive analysis techniques were employed to demonstrate processed data in absolute terms. Statistical Package for Social Science (SPSS) software version 20.0 was employed to analyze and present the data through the statistical tools used for this study. Descriptive analysis techniques were used to describe the basic features of the data in a study since it provides simple summaries about the sample and the measures .According to knife Abraha (2002;8), Descriptive statistics is about collection, organization and analysis of numerical data, this include any kind of data processing techniques which is assigned to summarize or describe important features of the data. This means it describes the raw data in a clear manner. Neuman (2002:24) further described that this method enables the presentation of numerical data in a structured, accurate and summarized manner. The data that have been collected from questionnaire was summarized and the descriptive statistical results were presented by tables in terms of frequency, percentage, mean, and standard deviation to give a condensed picture of the data.

3.7. Validity and Reliability

Pilot test of questionnaires was done by distributing the questioner to subject matter expert And the responses obtained in two rounds were similar. Also questionnaires are reviewed and commented by my advisor of the research and management of the organization.

3.8. Ethical Consideration

Permission has been obtained from the management of the organization, the purpose of the research was explained to respondents and the works of other researchers and writers are well referenced.

CHAPTER FOUR - DATA ANALYSIS AND PRESENTATION

4.1. Introduction

A survey was conducted by means of a questionnaire to collect information on the customer satisfaction of Bank of Abyssinia from the sample population. This part of the study presents the findings and analysis of the study. The survey results are presented and analyzed in the tabular presentation using frequency and percentage distribution which facilitated the display of a vast array of data in a brief and clear format.

4.1.1 Response Rate

The response rate is the percentage of respondents in the sample who completed and returned the questionnaire. In this study, the questionnaire was distributed to 35 branches of Bank of Abyssinia and resulted in a major number of response rate. From the planned total of 700 questionnaires, 618 questionnaires have been completed and returned which is 88% of the total and is more than significance in making generalization and conclusions for this study.

4.2 Distribution of Respondents on Demographic Profile

On the demographic data, questions were asked on gender, age, marital status, educational level, family size, occupation type and number of years of being the bank's customer and they had been terminated (shifted) from using the service of the bank. Table 2 below shows the responses of the respondents in this regard.

TABLE 2 Demographic Profile

S/N	Characteristics	Categories	Frequency	Percent	Valid Percent	Cumulative Percent
1	Gender	"Male"	455	73.6	78.4	78.4
		"Female"	125	20.2	21.6	100
		Missing	38	6.1		
		Total	618	100		
2	Age	"18-29"	179	29	29.9	29.9
		"30-39"	219	35.4	36.6	66.4
		"40-49"	137	22.2	22.9	89.3
		">=50"	64	10.4	10.7	100
		Missing	19	3.1		
		Total	618	100		
3	Marital Status	"Single"	197	31.9	33.4	33.4
		"Married"	383	62	64.9	98.3
		"Divorced"	10	1.6	1.7	100
		Missing	28	4.5		
		Total	618	100		
4	Educational level	"Primary School"	29	4.7	4.9	4.9
		"High School"	143	23.1	24.1	29
		"Certificat"	49	7.9	8.3	37.3
		"Diploma"	149	24.1	25.1	62.4
		"First Degree"	167	27	28.2	90.6
		"Second degree&above"	56	9.1	9.4	100
		Missing	25	4		
		"First Degree"	167	27	28.2	90.6
		Total	618	100		

		Categories	Frequency	Percent	Valid Percent	Cumulative Percent
5	Family Size	"Two"	70	11.3	13.1	13.1
		"Three"	82	13.3	15.3	28.4
		"Four"	142	23	26.5	55
		"Five and above"	241	39	45	100
		Missing	83	13.4		
		Total	618	100		
6	Occupation type	"Business"	272	44	49.5	49.5
		"Public Servant"	52	8.4	9.5	58.9
		"Private Business Employee"	179	29	32.5	91.5
		"Student"	47	7.6	8.5	100
		Missing	68	11		
		Total	618	100		
7	Number of years of being the Bank's customer Number of years of being the Bank's customer	"<1 Year"	32	5.2	5.6	5.6
		"1-5 Years"	340	55	59	64.6
		"5-10 Years"	135	21.8	23.4	88
		">= 10 Years"	69	11.2	12	100
		Missing	42	6.8		
		Total	618	100		
8	About they ever been terminated there	"Yes"	34	5.5	7.2	7.2
		"No"	441	71.4	92.8	100
		System	143	23.1		
		Total	618	100		

4.2.1 Analysis of Demographic Characteristics of the Respondent

This part of the data analysis deals with the analysis of personal data on the respondents of the questionnaires as per the above Table 2 the summarized result and interpretation are presented as follows

- i. With regard to Gender 580 respondents completed the questionnaire correctly and 455 of the respondents representing 78.4% of the total number of respondents were males while 125 respondents representing 21.6% of the total number were Females. The analysis shows that there were more male customers than females and they were better in using the services of the bank better than female clients.
- ii. From the table 2 above, it is indicated that 599 respondents completed and 179 of the respondents which accounted 29.9% of the respondents age was between 18-29 years; 219 of the respondents which accounted 36.6% of the respondents age was between 30 -39; 137 of the respondents which accounted 22.9% of the respondents age was between 40-49 and the rest 64 respondents which accounted 10.7%) of the respondents age was 50 and above. From the result, it is understood that the majority of the customers of Bank of Abyssinia are between the ages of 30-39, which consisted 36.6% followed by those at the age between the ages of 18-29 that is 29.9%) of the total respondents. On the contrary the smallest numbers of customers are those at the age of 50 years and above, which is only 10.7%) of the total respondents. In general, from the analysis we can infer that the major portions of the bank's customers are young and adult people.
- iii. From the table 2 above, it is realized that 590 respondents completed this part of the questionnaire properly and considered as valid. Out of the respondent 197 or 33.4% of the total are single, 383 which constitutes 64.9% of the total respondent are married, 10

respondents which accounted 1.7% of the total respondents are divorced. From the analysis we can see that the majority of the customers of the bank which represents 64.9% are married followed by 33.4% which represent single respondents and the smallest number is divorced which is 1.7% of the total respondents.

- iv. From the 593 respondents, 29 respondents which constituted 4.9% are primary school complete, 143 respondents which is 24.1% of the total respondents are high school complete, 8.3% are certificate, 25.1% are diploma holders, 28.2% are first degree holders and the remaining 9.4% are second degree and above. From this we can see that the majority of the customers are diploma and first degree holders.
- v. As to the family size, from the total of 535 respondents who responded correctly, 70 respondents which weight 13.1% of the total respondents are customers with the family size of two (2), 82 respondents which accounted 15.3% of the total respondents are customers with three (3) family size, 142 respondents which is 26.5% of the total respondents are customers with the family size of four(4) and above and the remaining 241 responder* with the total proportion of 45.0% from the total respondents are with a family size of five(5) and above. In general the majority of the customers (45%) of the total respondents are with the family size of five (5) and above followed by 26.5% which represent those with family size of four (4).
- vi. Regarding to the type of occupation the respondents are engaged, 550 respondents completed the questionnaire correctly and out of these total respondents 272 respondents which accounted 49.5% of the total respondents are business owners, 52 respondents which is 9.5% of the total respondents are public servants, 179 respondents which is 32.5% of the total respondents are private business employees, 47 respondents which is 8.5% of the total respondents are students. From the above analysis we can see that the majority of the bank's customers are business owners followed by private business employees
- vii. From the total questionnaires distributed, 576 questionnaires were correctly completed regarding the question indicated on table 7 above. Out of the respondents who answered the question correctly 32 respondents which is 5.6% of the total respondents are those who

had been the customer of the bank for less than a year, 340 respondents which is 59.00% of the total respondents had been the customer of the bank for the period of 1-5 years, 135 respondents which is 23.4% of the total respondents are those who had been the customer of the bank for the period of 5-10 years, and the remaining 69 respondents which accounted 12% of the total respondents are customers who had been working with the bank for the period of more than 10 years. From the analysis above, those customers who had been with the bank between 1 and 5 years are 59% of the total respondents.

- viii. About they ever been terminated there service with the bank or not, 475 respondents completed this question correctly and from the total respondents, 34 respondents which accounted 7.2% of the total responded that they have ever been terminated their service with the bank, but the rest of 441 respondents which is 92.8 % of the total respondents replied that they never have been terminated their service with the bank. The analysis indicated that the majority (92.8%) of the customers are not terminated their service with the bank and 7.2% of the respondent was terminated there service before and some of the reason why those customers who replied “yes” were terminated the service with the bank were inconveniency of the branches location, sufficient dollar is not available, because I was not provided working capital but other bank accepted my request and granted me what I requested. The bank is not following or introducing new banking services and my request for loan was not allowed on time.

4.3. Analysis of Service Quality Dimensions

Table 3. Staff of this branch serve the customers with happiness, politeness and are prompt/quick

	Frequenc	Percent	Valid	Cumulative
"Strongly	25	4.0	4.2	4.2
"Disagree"	21	3.4	3.5	7.6
"Agree"	145	23.5	24.1	31.7
Valid "Strongly Agree"	401	64.9	66.6	98.3
"Neither Agree nor Disagree"	10	1.6	1.7	100.0
Total	602	97.4	100.0	
Missi System	16	2.6		
Total	618	100.0		

Regarding to the question indicated above, from the total of 602 respondent's 401 respondents which is 66.6% of the total respondents replied that they "strongly agree" and 145 respondents which is 24.1% of the total respondents also replied that they "agree". This means that 90.7% of the total respondents have favorable response regarding to the question, i.e. staff of their branch serve the customers with happiness, politeness and prompt/quick. On the contrary, 4.2%, 3.5% and 1.7% (9.3%) of the total respondents replied "strongly disagree", "disagree" and "neither agree nor disagree" respectively the figure is significant and it needs the attention of the management.

Table 4: Staff of this branch are neat and properly dressed

	Frequency	Percent	Valid Percent	Cumulative Percent
"Strongly Disagree"	25	4.0	4.3	4.3
"Disagree"	11	1.8	1.9	6.2
"Agree"	170	27.5	29.1	35.3
Valid "Strongly Agree"	361	58.4	61.8	97.1
"Neither Agree nor Disagree"	17	2.8	2.9	100.0
Total	584	94.5	100.0	
Missin System	34	5.5		
Total	618	100.0		

Table 4 above depicted that, from the total of 584 respondents 361 respondents which is 61.8% of the total respondents replied that they “strongly agree” and 170 respondents which is 29.1% of the total respondents also replied that they “agree”. This means that 90.9% of the total respondents have favorable response regarding to the question, i.e. staff of their branch are neat and properly dressed. On the contrary, 4.3%, 1.9% and 2.9% (9.1%) of the total respondents replied “strongly disagree”, “disagree” and “neither agree nor disagree” respectively.

Table 5. Staff of this branch do not make mistakes when they pay and receive money and are willing to rectify mistakes

	Frequency	Percent	Valid Percent	Cumulative Percent
"Strongly Disagree"	25	4.0	4.3	4.3
"Disagree"	7	1.1	1.2	5.5
"Agree"	115	18.6	19.6	25.1
Valid "Strongly Agree"	411	66.5	70.1	95.2
"Neither Agree nor Disagree"	28	4.5	4.8	100.0
Total	586	94.8	100.0	
Missin Svstem	32	5.2		
Total	618	100.0		

With regarding to the question indicated above in table 5, from the total of 586 respondents 411 respondents which is 70.1% of the total respondents replied that they “strongly agree” and 115 respondents which is 19.6 % of the total respondents also replied that they “agree”. This means that 89.7% of the total respondents have favorable response regarding to the question, i.e. staff of the branch do not make mistakes when they pay and receive money and are willing to rectify mistakes. On the contrary, 4.3%, 1.2% and 4.8 % (10.3%) of the total respondents replied “strongly disagree”, “disagree” and “neither agree nor disagree” respectively.

Table 6: Branch staff give service with genuine concern and they feel ownership

	Frequency	Percent	Valid Percent	Cumulative Percent
"Strongly Disagree"	27	4.4	4.5	4.5
"Disagree"	15	2.4	2.5	7.1
"Agree"	124	20.1	20.8	27.9
Valid "Strongly Agree"	419	67.8	70.4	98.3
"Neither Agree nor Disagree"	10	1.6	1.7	100.0
Total	595	96.3	100.0	
Missin System	23	3.7		
Total	618	100.0		

As per the above table (table 6) from the total of 595 respondents 419 respondents which is 70.4% of the total respondents replied that they “strongly agree” and 124 respondents which is 20.8 % of the total respondents also replied that they “agree”. This means that 91.2% of the total respondents have favorable response regarding to the question, i.e. branch staff give service with genuine concern and they feel ownership. On the other hand, 4.5%, 2.5% and 1.7 % (8.7%>) of the total respondents replied “strongly disagree”, “disagree” and “neither agree nor disagree” respectively.

Table 7: Branch Staffs promote different services rendered by the bank and advise me how to use these service

	Frequenc	Percent	Valid Percent	Cumulative Percent
"Strongly Disagree"	41	6.6	7.2	7.2
"Disagree"	45	7.3	7.9	15.0
"Agree"	175	28.3	30.6	45.6
Valid "Strongly Agree"	290	46.9	50.7	96.3
"Neither Agree nor Disagree"	21	3.4	3.7	100.0
Total	572	92.6	100.0	
Missin System	46	7.4		
Total	618	100.0		

As per table 7, from the total of 572 respondents 290 respondents which is 50.7% of the total respondents replied that they “strongly agree” and 175 respondents which is 30.6 % of the total respondents replied that they “agree”. This means that 81.3% of the total respondents have favorable response regarding to the question, i.e. branch staff promote different services rendered by the bank and advice customers how to use these services. On the other hand, 7.2%, 7.9% and 3.7 % (18.7%) of the total respondents replied “strongly disagree”, “disagree” and “neither agree nor disagree” respectively.

Table 8: Branch Staff respect working hours and are available on time

	Frequency	Percent	Valid Percent	Cumulative Percent	
	"Strongly Disagree"	37	6.0	6.5	6.5
	"Disagree"	7	1.1	1.2	7.7
	"Agree"	150	24.3	26.2	33.9
Valid	"Strongly Agree"	348	56.3	60.7	94.6
	"Neither Agree nor Disagree"	31	5.0	5.4	100.0
	Total	573	92.7	100.0	
Missin	System	45	7.3		
Total		618	100.0		

As it is indicated by table 8 above, from the total of 573 respondents 348 respondents which is 60.7% of the total respondents replied that they “strongly agree” and 150 respondents which is 26.2 % of the total respondents replied that they “agree”. This means that 86.9% of the total respondents have favorable response regarding to the question, i.e. Branch staff respect working hours and are available on time. On the other hand, 6.5%, 1.2% and 5.4 % (13.1%) of the total respondents replied “strongly disagree”, “disagree” and “neither agree nor disagree” respectively.

Table 9: Branch staff serve customers on the basis of first comes first

	Frequenc	Percent	Valid Percent	Cumulative Percent
"Strongly Disagree"	35	5.7	6.1	6.1
"Disagree"	8	1.3	1.4	7.5
"Agree"	160	25.9	27.9	35.4
Valid "Strongly Agree"	360	58.3	62.7	98.1
"Neither Agree nor Disagree"	11	1.8	1.9	100.0
Total	574	92.9	100.0	
Missin System	44	7.1		
Total	618	100.0		

As it is indicated by table 9 above, from the total of 574 respondents 360 respondents which is 62.7% of the total respondents replied that they “strongly agree” and 160 respondents which is 27.9 % of the total respondents replied that they “agree”. This means that 90.6% of the total respondents have favorable response regarding to the question, i.e. Branch staff serve customers on the basis of first comes first. On the other hand, 6.1%, 1.4% and 1.9 % (9.4%) of the total respondents replied “strongly disagree”, “disagree” and “neither agree nor disagree” respectively.

4.4. Awareness about the Bank's General Operation Issue

Table 10: The bank's operation is clear and concise

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid "Yes"	519	84.0	86.6	86.6
"No"	28	4.5	4.7	91.3
"Can't say"	52	8.4	8.7	10.0
Total	599	96.9	100.0	
Missing System	19	3.1		
Total	618	100.0		

From table 10 above it is observed that, from the total of 599 respondents 519 respondents which is 86.6 % of the total respondents replied “yes” and 28 respondents which is 4.7 % of the total respondents replied “no”. On the other hand 52 respondents which is 8.7% of the total respondents replied that they can’t say about the question. This implies that the majority of the customers believe that the bank’s operation is clear and concise.

Table 11: Does the time set by the bank to give different services enable the customer to get an efficient service?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid "Yes"	436	70.6	76.0	76.0
"No"	47	7.6	8.2	84.1
"Can't say"	91	14.7	15.9	100.0
Total	574	92.9	100.0	
Missing System	44	7.1		
Total	618	100.0		

From table 11 above it is observed that,, from the total of 574 respondents 436 respondents which is 76.0 % of the total respondents replied “yes” and 47 respondents which is 8.2 % of the total respondents replied “no”. On the other hand 91 respondents which is 15.9% of the total respondents replied that they can’t say about the question? This implies that significant number of customer (15%) are not able to say yes or no

Table 12: If necessary, it is possible to get and communicate the bank's officials who work at different level easily

	Frequency	Percent	Valid Percent	Cumulative Percent
"possible"	512	82.8	86.6	86.6
Valid	23	3.7	3.9	90.5
"Can't say"	56	9.1	15.9	100.0
Total	591	95.6	100.0	
Missing System	27	4.4		
Total	618	100.0		

From table 12 above it is observed that, from the total of 591 respondents 512 respondents which is 86.6 % of the total respondents replied it is possible to get and communicate the bank's officials who work at different level easily and 23 respondents which is 3.9 % of the total respondents replied “impossible”. On the other hand 56 respondents which is 9.5% of the total respondents replied that they can’t say either possible or impossible to get and communicate the bank’s officials who work at different level easily.

Table 13: Whenever there is a complaint, the bank has formal method of resolving those complaints

	Frequency	Percent	Valid Percent	Cumulative Percent
"Yes"	318	51.5	55.8	55.8
Valid	28	4.5	4.9	60.7
" Can't	224	36.2	39.3	100.0
Total	570	92.2	100.0	
Missing System	48	7.8		
Total	618	100.0		

From the above table it is observed that, from the total of 570 respondents 318 respondents which is 55.8 % of the total respondents replied “yes”, i.e. Whenever there is a complaint, the bank has formal method of resolving those complaints and 22 respondents which is 4.9 % of the total respondents replied “no”. On the other hand 224 respondents which is 39.3% of the total respondents can't say either yes or no.

Table 14: The bank's service rendering is not depending on the interest of individuals but it follows the bank's policy and procedure

	Frequency	Percent	Valid Percent	Cumulative Percent
"Yes"	450	72.8	77.7	77.7
"No"	40	6.5	6.9	84.6'
"Can't say"	89	14.4	15.4	100.0
Total	579	93.7	100.0	
Missing System	39	6.3		
Total	618	100.0		

As per the above table, from the total of 579 respondents 450 respondents which is 77.7 % of the total respondents replied “yes”, i.e. the bank's service rendering is not depending on the interest of individuals but it follows the bank’s policy and procedure and 40 respondents which is 6.9 % of the total respondents replied “no”. On the other hand 89 respondents which is 15.4% of the total respondents can’t say either yes or no.

Table 15: The bank charges an equitable price for the service it renders

	Frequency	Percent	Valid Percent	Cumulative Percent
"Yes"	465	75.2	79.6	79.6
"No"	20	3.2	3.4	83.0
Valid				
"Can't say"	99	16.0	17.0	100.0
Total	584	94.5	100.0	
Missing System	34	5.5		
Total	618	100.0		

As per table 15, from the total of 584 respondents 465 respondents which is 79.6 % of the total respondents replied “yes”, i.e. The bank charges an equitable price for the service it renders and 20 respondents which is 3.4 % of the total respondents replied “no”. On the other hand 99 respondents which is 17.0% of the total respondents failed to agree or disagree by saying “yes” or “no” to the question.

Table 16: The decisions made by the bank are flexible and are not ridged

	Frequency	Percent	Valid Percent	Cumulative
Valid	"Yes"	400	64.7	73.8
	"No"	35	5.7	80.3
	"Can't say"	107	17.3	100.0
	Total	542	87.7	100.0
Missing System		76	12.3	
Total		618	100.0	

As it is indicated by table 16 above, from the total of 542 respondents 400 respondents which is 73.8 % of the total respondents replied “yes”, i.e. the decisions made by the bank are flexible and are not ridged and 35 respondents which is 6.5 % of the total respondents replied “no”. On the other hand 107 respondents which is 19.7% of the total respondents failed to agree or disagree by saying “yes” or “no” to the question.

Table 17: The existing services rendered by the bank meet the demand of customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	"Yes"	412	66.7	72.9	72.9
	"No"	103	16.7	18.2	91.2
	"Can't say"	50	8.1	8.8	100.0
	Total	565	91.4	100.0	
Missin System		53	8.6		
Total		618	100.0		

As it is indicated by table 17 above, from the total of 565 respondents 412 respondents which is 72.9 % of the total respondents replied “yes”, i.e. the existing services rendered by the bank meet the demand of customers and 103 respondents which is 18.2% of the total respondents replied “no” ,i.e. the existing services rendered by the bank do not meet the demand of customers. On the other hand 50 respondents which is 8.8% of the total respondents fail to agree or disagree by saying “yes” or “no” to the question.

4.5. Awareness about the Bank’s Services

Table 18 are you aware of all the service of the bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid "Yes"	321	51.9	54.6	54.6
"No"	267	43.2	45.4	100.0
Total	588	95.1	100.0	
Missin System	30	4.9		
Total	618	100.0		

As it is indicated by table 18 above, from the total of 588 respondents 321 respondents (which is 54.6 % of the total respondents replied “yes”, i.e. customers are aware of all the services of the bank. On the contrary 267 respondents which is 45.4 % of the total respondents replied “no”, i.e. they are not aware of the services of the bank. From the analysis we observed that quite a large number of bank’s customer (43.2%) of the customer are not well aware of the different product and service the bank render to its esteemed customer

Table 19: Do the services of the bank satisfy demand

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid "Yes"	407	65.9	72.5	72.5
Valid "No"	154	24.9	27.5	100.0
Total	561	90.8	100.0	
Missin System	57	9.2		
Total	618	100.0		

As it is indicated by table 19 above, from the total of 561 respondents 407 respondents which is 72.5 % of the total respondents replied “yes”, i.e. they agree that the services of the bank satisfy their demand. On the contrary 154 respondents which is 27.5 % of the total respondents replied “no”, i.e. the services of the bank do not satisfy their demand. According to the analysis, though the majority of the customers (72.5%) agree that the services rendered by the bank satisfy their demand, still 27.5% of the customers replied that the services rendered by the bank do not satisfy their demand.

4.6. Additional issues

In addition to the above 19 closed-ended questions, customers were also asked few open-ended questions to give their free opinion. These questions and customers’ responses to the respective questions are indicated as follows.

1. Customer were asked if any service can the bank launch, the respondents of the questionnaire proposed to open more branches so that customers can use the bank’s service by the nearby branch, increase the number of service windows, consider vehicle and house purchase loan facilities, increase the Bank’s POS machines in different areas, encourage to start the Foreign

Currency ATM, maximize the number of foreign money transfer companies and start banking service which enables joint investment on projects. They also mentioned that the Bank needs to develop a system which can enable the bank to send bank statement with customers' mobiles, provide an incentive for loyal customers may attract more new customer and to grant credit facility by considering the worthiness of the project in addition to the collateral.

2. The participants writes their comments about any improvements which is beater to be made by the bank in redelivering its services and the major comments are improve the credit policy which is rigid and lengthy, improve the supply time for new ATM card, make clear and known all the requirements expected from customers to get different banking services. Develop a system where the bank's staffs can delivery cash to our working place, crease the working hour of the bank like other banks. Empower the branch managers so that we can get the service at the branch without going to the head office. Organize your branches with qualified and experiences employees and do not transfer staffs from branch to branch now and then. The guest chairs in branches are not sufficient. Improve the efficiency service delivery, It would be better if the employees of the bank have uniform, In some branches the dressing of employees should be improved, Give more information about the bank's service through brochers, In some branches there are some employees who are not disciplined and they should be corrected, Sometimes some windows are empty and it should be corrected, Parking problems in some branches should be resolved, Some computers in some branches are old and they better be replaced with the new ones, Note counting machines should be available in all the cages and Improve the usage of generators.
3. About the distinctive features of the banks service the participants recognized that, BoA service delivery is efficient and the managers have close relationship with customers, Employees serve customers with loyalty. Employees serve customers with respect, Employees 'relationship with customers is like family relationship, No bureaucratic process, It is possible to withdraw money without pass book, The rate service charge for local transfer is minimum. Its gift certificate is unique than other banks. And additionally Attention is given to customers, the effort the bank is making to get new customers. The smiling face of employees. Transparent

and efficient services finally they said the bank is free from corruption.

4. Asked if they have got any general comments on the BOA service delivery, many participants responded that the ATMs are not sufficiently available and even those few which are available do not even function properly, the competition is getting stronger and stronger that the BOA needs to work hard particularly towards preparing the CPOs.

CHAPTER FIVE SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Introduction

In Chapter four, the results of this study were presented in tabular form and they were analyzed and discussed. Chapter five reiterates the main points in an attempt to achieve the objectives of the study. Summary of the findings and based on the findings conclusion and recommendations are made regarding customer satisfaction and loyalty of Bank of Abyssinia.

5.2. Summary of the Findings

The following are the major findings from the study.

5.2.1. Demographic Profile of the Respondents

Section one (1) of the questionnaire covered general and personal information of the respondents and the analysis revealed the following findings:

- i. The majority of the respondents (78.4%) were male and (21.6%) of the respondents were females. This implies that the bank has more male customers than females.
- ii. The majority of the respondents which accounted 36.6% were between the age of 30-39 followed by those with the age of 18-29 that is 29.9%. This means that 66.5% of the respondents are within the range of 18-39 age. This implies that the majority of the bank's customers are young and adult people. On the other hand the number of customers who are at the age of 40 and above accounted only 32.6% of the total customers. This shows that the bank has to work to increase the number of customers of this age group in terms of product type and channel type.

iii. Regarding to the marital status of the respondents, the majority which is 64.9% of the respondents are married and 33.4 % of them are single. The remaining 1.7% of them are divorced.

iv. Regarding to the family size of the respondents, the majority of the respondents that is 45% are customers with family size of 5 and above (≥ 5) followed by 4 family size which accounted 26.5%. In general almost 71.5% of the customers have a family size of 4 and above (≥ 4).

v. Concerning to the educational level of the customers, 28.2% of the respondents which is the highest rate are first degree holders followed by diploma holders, 25.1% and 24.1%, high school completed customers. On the contrary the smallest numbers of customers are those who are at the two extremes, primary school which accounted 4.7% and second degree and above which accounted 9.4% of the total respondents.

vi. Regarding to the occupation type customers are engaged in, the majority (49.5%) are business owners and 32.5% of them are private business employees. On the other hand public servants and students are 9.5% and 8.5% of the total respondents respectively.

vii. Regarding to the number of years the customers have been working with the bank, the majority (59.0%) of the respondents have been with the bank for the period of 1-5 years and 23.4% of the respondent have been the customer of the bank for 5-10 years. On the other hand, only 5.6% of the customers have less than one year (< 1) relationship with the bank as customer and 12.0% are for more than 10 years.

viii. With regard to the question , if the customers ever been terminated their service with the bank, 92.8% of the customers have never been terminated their service with the bank, but only 7.2% replied they were terminated their services due to some reasons such as;

=> Inconveniency of the branch location

=>Insufficient/ availability of foreign currency

=> Delaying of the bank to introduce new technologies

=> Rejection of loan request

5.2.2. Service Quality Dimensions (SQD) Issues

The statements in section two (2) of the questionnaire, seven questions under three major categories were asked to know the service quality dimensions that the bank provides to its customers.

a. Related to Staff Conduct

Related to staff conduct two questions were asked and the results are summarized as follows:

- i. Regarding to this question 90.7% of the respondents replied as “strongly agree” and “agree” that staff of the branch serve the customers with happiness, politeness and are prompt/quick. On the other hand 7.7% replied that they “disagree” and “strongly disagree”. The remaining 1.7% are “neither agree nor disagree”.
- ii. 90.9% of the respondents replied as “strongly agree” and “agree” that staff of the branch are neat and properly dressed. On the contrary 6.2% replied that they “disagree” and “strongly disagree”. The remaining 2.9% are “neither agree nor disagree”.

b. Related to Credibility

Two questions have been asked to assess the credibility of branch staff members in the eyes of customers and the results are summarized as follows:

- i. 89.7% of the respondents replied that they “strongly agree” and “agree” that staff of the branch do not make mistakes when they pay and receive money and are willing to rectify mistakes. On the other hand 5.5% replied that they “strongly disagree” and “disagree” about the statement. The remaining 4.8% are “neither agree nor disagree”.
- ii. 91.2% of the respondents replied that they “strongly agree” and “agree” that the branch staff give service with genuine concern and they feel ownership whereas, 7.0% of them “strongly disagree” and “disagree” about the statement. The remaining 1% of the respondents “neither agree nor disagree” about the statement.

c. Providing information

Three questions were asked to assess about the ability and interest of employees of the bank to provide the necessary information to customer being at work on time and the summary of the finding are stated as follows:

- i. 81.3% of the respondents replied that they “strongly agree” and “agree” that the branch staff promote different services rendered by the bank and advice customers how to use these services but 15.1% of the customers “strongly disagree” and “disagree” about this statement. The remaining 3.7% of them are “neither agree nor disagree”.
- ii. 86.9% of the respondents replied that they” strongly agree” and “agree” that branch staff respect working hours and are available on time, whereas, 7.7% of the respondents “strongly disagree” and “disagree” with the statement and the remaining 5.4% of them are “neither agree nor disagree”.
- iii. 90.6% of the respondents replied that they “strongly agree” and “agree “that branch staff serve customers on the basis of first comes first where as 7.5% of the respondents “strongly disagree” and “disagree” the statement. The remaining 1,9% of them are “neither agree nor disagree”

5.2.3. Awareness about the bank’s general Service/ operation

In order to assess the customers’ awareness about the general operations of the bank including the policies and procedures, 8 question ware asked and the summary of the responses are depicted hereunder;

- i. 86.6% of the total respondent who completed the questioner correctly agreed that the bank’s operation is clear and concise by replying “yes” while 4.7% of the respondent did not agree by replying “no”. the remaining 8.7% of them are not in a position to say “yes” or “no”

- ii. 76.0% of the respondents replied “yes” that the time set by the bank to give different services enable the customers to get an efficient services, but 8.2%) of the respondents replies “no”, that the time set by the bank to give different services doesn’t enable the customers to get an efficient services.. The remaining 15.9%> of the respondents are not able to say “yes” or “no” and replied “can’t say”.
- iii. 86.6% of the respondents replied “yes” that if necessary, it is possible to get and communicate the bank’s officials who work at different levels easily but 3 9% of the respondents replies “no”, . The remaining 9.5% of the respondents are not able to say “yes” or “no” and replied “can’t say”. This implies that the bank’s officials are easily accessible to customers and this practice should be encouraged and strengthened more.
- iv. 55.8% of the respondents replied “yes” that whenever there is a compliant, the bank has formal method of resolving those complaints whereas 4.9% of the respondents replied “no”. The remaining 39.3%) of them replies as” can’t say”. It is only almost half of the respondents replied “yes” and this clearly shows that the bark should be able to revise some sort of formal mechanisms to resolve complaints and make it known to the customers.
- v. 77.7%o of the respondents replied “yes” that the bank’s service rendering is not depending on the interest of individuals but 6.9%> of the respondents replied “no”. The remaining 15.4%) of them replied as” can’t say.
- vi. 79.6% of the respondents replied “yes” that the bank charges an equitable price for the service it renders but 3.4% of the respondents replies “no”,. The remaining 17.0% of the respondents are not able to say “yes” or “no” and replied “can’t say”.
- vii. 73.8% of the respondents replied “yes” that the decisions made by the bank are flexible and are not ridged but 6.5% of the respondents replied “no”. The remaining 19.7% of the respondents are not able to say “yes” or “no” and replied “can’t say”. This implies that the bank has to work something to make its decisions more flexible.
- viii. 72.9% of the respondents replied “yes” that the existing services rendered by the bank meet the demands of customers but 18.2% of the respondents replied “no”, . The remaining 8.8% of the respondents are not able to say “yes” or “no” and replied “can’t say”. This implies that

the bank has to develop new products and services to satisfy all the customers' needs and demands.

- ix. 54.6% of the respondents replied "yes" that the customers are aware of all the services of the bank whereas 45.4% of the respondents replied "no", means, they are not aware of all the services of the bank. This result signifies that almost half of the customers of the bank are not aware of the services of the bank. Then, the bank has to design a mechanism whereby all the customers can be informed about all the services rendered by the bank.
- x. 72.5% of the respondents replied "yes" that the services of the bank satisfy demand whereas 27.5% of the respondents replied "no", means, the services of the bank do not satisfy demand. This result is an alarming sign that the bank has to improve the existing services and develop new products to satisfy customers more and more.

5.3. Recommendations

Despite the fact that there are many strengths regarding to the customer satisfaction from the findings, there are also issues to be improve and the following recommendations are made:

- i. As the number of female customers constitutes only 21.6% of the total customers, the bank should develop special products and services for females to attract more female customers.
- ii. Since more customers are between the age of 18 and 39, the bank has to develop products and use an appropriate promotional mechanism to attract and increase the number of customer from age 40 and above category
- iii. Since the majority of the customers are married and at the same time with the family size of five and above, this can be taken as a good potential to initiate and develop new products like students and accounts and promoting extensively the existing youth account.

- iv. Provide continues trainings on customer care, communication and time management tor branch staff members in general and for those who have direct contact with customers in particular.
- v. Providing orientation especial to branch employees as to how to promote the bank's services to anyone who come to the branch.
- vi. Make immediate corrections on the existing irregularities of dressing code that is observed on few employees.
- vii. Provide orientation for branch managers and other concerned department member about the different policies and procedures of an operation and follow up the uniformity of service delivery in all branches of the bank.
- viii. Clear and formal way of handling customers' complaint should be in place.
- ix. Empowering employees at different level, so that they can solve customers'" problem immediately.
- x. Revise all the prices the bank charges for its services in relation to the prices other banks charge.
- xi. Frequently develop new products and services and put them in place.
- xii. Strengthening the existing aggressive branch opening practice to be more reachable to customers, Increase the number of ATMs in prime locations. Increase the number of POSs in prime locations

5.4 Areas of further study

Future studies might check the representativeness of the sample by using a test of statistical significant difference could investigate the relationship between service quality dimension and customer satisfaction using correlation, regression and other statistical tool in order to examine the impact of each dimension on customer satisfaction. SAUNDERS, LEWIS and THORNHILL

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APPENDIX

Questioner to assess the customer satisfaction of the bank

..... Branch

Respected madam/sir,

The purpose of this questioner is to gather relevant information from customers about the customer service the banks/banks branch provide and their level of satisfaction. This questioner is going to be used for academic purpose and as part of my project I would like to gather some information from you which will help me in an in depth study of the project. I would be indebted if you cooperate with me in filling the questionnaire by taking few minutes of your valuable time. Since this questionnaire is about the service of the branch and your response will be strictly confidential.

N.B

- No need to write your name
- Put sign (✓) inside the box or table for an alternative you think is right

Thank you

Girum Sintayehu

1. Personal Information

1.1 Gender

Male Female

1.2 Age

18-29 year's old 30-39 years old
 40-49 years old 50 years and above

1.3. Marital Status

Single Married Divorced

1.4. Educational Level

Primary School High School certificate
 Diploma First degree Second degree and above

1.5 Family Size

Two Three Four Five and above

1.6. Occupation Type

Business (Sub Sector _____)
 Public servant Private Business employee Student

1.7. How long have you been the customer of the Bank?

Less than one year 1-5 years
 5 - 10 year's More than 10 years

1.8. Have you ever been terminated your service with the Bank?

Yes No

If your answer for question 1.9 is yes, why? _____

2. Service Quality Dimensions

INSTRUCTION- Please tick (✓) the number that you feel most appropriate, using the scale from **1 to 5**. Where

1. Strongly Disagree 2. Disagree 3. Neither Agree nor Disagree 4. Agree 5. Strongly Agree

Quality Dimensions		Strongly Disagree	Disagree	Disagree	Neither Agree	Agree	Agree	Strongly Agree	
a) Related to Staff Conduct		1		2		3		4	5
3.1	Staffs of this branch serve the customers with happiness, politeness and are prompt/Quick.								
3.2	Staffs of this branch are neat and properly dressed.								
b) Credibility									
3.3	Staffs of this branch do not make mistakes when they pay and receive money and are willing to rectify mistakes.								
3.4	Branch Staffs give service with genuine concern and they feel ownership.								
c) Providing Information									
3.5	Branch Staffs promote different sendees rendered by the bank and advise me how								
3.6	Branch Staffs respect working hours and are available on time.								
3.7	Branch Staffs serve customers on the basis of first comes first.								

3. Awareness about the Bank's General Operation

3.1. The bank's operation is clear and concise? Yes No Can't Say

3.2. Does the time set by the bank to give different services enable the customers to get an efficient service? Yes No Can't Say

3.3. If necessary, it is possible to get and communicate the bank's officials who work at different level easily? Possible Impossible Can't Say

3.4. Whenever there is a complaint, the bank has formal method of resolving those complaints? Yes No Can't Say

3.5. The bank's service rendering is not depending on the interest of individuals but it follows the bank's policy and procedure? Yes No Can't Say

3.6. The bank charges an equitable price for the service it renders?

Yes No Can't Say

4.7. The decisions made by the bank are flexible and are not rigid?

Yes No Can't Say

4.8. The existing services rendered by the bank meet the demand of customers?

Yes No Can't Say

4. Awareness about the Bank's Services

4.1. Are you aware of all the services of the bank?

Yes No Can't Say

4.2. Do the services of the bank satisfy your interest?

Yes No Can't Say

4.3. Please mention any service that you need the bank to launch, if any? _____

4.4. Please comment any improvement to be made by the bank in delivering its services, if any? _____

4.5. What makes the bank's service delivery difference from other banks?

7. Any general comment you would like to mention, if any?

