



SCHOOL OF GRADUATE STUDIES

ASSESSMENT OF UTILITIES SERVICES PAYMENT QUALITY AND CUSTOMER SATISFACTION: THE CASE OF KIFIYA FINANCAL TCHNOLOGY - SELECTED LEHULU CENTERS IN ADDIS ABABA

BY

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June 2019

Addis Ababa, Ethiopia

ST. MERY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

Master of Business Administration Program

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF GRADUATE
STUDIES IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR DEGREE OF
MASTER OF BUSINESSIN ADMINISTRATION**

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ADMINISTRATION**

**June, 2019
ADDIS ABABA**

Endorsement

This is has been submitted to St. Mary's University School of Graduate Studies for Examination with my approval as a university advisor.

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St. Mary's University Addis Ababa

May 2019

DECLARATION

I declare that this thesis study for the M.A. degree in Business Administration in General Management at the St. Mary's University, hereby submitted by me, is my original work and have not previously been submitted for a degree at this or any other University, and that all references materials contained therein have been duly acknowledged.

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CERTIFICATION

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Master of Business Administration Program

This is to certify that the thesis prepared by Neima Sherfa, entitled ‘Customer Satisfaction With Utilities Services Payment Of Addis Ababa: A case of Kifiya Financial Tech Plc – Lehulu’ and submitted in partial fulfillment of the requirements for the award of the Degree of Master of Arts Business Administration in General Management complies with the regulations of the University and meets the accepted standards with respect to originality and quality.

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LIST OF ACRONYMS

AAWS: Addis Ababa Water & Sewage Authority

EEPCO: Ethiopian Electric Power Corporation

ICT: Information Communication Technology

MCIT: Minster of Communication and Information Technology

OECD : Organization for Economic and Cooperation Development

PPP: Public Private Partnership

QMS: Queue Management System

QoS: Quality of Service

SPSS: Statistical Package for Social Sciences

SERVQUAL: Service Quality

SQMS: Smart Queue Management System

UBS: Unified Billing System

UPS: Uninterruptible Power Supply

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ABSTRACT

This study focused on the assessment of utility services payments Quality and customer satisfaction of Lehulu service centers of Kifiya Financials Tech Plc. The main objective of the study was to assess the customer's satisfaction level with Utilities services provision of the selected Lehulu service centers. To achieve the objective, a mixed research approach was employed and sample data was collected from 200 customers by survey method. The collected data was analyzed by using descriptive analysis with help of SPSS and Microsoft office excel. The result of the study revealed that customers were satisfied in the aspects of lehulu service centers office location, file and record management, office service hours of lehulu service centers. However, customers were dissatisfied with waiting and parking facility, services within time standard, employees' confidence, provision of accurate information, and complaints handling efficiency of the service centers. Furthermore, the study found that the overall satisfaction of customers with the Utility payment services quality in the four selected Lehulu service centers in Addis Ababa was 40%. Moreover, the study shown that, major service delivery problems in Kifiya-Lehu Utility service centers that encountered customers and lead them to be dissatisfied are Long queue, limited waiting & parking areas , poor complaints handling system , shortage of bill collectors (Counters), Electric power and system failure) and staff skill & knowledge gap, respectively. Therefore, the researcher suggested that Kifiya –Lehulu should create conducive working environment and facilities, provide services within the promised time standard using better modern technology, give training to lehulu employees and, strengthen complaints handling mechanism and develop strong and consistent internal and external integration and co-operation with other government Agencies and customers. Finally, a due attention should be given to service quality dimensions to enhance customers' satisfaction level in the Lehulu Utilities services payments centers.

Keywords: Customer Satisfaction, Utility Services payments, Service quality, Kifiya- Lehulu,

CHAPTER ONE

1. INTRODUCTION

The idea of customer satisfaction has fascinated much attention in recent years. Organizations that try to analyze this concept should begin with an understanding of various customer satisfaction models. According to Aborampah (2010), satisfaction is a subjective concept and depends on so many factors and varies from person to person. Customer satisfaction can be used to evaluate and enhance the performance of an organization as a measure of quality of goods and services as expected by customers who consumed them (Fornell, 1996). Customer service is a series of actions planned to improve the level of customer satisfaction, that is, the feeling that a product or service has met the customer expectations (Turban, 2002).

Waiting in lines for utilities payment services seems to be part of our everyday life and inevitable especially in service organizations. Apart from waiting in line at banks, cinema, hospitals, public service , shops/ payment centers and the like when leaving in Ethiopia you may observe people waiting in line even when waiting for a taxi or at a bus stops (to create convenience for first arrive- first served discipline) and sometimes also at bakery shops. Some queues are intolerable they become causes for dissatisfactions on customers when it demands considerable amount of their valuable time. And so, organizations need to have a mechanism to conduct analysis on how to satisfy customers and reduce their dissatisfaction resulting from the quality of it. Hence, this study aims at contributing to this need by conducting an analysis on the area and come up with findings that would benefit similar organizations by taking Kifiya Financials Tec Plc – Lehulu service centers as cases study area. Lehulu is a network of centers providing a Unified Billing System that allows citizens to pay all their Utility bills (Electricity, Water, and landline phone) in any one its centers.

1.1. Background of the Study

The idea of customer satisfaction has fascinated much attention in recent years. According to Aborampah (2010), satisfaction is a subjective concept and depends on so many factors and varies from person to person. Customer satisfaction can be used to

evaluate and enhance the performance of an organization as a measure of quality of goods and services as expected by customers who consumed them (Fornell, 1996). Customer service is a series of actions planned to improve the level of customer satisfaction, that is, the feeling that a product or service has met the customer expectations (Turban, 2002). Customer satisfaction is defined as the attitude resulting from what customers think should happen (expectation) interacting with what customers think did happen and service concept is a shared understanding of the nature of the service provided and received. Service concept is a key tool that can communicate the set of benefit: outcome, experience, and operation together with the psychological benefits to the customer in order to demonstrate the potential value of the service (Lawrence, 2006).

Moreover, Service quality, effective service delivery and efficient complaints handling are among the indicator of customer satisfaction for governmental organizations in the 21st century. Government institutions have been launching new strategic approaches and reforms to ensure customers satisfaction with quality and modern service and to place them at the center of the public organizations service delivery system to achieve the overall objectives of any service delivery organization. However, service quality practices in public sector organizations are slow and further exacerbated by difficulties in measuring outcomes, greater scrutiny from the public and the press, a lack of freedom to act in an arbitrary fashion and a requirement for decisions to be based on law (Teicher *et al.*, 2002).

Measuring service quality and customer satisfaction is a central issue to evaluate the public service delivery programs implementation. It is the best instrument to check whether the reform program has been successful or not. However, it is not an easy task. The challenge arises from the absence of a universal definition of quality services and measurement indicators. Gaster and Squires (2003: 3) explained the challenges as "differences of definition and identification of need, conflicts of interests, constraints of finance, arguments about policy, and legal requirements must necessarily be taken into account in decisions about the extent, nature and focus of services to and for the public

Furthermore, the Ethiopian government has formulated E-Gov Strategy-2010 to deliver efficient public service through information technology infrastructure; Common Service

Centers (CSC) is mentioned as one of the target to be able to achieve the E-Gov strategy. CSC is unifying the different bill collection centers into one window service payment point to enable the citizens get the services in integrated and simplified way. Accordingly, Ministry of Information Communication Technology (MICT) of Ethiopia has taken prominent role in implementing the strategy through PPP approach. Therefore, since 2004 E.C the MICT has entered a public private partnership agreement with Kifiya Financial Technology PLC and launched a single window facility for payment of utility bills. The system is known as 'lehulu', an Amharic word meaning "for all". Lehulu has replaced fragmented utility payment centers of Ethiopian Electric Power Corporation (EEPCO), Ethio Telecom, and Addis Ababa Water & Sewage Authority (AAWSA) to unified billing system (UBS).

Nowadays, customers do not simply demand for quality but they also demand for speed. According to Leoven (2015), customers do not tolerate waiting in line for long periods of time just to receive whatever kind of products or services unless those things are really important or more valuable than the time spent for waiting. And so, the objective of every organization is to serve customer at very quick time. The more responsive it can be to customer, it will gain more customer satisfaction. In dynamic business environment, organization in the service sector tries to build competitive advantage in the way the customers are served. The waiting line in Utility service centers problem is not only problem for customers; it is problem even for employees (Deepak, 2016).

The application of Utility service payments efficiency and customers' satisfaction is at its infant stage or almost not much practiced by most Ethiopian organizations that usually have long customers' queue. And so, different studies need to be conducted on the area and on the existing situation to come up with improvements in the Utilities services payments quality delivery system and the related customers' satisfaction of all users from household users and industries. Hence, this study assessed the Utility Payment Service Quality and Customers Satisfaction in the Kifiya Financial Technology Selected Lehulu Service Centers in Addis Ababa to contribute to the body of knowledge.

Definition of Key Terms

Customer expectations: are beliefs about service delivery that serve as standards or reference points against which performance is judged (Zeithaml, 1993).

Customer satisfaction: a term frequently used in marketing, is a measure of how products and services supplied by a company meet or surpass customer expectation.

Lehulu :- is a network of centers providing a Unified Billing System that allows citizens to pay all their Utility bills (Electricity, Water, and landline phone) in any one its centers.

Utility: Utility is that quality in a commodity by virtue of which it is capable of satisfying a human want. Air, water (free goods) and food, cloth etc. (economic goods) satisfies people's wants and hence they possess utility. (Agri Info, 2015)

Perceived waiting time: The time elapses between arrival at the center and getting served, expected by customers.

Queue: customers waiting to be served form a waiting line (a line or sequence of people awaiting their turn) (Slack, Chambers & Johnston, 2010)

Waiting Environment: often represent the first interaction point of the service (bill settlement) journey and as such contribute to end-user overall experience

1.2 Background of the Organization

Kifiya is a Digital Service Provider leveraging innovative technology to enable and provide electronic, branchless banking and mobile money services. Kifiya Financial Technology Plc. (Kifiya) was established in February 2010 by the founders who had long experience in Information Communication Technology (ICT) in Ethiopia. The company is a company dedicated to making financial and non-financial services simple, affordable and within reach in Ethiopia and beyond (Kifiya Financial Technologies, 2019).

Kifiya Financial Technology PLC, in Public Private Partnership (PPP) with the Ethiopian Ministry of Communication and Information Technology launched e- Service Centers known as "Lehulu" in Addis Ababa in February 2013. Lehulu is a network of centers providing a Unified Billing System that allows citizens to pay all their Utility bills (Electricity, Water, and landline phone) in any one of 32 centers throughout Addis

Ababa. Previously the centers were 34 but in 2019 two service centers (Arada and Lideta) were closed.

The Amharic word “Lehulu” implies a dual meaning, “for everyone” and “for all services.” The centers are based on a “Build, Own, Operate, and Transfer” model to deliver bill payment services for three utilities – water, electricity and telephone – in any one of the new locations. For the first time in Ethiopia, citizens have been provided with the convenience of one-stop service to pay their utility bills anywhere, quickly and easily, during extended working hours, accompanied by an unparalleled level of customer service.

Currently, 32Lehulu centers have been opened in Addis Ababa, receiving payments for Ethio-Telecom, Addis Ababa Water and Sewerage Authority , Ethiopian Electric Power Corporation and Addis Ababa Traffic Bureau with six others to become operational in the near future (Kifiya Financial Technologies, 2019).

Lehulu aims to provide Customers with Benefits like: pay for all utilities in one place, travel costs reduced with travel to only one center, pay at any Lehulu Center, extended opening hours, queue management system for reduced wait time, service provided at no additional charge, trust and respect, helpful Information Desk, & friendly and helpful staff.

1.3. Statement of the Problem

Utility billing services are by their very nature different from other goods and services delivered in competitive markets. In Ethiopia, such utility services have been monopolized by government and figure prominently in the political and social discourse of governments.

There are three critical strategic issues related to improving urban infrastructure in emerging economy: (1) the enhancement of governmental financing capabilities through the mobilization of private sector fund, (2) the improvement of public investment efficiency, and (3) the harnessing of consumer oriented management. PPP are emerging as one of the most viable and efficient methods for addressing the issues (Marian Moszoro and Magdalen Krzayzanowska, 2011).

The Ministry of Communication and Information Technology (MCIT) clearly recognizes the role of PPPs approach in delivering public information services like electric power service, telephone service and water service by establishing relationships with the private sector ICT firms and implementation of Unified Billing System (UBS) with kifiya financial technology (RahelSertsu, 2014).

Previously, Ethiopians were paying their bills to three utility companies from different payment points. Addis Ababa has 2.1 million transactions each month and 1.1 million bill paying customers and the unified billing system is set to offer more convenience to the people. But as per the knowledge of the researcher, the service quality of lelulu payment services and the perception of customers are not well studied. Therefore, this study was assessed the customers satisfaction and Utilities services payments quality using the SERVQUAL Model of quality and satisfaction measurement index in the Kifiya Financial Technology PLC- four selected Lehulu service centers practice in Addis Ababa to answer the following Research Questions.

1.4 Research Questions

To achieve the objectives, the study attempts to answer the following questions that are developed based on the reviewed literatures:-

RQ1. What is the satisfaction level of Utilities services users/customers with the quality service dimensions in the study area?

RQ2. What major challenges are prevalent in the study areas that hinder the service quality?

RQ3. To what level are customers satisfied with Utilities services qualities in the selected Lehulu service centers?

1.5. Research Objectives

The objectives of the study are as follows:

1.5.1 General Objective of the Study

The general objective of this study was to assess the satisfaction level of customers with Utilities Services Payment Using service quality determinant factors in Addis Ababa four Kifiya Lehulu Service centers specific objectives of this study were to

1.5.2 Specific Objective of the Study

1. Assess Customers satisfaction level with Utilities Services quality Dimensions in the study area.
2. Examine the challenges faced by Utilities service in the selected Lehulu service centers.
3. Analyze the overall satisfaction level of Utility service payments customers in the study area.

1.6. Significance of the Study

This study has significant benefits to many people & organizations, especially to Lehulu and other similar service organizations like banks. First of all, it adds to the literature on utility payments service and customer satisfaction which will be accessed by lecturers and scholars.

Lehulu management will benefit a lot from this study as it will serve as a basis for Lehulu to assess whether workflows and procedures should be revisited, planning and operation need to be reviewed and if service time should be reduced, thereby leading to improved customer's satisfaction and improved overall efficiency in service delivery. Most importantly, it will benefit the customers of Lehulu (the public at large) in improved speed of service, convenience and saved valuable time if Lehulu implements the recommended actions.

Furthermore, the company could also improve its image both in the eyes of the general public & the government. This might result in getting the approval to extend their service to other regional cities & other similar service as well. Additionally, they could also get the attention & approach of other companies that look to outsource their service delivery to customers.

The outcome of the study could be helpful to the researcher herself as a partial fulfillment of the requirements for the Award of a Masters' Degree in Business Administration. Besides, the findings of the study could offer an opportunity for further studies in the area of Utilities services payments quality and customer satisfaction since it is not well studied in Ethiopia.

1.7. Scope of the Study

The study assessed the customer satisfaction and quality of utility payment services of four selected / Legahar, Boqlobet, Wolesefer and Menilik Lehulu service centers. The study also incorporated the responses of customers & Lehulu area managers and experts with respect to quality utility payment services and the satisfaction level of the customers on Lehulu at selected branches from the 32 Lehulu centers using the SERVQUAL Model questionnaires through distributed structured questionnaire. Other data's considered are those acquired by in-depth interviews made to the area managers' of Lehulu. To this end the study was limited to the SERVQUAL MODEL –Dimensions /Tangibility, Reliability, Responsiveness, Assurance and Empathy. The time frame for the data collection was for the last five years.

The time frame for the data collection was for the last five years.

1.8. Limitations of the Study

In spite of the several contributions of the study intended to give, the researcher has faced with some problems when conducting the study.

Since the area of utility services payments providing by Lehulu service centers are current phenomenon unavailability of more related secondary data in the web page might be occurred. The second limitation was difficulty in getting organized secondary data from the branch office. The third limitation of the study was that as usual, very minor error might be a part of this thesis in line to analysis and interpretation of qualitative data.

Nevertheless, since all necessary precautions were taken by the researcher for the limitations, these limitations did not affect the findings of the study.

1.9. Organization of the Study

The study report was organized by five chapters. The first chapter introduces about the background of the study, statement of the problem, objective of the study, research questions, and significance of the study, scope of the study, limitations of the study and description of the study area.

The second chapter presents the literature review part of the study which includes the theoretical review in its first section followed by the previous studies related to the study area as well as conceptual frame work, knowledge gap and conclusion.

The third chapter outlines the research Methodology used by the researcher to collect the relevant data to achieve the objectives of the study. It describes the research design, research approach, sample design, sources of data, as well as methods of data presentation, analysis and discussion and interpretation. Chapter four deals with the presentation, analysis and interpretation and discussion of the findings of the study according to research objectives and questions. Lastly, Chapter five presents summary of major findings, conclusions and recommendations that have driven from the findings of the study in chapter four.

CHAPTER TWO

LITERATURE REVIEW

2.1. Concept of Service Delivery

Many experts have defined the meaning of service in various ways. “Service” was an act, or performance, of people offered by one party to another. In addition, a service is an economic activity that creates value and provides benefits for clients at specific times and places, with the result of bringing about a desired change, in or on behalf of, the recipient of the service (Lovelock, 2004).

Some basic definitions of service as defined by Management Gurus are: “A service is any activity or benefit that one party can offer to another which is essentially intangible and does not result in the ownership of anything.” By Kotler, Armstrong, Saunders and Wong (year and page number) “Services are economic activities that create value and provide benefits to customers at specific times and places as a result of bringing about a desired change in or on behalf of the recipient of the service.

2.1.1 Public Private Partnerships in Utility

Marin argued that the potential impact of a PPP on the tariff depends on how far the initial tariff level is from the cost-recovery level and on the extent of efficiency gains that can be made by the private operator—two factors that move in opposite directions and can be of very large magnitude in developing countries. The evolution of tariff levels in a number of PPP projects was analyzed as part of the present study. In most cases, tariffs rose over time, but the underlying reasons, as well as whether those increases were justified, could not be assessed (Marin, 2009).

According to Organization for Economic Co-operation and Development (OECD) study given the shortage of public funds in most developing countries, the obvious solution is to invite greater private sector participation, but this too is problematic since investing in infrastructure projects in many parts of the world is not financially viable from a private sector perspective. One solution is to expand the use of public-private partnerships (PPP) in utilities, relying on ODA to enhance the quality of projects, reduce risks and raise profitability.

The economic rationale for doing so, in effect subsidizing private enterprises, rests on the presumption of market imperfections. The first category of imperfections relates to the lack of administrative and regulatory capacities to provide an adequate environment for PPPs.

Conversely, if the problem is a lack of specific knowledge on how to conduct PPPs a much more targeted approach to address the market imperfection is feasible. The second market imperfection is political and other non-commercial risk in developing countries. This should not be confused with the quantifiable likelihood of defaults or failure of a number of projects, against which large and internationally diverse investors can provision on their own. Risk, in the sense of truly unforeseeable events, is in practice closely related with country's administrative and regulatory capacities. The chance of political or social "events" throwing a long-term contractual relationship into jeopardy is far greater where public governance is weak and the rule of law not firmly entrenched. Risk mitigation measures may therefore often be a second-best to addressing other market failures, or a "quick fix" while waiting for these failures to be addressed (Thomsen, 2005).

2.1.2 Concepts of Customer Satisfaction

Satisfaction can be defined as a person's feeling of pleasure or disappointment resulting from comparing one's perception of a performance received (an outcome) and one's initial expectations. If performance falls short of expectations, the client is dissatisfied. On the contrary, if performance matches expectations, the client is satisfied. If performance exceeds expectations, the client is highly satisfied or delighted (Kotler, 2000: p. 36).

2.2 Theoretical Literature

2.2.1 Public Service Delivery

According to Gaster and Squires (2003), public service is a term usually employed to mean services provided by the government to the citizens, either directly (through the public sector) or indirectly by financing the private provision of the services, and it is associated with a social consensus (usually expressed through democratic elections) that

certain services should be available to all, regardless of their income. Even where public services are neither publicly provided nor publicly financed, for social and political reasons they are usually subject to strict regulation than most economic sectors.

Public services have distinguishing characteristics from private goods and services. Public services are paid through general taxation or means-tested payment or direct fees. Individual payments by choice and profit motives, which are common in the private services, are rare in public services. Public services operate within a legal and financial framework that is very different from the profits-driven private sector. Moreover, the public sector is, collectively, the world's largest service provider. Any incremental improvement in public services positively impacts millions of people. The first step to 'delivering the customer promise' is to know your customers and their needs (Gaster and Squires, 2003).

Measuring Public Service Delivery

Measuring service quality and customer satisfaction are a central issue to evaluate the PSDRs implementation. It is the best instrument to check whether the reform program has been successful or not. However, it is not an easy task. The challenge arises from the absence of a universal definition of quality services and measurement indicators. Gaster and Squires (2003: 3) explained the challenges as "differences of definition and identification of need, conflicts of interests, constraints of finance, arguments about policy, and legal requirements must necessarily be taken into account in decisions about the extent, nature and focus of services to and for the public.

Chakrapani (1998: 4) indicated the difficulties of defining quality and suggested to avoid getting into an academic definition of quality by accepting some operational definitions. He stated "a product or service has quality if customer's enjoyment exceeds their perceived value for money. In a competitive market, the product or service with the highest quality is the one that provides the greatest enjoyment". This definition focuses on customer satisfaction to measure service quality.

Leisen and Vance (2001: 308 & 309) identified two schools of thought on service quality from a theoretical perspective. The first school of thought is European and maintains that consumers judge the quality of services on two broad aspects: (1) the service delivery

process - the way the services are performed; and (2) the service outcome - the end-result of the service. The second one, the US school of thought on service quality, identifies five service quality dimensions, which in general correspond most closely to the European process component of the service. These five dimensions of service quality are: reliability, responsiveness, assurance, empathy, and tangibles (each of them will be elaborated later).

The above mentioned schools of thought in general agree the quality of services should be measured or judged by the taxpayers. However, they differ on the techniques or methods of how customer satisfaction is measured in relation to service quality. The European school of thought includes both the process and outcome of the services to measure quality, while the US school of thought focuses on process aspects of the services.

In case of Ethiopia, the Ethiopian government has formulated E-Gov Strategy-2010 to deliver efficient public service through information technology infrastructure; Common Service Centers (CSC) is mentioned as one of the target to be able to achieve the E-Gov strategy. CSC is unifying the different bill collection centers into one window service payment point to enable the citizens get the services in integrated and simplified way. Accordingly, Ministry of Information Communication Technology (MICT) of Ethiopia has taken prominent role in implementing the strategy through PPP approach. Therefore, since 2004 E.C the MICT has entered a public private partnership agreement with Kifiya Financial Technology PLC and launched a single window facility for payment of utility bills. The system is known as 'lehulu', an Amharic word meaning "for all". Lehulu has replaced fragmented utility payment centers of Ethiopian Electric Power Corporation (EEPCO), Ethio Telecom, and Addis Ababa Water & Sewage Authority (AAWSA) to unified billing system (UBS).

In this paper, the multiple case study present the practice and challenge faced at conditional level of public private partnership in adapting and implementing in unified billing system.

2.2.2 Utility Service Payments

In Bill Collection It is common for poorly performing public utilities to have low bill-collection rates because of lax enforcement and the fact that people often resent paying for poor services. Bill collection is an area in which it is widely assumed that private operators are efficient, because of direct financial incentives. Indeed, this study found that, in most cases, the introduction of a private operator markedly improved collection rates. This is the dimension in which the positive contribution of management contracts was most consistent, with all the projects in the sample achieving significant improvements (Marin, 2009).

Effective billing and collection systems are a critical component for ensuring the viability of a service provider. Improving billing and collection activities has an immediate impact on the revenue streams of a service provider that can, in turn, help the service provider in improving services. However, while effective billing and collection practices depend on many internal factors (including customer databases, the extent of metered and unmetered service provision, tariff and billing structures, delivery of bills, and facilities for customer payments), the institutional arrangements under which service providers operate and provide services determine whether such practices will remain sustainable in the long term. Efficient billing and collection practices can set incentives for the provider to effectively charge and collect water bills while also fulfilling a commercial orientation to services. Hence, Service providers may lack important internal controls for timely, accurate, and transparent billing and collection practices. They sometimes do not have updated, accurate, and complete computerized listings of the customers they are serving, thus making accurate billing almost impossible. Such mechanisms may also be ineffective because of the structure of tariffs as well as the absence of metered connections. Poor collection practices also result from a lack of willingness on the part of consumers to pay because of the poor quality of services and the poor customer care they receive, or from substandard collection systems that are cumbersome and not transparent, thus dis incentivizing payment of bills.

Increasing billing and collection rates is one of the key tools for enhancing the revenue base of the utility, achieving financial viability, and sustainability and hence registering Improvements in services delivered. Service providers will need to realize that the benefits of efficient billing and collection practices on their operations is almost instant and can, in fact, improve the revenue accounts of the utility almost immediately. It is in this aspect that the importance of revenue sufficiency cannot be overemphasized. While the most significant impact of poor billing and collection practices is probably on revenue adequacy and cost recovery, thus resulting in poor standards of services, ineffective billing and collection practices also result in suboptimal results and operational inefficiencies. Given that every service provider must spend time and resources on billing and collection functions, any ineffective initiative will result in cost inefficiencies (Agrawa, 2008).

2.2.2.1 Computerized System of Billing

According to Agrawa computerized system of billing and an updated and complete customer database is a must if a service provider is looking to maintain high billing efficiencies. Providers must also ensure that customer databases are updated and computerized, through robust accounting, recordkeeping, regular systematized checks, and billing procedures (Agrawa,2008).

Competitive liberalized markets in Europe, Australia and some U.S. states have altered the traditional utility relationship with the customer. Retail energy providers in these markets have been working to attract and retain customers since the 1990s. Customers in these markets have more choice, and they are exercising that choice more often, especially commercial and industrial customers. What have also changed in recent years is customers' expectations of their service providers. Customers want their utility to be more responsive and reliable. Armed with mobile phones, iPods and personal computers, customers are coming to expect their utility to deliver the Omni-channel experience that they get from their bank or retailer. (Febowitz,2014).

2.2.2.2 Determinants of Customer Satisfaction

There are many customer satisfaction driving factors that need to be examined so as to accurately measure it. According to Oliver (1993), Parasuraman et al. (1988), and Gronroos (1994), service quality and customer service experience could influence customer satisfaction. Wilson et al. (2008) as cited in Amanfi (2012), stated that other than service quality such as price or compliance cost, product quality, complaint handling and employee satisfaction can determine customer satisfaction. Moreover, Churchill and Suprenat (1982) explained that a positive direct relation exists between expectation and taxpayer satisfaction. According to the authors, expectation and disconfirmation are important variables to explain customer satisfaction.

Therefore, with regard to determinants of customer satisfaction, the explanation of different researchers depends on the type of service. One of the most important forms of customer satisfaction analysis for delivering service improvement is key drivers' examination. The aim of key drivers' identification is to recognize the most important drivers of satisfaction or dissatisfaction with a service in order to identify the areas in which changes to the service will have the greatest positive impact on the customer. The five key drivers of customer satisfaction are; service delivery, timeliness, and professionalism, information and staff attitude, are now widely accepted and can provide a valuable starting point from which customer satisfaction and experience can be measured (HM Government, 2007).

2.2.2.3 Customer Satisfaction Indexes

The concept of customer satisfaction as a measure of perceived service quality was introduced in market research. In this field, many customer satisfaction techniques have been developed. The best known and most widely applied technique is the SERVQUAL method, proposed by Parasuraman et al. (1985). The SERVQUAL method, introduced the concept of customer satisfaction as a function of customer expectations (what customers expect from the service) and perceptions (what customers receive). The method was developed to assess customer perceptions of service quality in retail and service organizations. In the method, 5 service quality dimensions and 22 items for measuring service quality are defined.

Service quality dimensions are tangibles, reliability, responsiveness, assurance, and empathy. The method is in the form of a questionnaire that uses a Likert scale on five levels of from “strongly disagree” to “strongly agree”.

2.2.3 Service Quality

Since customer satisfaction has been considered to be based on the customer’s experience on a particular service encounter, (Cronin & Taylor, 1992) it is in line with the fact that service quality is a determinant of customer satisfaction, because service quality comes from the outcome of the services from service providers in organizations. In relating taxpayer satisfaction and service quality, researchers have been more precise about the meaning and measurements of satisfaction and service quality. Satisfaction and service quality have certain things in common, but satisfaction generally is a broader concept, whereas service quality focuses specifically on dimensions of service (Wilson et al., 2008).

It has been proven from past researches on service quality and customer satisfaction that Customer satisfaction and service quality are related from their definitions to their relationships with other aspects in tax revenue offices. Some authors have agreed to the fact that service quality determines customer satisfaction. Parasuraman et al., (1985) in his study, proposed that when perceived service quality is high, then it will lead to increase in customer satisfaction. Some other authors did comprehend with the idea brought up by Parasuraman (1995) and they acknowledged that “Customer satisfaction is based upon the level of service quality that is provided by the service providers” (Saravana & Rao, 2007).

2.2.3.1 Measuring Service Quality

Service Quality is a degree to which a set of inherent characteristics fulfills the requirements. The Customer wants to avail different services offered to them by service providers. Delivered service will become as the Quality Service if it meets the customer expectations. But customer expectation depends upon the customer perception, which may differ from person to person. Service quality is nothing but the difference between the service expectation & service actually received by the customer. The Customer has certain expectations about the service. If the Customer experiences the same service as

they expect, then this difference will be zero and we can say that the service quality is very good. The higher the difference of above equation lower will be the service quality. That is why the perception should be taken into consideration by service provider to meet the customers' requirements (Philips Crosby, 2008).

Service quality provided to taxpayers in tax department becomes the main concern of many revenue authorities. This is because it is related to society as service users. According to Kotler (2012), quality service is any action or activity that can be offered by one party to another, which is essentially intangible and does not result in any ownership. Meanwhile, according to Tjiptono (2007), Service quality is an attempt to fulfill needs and desires of and deliver accuracy in balancing customer expectations.

2.2.3.2 SERVQUAL Model/Instrument

The SERVQUAL instrument is the most popular and widely used instrument to measure service quality (Suresuchandar et al., 2002: 363). Leisen and Vance (2001: 309) also indicated that SERVQUAL has been applied both in its original and slightly modified form in a number of international service settings. SERVQUAL was developed in the mid 1980s by Zeithaml, Parasuraman and Berry. Originally it was set to measure 10 aspects of service quality: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding or knowing the customer and tangibles. However, by the early 1990s the authors had refined the model with five dimensions: reliability, assurance, tangibles, empathy and responsiveness (Wikipedia Encyclopedia, 2008). Walson et al. (2002, 325) elaborated these five dimensions as follows:

Tangibles: include the company's or service provider's physical facilities, equipment, dress of their employees, decor and communication materials.

Reliability: refers to the ability of the service providers to perform the service accurately and dependably, as promised.

Assurance: refers to the knowledge and courtesy of the company's employees and their ability to inspire trust and confidence in the customer towards the service company.

Responsiveness: refers to the willingness of the firm's staff to help customers and to provide the requested service promptly.

Empathy: refers to the ability of the service provider to provide a caring and personalized attention to each customer.

There are, however, writers who criticized the Service Quality/ SERVQUAL/ instrument; for instance, Frances Buttle argued that the five dimensions of SERVQUAL are not universal, and that the model fails to draw on established economic and psychological theory (Wikipedia Encyclopedia, 2008). Among the 11 different SERVQUAL studies reviewed by Wal et al. (2002), some of them showed the lack of clarity within the five dimensions of the SERVQUAL instruments, such as dichotomization of tangible into two sub-dimensions and the similarity of reliability and responsiveness dimensions. However, most of these studies revealed the reliability and appropriateness of the SERVQUAL instrument in measuring public service delivery.

In this study, the researcher included a to some extent modified SERVQUAL instrument in a comprehensive questionnaire in relation to the 22 items that represent five service quality dimensions (tangibles, reliability, responsiveness, assurance and empathy) to assessing customers satisfaction level with utility service delivery in the study area. The SERVQUAL has proved to be an invaluable tool for public service organizations to better understand what their customers' value and how well they are meeting the needs and expectations of customers and clients. It provides a benchmark based on customer opinions of an excellent organization, on the ranking of key attributes and on comparison to what employees of service organizations believe customers feel.

2.2.3.3 SERVQUAL Attributes

The five broad dimensions of that used to encourage the service quality have their own attributes as shown in the following table:

Table 2.1: SERVQUAL Dimensions and their Attributes

No.	SERVQUAL Dimension	Attribute of each Dimension
1	Reliability	<ul style="list-style-type: none"> • Provide service as promised • Dependability in handling customer service problems • Performing service right the first time • Providing service at the promised time • Maintain error free records • Employees who have the knowledge to answer customers' questions
2	Responsiveness	<ul style="list-style-type: none"> • Keeping customers informed as to when service will be performed; • Prompt service to customers; • Willingness to help customers; • Readiness to respond to customers' request
3	Assurance	<ul style="list-style-type: none"> • Employees who instill confidence in customers • Making taxpayers feel safe in their transaction • Employees who are consistently courteous
4	Empathy	<ul style="list-style-type: none"> • Giving customers individual attention • Employees who deal with customers in a caring fashion • Having the customers best interest at heart • Employees who understand the need of their customers • Convenient service hours
5	Tangibles	<ul style="list-style-type: none"> • Modern equipment • Visually appealing facilities • Employees who have a neat, professional appearance • Visually appealing materials associated with the service.

Source: (Kotler, 2011, p. 396)

2.2.4 Perception and Expectation of Customers

2.2.4.1 Perception of Customers

Perception is an opinion about something viewed and assessed and it varies from customers to as every customer has different beliefs towards certain utility services that play an important role in determining taxpayers' satisfaction. The SERVQUAL attributes Service delivery dimensions and complaints handling mechanisms can enable to ascertain any actual or perceived gaps between customer expectations and perceptions of the service offered by lehulu centers. Customer's satisfaction is determined by the taxpayers'

perceptions and expectations of the quality of the utilities services. In many cases, customers' perception is subjective, but it provides some useful insights for tax authorities to develop their tax related strategies. Providing high level of quality service has become the selling point to attract taxpayer's attention and is the most important driver that leads to satisfaction. Therefore customer's perception and taxpayers' satisfaction are very closely linked together, because if the perceived service is close to customers' expectations it leads to satisfaction. Satisfied customers provide recommendations; maintain loyalty towards the customers and lehulu centers in turn are more likely to pay taxes voluntarily (Reichheld, 1996).

2.2.4.2 Addressing Rising Customer Expectations

Customer's satisfaction dimension is an on-going process that helps an organization continues to meet rising customer expectations. As customers have experienced improvements to the services they receive in the private and public sectors, this has led to rising expectations of those services. This means that the challenge of delivering increases in customer satisfaction generally becomes greater as service levels improve. This is illustrated well by the Kano satisfaction model, a widely used framework for understanding the drivers of customer satisfaction. The model, developed in 1984 by Professor Noriaki Kano, distinguishes between essential and differentiating drivers of customer satisfaction and shows how, over time, what were the drivers of delight become basic requirements for services in public authorities.

The Kano model suggests that customers are never, finally, 'satisfied' – that as new service standards are reached, so expectations rise to meet them. Therefore, service providers, like revenue offices, have to accept that maintaining customer's satisfaction is an endless task; it has come part of the values and culture of tax Authorities. Moreover, customer's satisfaction assessment research help revenue offices to manage the ongoing demand for improvements in customer utilities service delivery. They allow these organizations to understand how they can improve their services in a way that will directly impact on satisfaction levels and also, how to monitor and assess this over time.

2.2.5 Human Resource: The Key to Customers Satisfaction

Many Customers recognize that front line employees of the Lehulu service centers are: agents for customer satisfaction. Lehulu service centers have to Satisfy Employees as Well as Customers. Excellent service providing public/private organizations know that positive employees' attitudes will promote stronger customers satisfaction and loyalty. Instilling a strong customer orientation in tax employees can also increase their job satisfaction and commitment, especially if they have high customer contact. Given the importance of positive employees' attitude to customers' satisfaction, lehulu services must attract the best employees they can find. The must design a sound training program and provide support and reward for good performance (Kotler and Keller, 2013).

2.3 Empirical Review

Thomsen revealed that almost all developing countries have undertaken public-private partnerships in infrastructure since 1990. Some countries and sectors, as well as some forms of PPP, have been much more prominent than others, but this should not disguise the quasi-universal nature of the phenomenon. Differences across regions and sectors have nevertheless been significant and provide valuable policy lessons from the PPP experience (Thomsen, 2005, p. 6).

(Marin, 2009, pp. 16-18) Part of the controversy over private water operators in developing countries has deep historical roots. In the 19th and early 20th centuries, urban water systems in many cities of the Americas and Europe (as well as in colonies or dependencies) were financed, built, owned, and operated by private firms. Many of these private waterworks abused their monopolistic position, often by restricting investment and disregarding service quality. Not surprisingly, this led to the nationalization of water utilities almost everywhere. Two decades ago, private waterworks had all but disappeared, except for a small portion of the markets in the United Kingdom and the United States.

2.4 Conceptual Framework

The aim of this section is to summarize the general idea from the past literature. The above theoretical and empirical review shows that there is a relationship between taxpayer satisfaction and service quality or the five service quality dimensions can

positively or negatively affect the taxpayers' satisfaction in the study area. Moreover, service quality could be evaluated with the help of five service quality attributes and the most useable is the SERVQUAL model to assess that satisfaction level of the customers in Kifiya- Lehulu utilities service centers. Thus, the researcher was interested to assess the Utilities service quality dimensions /Assurance, responsiveness, reliability, empathy and Tangibles/as independent/explanatory/ variables in relation to the dependent variable –Customer satisfaction as shown in the following figure2.1.

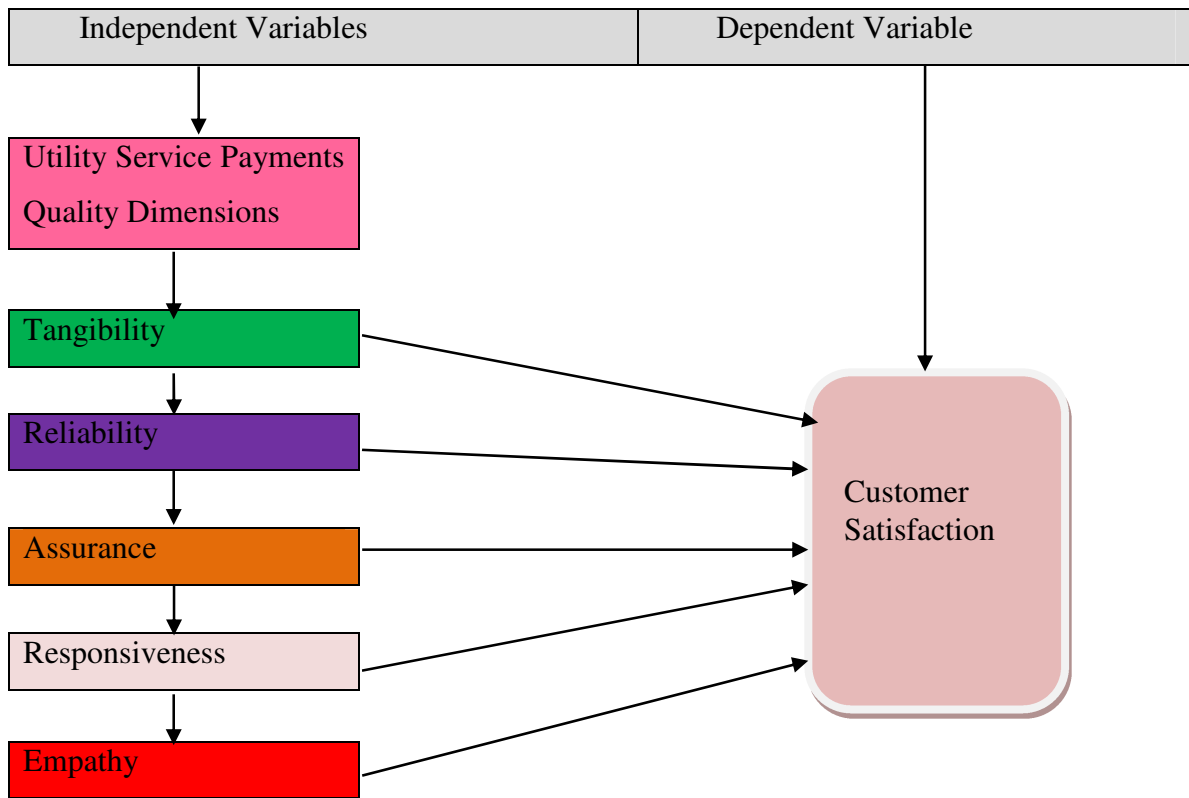


Figure 2.1: The Conceptual Framework of the Modified SRVQUAL Model

Source: Zeithaml (1995)

CHAPTRE THREE

RESEARCH DESIGN AND METHODOLOHY

3.1 Research Approach

Both Quantitative and Qualitative research approaches were chosen based on the purpose and the research questions developed to be addressed. The researcher has used a mixed research approach. The reason to use this approach is to address problems of the study from different perspectives. The quantitative approach with a quantitative research questionnaire, used to answer the research questions which are very imperative to meet the objectives of the study. Furthermore, the qualitative approach used in the semi-structured interview, open ended questions observation and document analysis to answer the why and how questions which are not answered by the quantitative approach. The reason to use the mixed method is because it is advantageous to triangulate or offset limitations in data collection and analysis stage in each the quantitative and qualitative approaches. In addition, this approach serves for better interpretation of findings as the information missed by one way might be addressed by the other approach. It is also the most valid and reliable way to develop understanding of the much wider and complex social reality. Furthermore, the application of such approach helps to lead respondents' perception to the research problem under discussion. Furthermore, the researcher used the deductive form (it goes from more general to specific) of research design.

3.2. Research Methods

Since the primary purpose of conducting this research was to describe customers' satisfaction with utilities services quality, therefore, the researcher has used descriptive research method. The researcher collected the primary data through self-administered and hand delivered questionnaires with close and open ended type. The rationale behind using self-Completed (written Questionnaire) was because it would have better response rate, it would help to administer simply and to minimize cost and time.

In addition, the researcher has collected primary data using semi-structured face to face interviews from Kifiya- Lehulu utilities service centers officials and employees. Because this tool enabled the researcher to collect high quality and accurate data with high

response rate. Furthermore, the researcher used observation and document analysis to evaluate the service delivery performance of the Lehlu service center satisfaction level.

3.3 Data Gathering Tools

The questionnaires and interviews were used as the main instruments for data gathering from lehulu customers, lehulu officials and lehulu officers. The main purpose of using these techniques was to ensure high response rate and give greater sense of privacy for respondents. To assess the satisfaction of lehulu customers with service quality dimensions, service delivery dimensions and lehulu customer's complaint handling mechanism of the branch office questionnaires was developed based on the research objectives.

As in case of Social Science research measurement data might not be required, the researcher designed a 5- point Likert- type scale questionnaire, with responses options ranging from 'Highly dissatisfied' (coded as 1) to 'Highly satisfied' (coded as 5) was used for questions that better suit response to this type of format. When the items in survey required agreement or disagreement responses of lehulu customer.

3.4 Sample Design

A sample design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure that the researcher would adopt in selecting items for the sample (Quatari, 2004, p. 56).

To this end, the researcher prepared applicable sample design depending on the type of the research, purpose and objectives of the research study to obtain a sample from a given population. Therefore, the sample design of this study was stated clearly the population (universe), sampling frame, sampling unit, sampling techniques, sample size and the sample of the study.

3.5 Target Population (Universe) of the Study

The target population or universe of the study are all customers who settle electric power, telephone and water bills in Addis Ababa within 32 branches of Kifiya Lehelufour selected service centers / Legehar center, Boqlobet center, WeloSefer and Minilik Center/ in Addis Ababa. Due to time and cost and data management the researcher used only the four branches from the total of 32 branches in Addis Ababa.

3.6 Sampling Unit

Sampling unit is the type of object whose characteristics the researcher wants to measure and study. In this study, data was collected from Lehulu customers. Therefore, the sampling unit or unit of analysis of this study was customers in the four selected lehulu service centers of bill paying customers.

3.6.1. Sampling Techniques

In this study, the researcher employed both probability and non-probability sampling techniques. From probability sampling, the simple random sampling technique was used to distribute the questionnaires for customers. Because simple random sampling is simple technique to administer by the researcher

Moreover, from the Non-probability sampling technique, a purposive sampling method was used in the in- depth interview with the selected Lehulu area managers, center managers and officers. This was because, the researcher believed that, the selected ones, they are routinely interacted with customers and they made different supervisions and they have good understanding and knowledge Utility service user needs, feelings and expectation in the overall service delivery of the lehulu service centers. As a result, the information from the purposive interview could play a vital role in the quality of the information.

3.6.2. Sample Size

In the determination of sample size, the general rule implies that the larger the sample size, the more representative sample it will be, and the more accurate results. In addition, according to research scholars, neither very large nor very small sample size is not good. Because, the size of the sample should be set in a way that can ensure both minimum cost

and minimum of standard error. However, since determining the sample size for the customer of kifiya lehulu technology PLC is very difficult as the population is infinite so the researcher used disproportionate sampling cited in Hewan (2014) proposed that the rules of thumb for determining the sample size which is more than 30 and less than 500 are appropriate for the most research. In the same concept, Mesay (2012) took 110 sample sizes, cited in Hewan (2014) 150 sample sizes were taken by Gashaw (2011) and Gelila (2014) too. Accordingly in this study, the sample size decisions were primarily made on cost and time consideration. Samples of 200 customers of Kifiya Lehulu center selected from the target population in the four selected branches using probability sampling techniques called random sampling to participate in the study to see only the satisfaction of the customers who were participated in the study.

Moreover, six lehulu managers and officers were participated in the in-depth interview using purposive sampling. The reason for determining using purposive sampling technique of sampling was the need to include the officials and experts having a good knowledge and experience about the issue under study and they are critical to the relevant data collection.

3.4 Source of Data and Type of Data

To conduct a reliable and accurate study, it is advisable to use primary and secondary data sources (Kothari, 2004). In line to this, in order to attain the objective of the study, the researcher collected data from both primary and secondary sources to assess the customers' satisfaction and utilities service quality in the study area.

3.4.1 Primary Data Sources

The primary data was collected using hand delivered and self-administered structured questionnaires to collect first hand and fresh information from lehulu customers and interview from lehulu Area Managers , Center Mangers and officers. The questionnaire consisted both closed and open ended questions. Closed ended Questions are easier to be understood and replied by respondents, can easily analyze by computer statistical analysis. Most of the close ended questionnaire was designed on the basis of ordinal scales of measurement emanated from the SERVQUAL model. Furthermore, non-participatory observation in the study area was conducted by the researcher to observe the

access and facility, customers complains from written documents, staff appearance , number of counter , number of bill collectors, office locations, facilities, waiting areas , customers queue and over all Utility service payment delivery process of the selected Centers.

3.4.2. Secondary Data Sources

In the secondary data, the researcher used journals, articles and the web page to obtain data related to customer satisfaction, service quality and utility services and Ministry of Communication and Information reports to accomplish the study having relevant secondary data.

3.4.3. Reliability

The researcher used Reliability test analysis for the assessment all utility bill payer customers with the satisfaction determinant factors using Cronbach's alpha (α). Cronbach's alpha is the most common and widely used measure of internal consistency (reliability) when data have multiple Likert questions in a questionnaire that forms a scale to decide whether the scale is reliable or not (Adam and Mark, 2016).

Cronbach's alpha reliability coefficient normally ranges between 0 and 1. The closer the coefficient is to 1.0, the greater is the internal consistency of the items (variables) in the scale. George and Mallery (2003) , Joseph and Rosemary (2015) provide the following rules of thumb: “_ > 0.9 – Excellent, _ > 0.8 – Good, _ > 0.7 – Acceptable, _ > 0.6 – Questionable, _ > 0.5 – Poor, and_ < 0.5 – Unacceptable” (p. 231). Moreover, the widely acceptable cut –off level of Alpha value in most social science research is 0.7 (Hulland, 1999).

To this end, the researcher has checked the Reliability of the 31 items in the Likert- type Questionnaires and got an excellent overall Cronbach Alpha Coefient 0.875 which is far greater than 0.7, this shows that there is very high internal consistency and reliability in the questionnaire. Therefore, the level of alpha was considered to be reliable enough to proceed with the data analysis. Therefore, all items present a robust structure with no evident need for deletions and modifications.

3.4.4 Validity

The validity issue of the research can be addressed through triangulation. 'Triangulation' is possible and a good way to obtain and counterbalance the benefits of both qualitative and quantitative methods. It is not aimed merely at validation but at deepening and widening one's understanding. In fine, 'triangulation' can, indeed, increase credibility of scientific knowledge by improving both internal consistency and generalize through combining both quantitative and qualitative methods in the same study. However, effective 'triangulation' depends on coordination and collaboration; particularly those who are actively involved in collecting data and response. (Yeasmin& Khan Ferdousour Rahman, September 2012,).

Furthermore, validity is a general term denoting “correctness of measure” (Yaremko, 1982). To be valid instrument the survey questions must measure the identified dimension or construct of interest (Zaja and Blair, 2005). Factor analysis is a statistical technique that used to assess the construct validity.

Validity Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.875
Bartlett's Test of Sphericity	Approx. Chi-Square	5620.309
	Df	595
	Sig.	0.000

Source: Compiled from survey questionnaires using SPSS V 23, (2019)

3.5 Data Analysis

The method of data analysis was descriptive analysis. The rationale behind using descriptive study is that the researcher is interested in describing the existing situation under study. The analysis was handled in a way that each issue included in the study is addressed. Both qualitative and quantitative descriptions were applied. Then, data was analyzed using a Statistical Package for Social Science (SPSS V23). The collected data was analyzed by adopting the statistical techniques like tables, percentages, charts, graphs and figures. Farther, quantitative methods of data analysis were adopted using the Spearman Ranks Test of Correlation (association).

3.6. Data Presentation

After collecting the necessary data from different sources, important steps like cleaning the data, coding (transforming the data), data organizing and tabulation were performed before to data analysis. In addition, depending on the nature of the data, the researcher has used different tables, figures, graphs and charts to present the results of the study.

3.7. Ethical Considerations

The researcher got respondents' willingness in the research process by creating a good rapport through introduction, explaining the purpose of the study and the benefits they get from this study. The researcher also used coding method of avoiding all identification numbers, name, address to ensure anonymity and keep them from hesitation and frustration through the provision of full explanation regarding the purpose of not writing their names on the questionnaire. Ethical clearance obtained from the St. Mary's University College. Kifiya Financial Technology Plc.-Lehulu head office communicated for permission and support during the data collection. Moreover, all information gotten from the respondents was treated with confidentiality without disclosure of the respondents' identity used only for the academic porpoise.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Response Rate

A total of 200 self-administered semi- structured questionnaires were developed and distributed to customers s' to gather their opinions on satisfaction with utility service delivery in the in lehulu centers. All the 200 questionnaires (100%) were returned back from respondents to the researcher carefully and effectively. Moreover, the six interviews from lehulu area managers and center managers were attentively answered.

4.2 Demographic Information of the Respondents

4.2.1 Gender and Age of Respondents

Table 4.1 Gender and Age of Respondents

Gender of respondents					
				Frequency	Percent /%/
Gender	Valid	Male		98	49
		Female		102	51
		Total		200	100.0
Age of respondents					
				Frequency	Percent /%/
Age	Valid	20-30 years		99	49.50
		31-40 years		71	35.5
		41-50 years		26	13
		above 50 years		4	.2
		Total		200	100.0

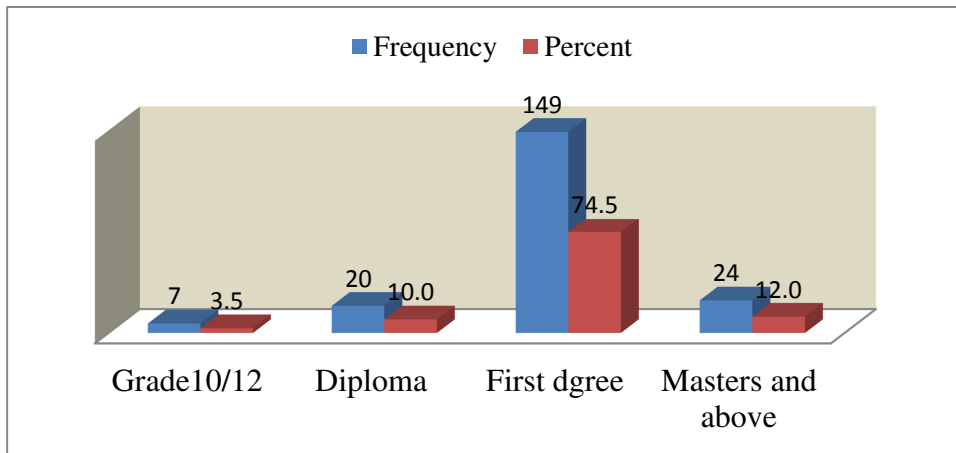
Source: Compiled from survey questionnaires using SPSS V 23, (2019)

According to table 4.1 above, regarding gender of respondents 102 (51%) were females and 98(49%) were males. This shown that both sexes have almost equally participated as respondents. With age category of respondents 99(49.5 %) were between 20-30 years, 71(35.5%) were 31-40 years, 26 (13%) were between 41-5o years and 4(2%) were above 50 years of Age. This implies that most of the customers at lehulu are in their productive age that needs fast and modern utility payments service.

4.2.2 Educational Level of Respondents

Figure 4.1 below shows the educational Background of Lehulu Respondents.

Figure 4.1 Respondents Profile by level of Education



Source: Compiled from survey questionnaires using SPSS V 23, (2019)

As indicated in the above Figure 4.1 customers' respondents' profile by level of education, majority 149 (74.5%) of the respondents' had bachelor's Degree, 24 (12 %) of respondents had Master's Degree, Diploma 20 (10%) and the remaining 7 (3.5%) respondents were up to grade 10/12. From this finding the researcher can understand that, the respondents can understand and answered the questionnaire properly.

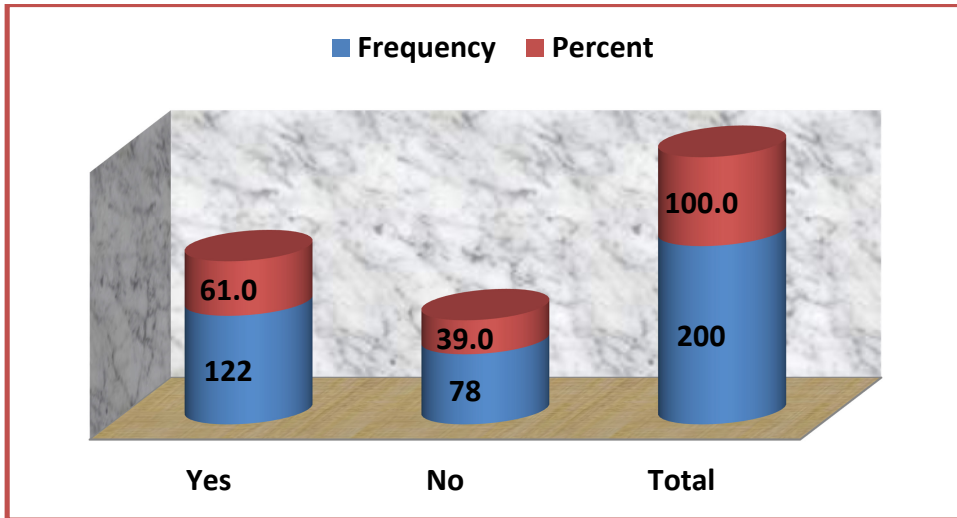
Table 4.2 Time Customers Registered In Lehulu for Utilities Services

Response		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	46	23.0	23.0	23.0
	1-5 years	70	35.0	35.0	58.0
	6-10 years	67	33.5	33.5	91.5
	more than 10 years	17	8.5	8.5	100.0
	Total	200	100.0	100.0	

Source: Compiled from survey questionnaires using SPSS V 23, (2019)

As revealed in table 4.2 above, regarding registration time of customers 70 (35%) were between 1-5 years, 67 (33.5%) were 6-10 years, 46 (23%) were less than one year, and the remaining 17 (8.5%) were registered more than 10 years ago. This implies that, more than 77% of the customers were started paying Bill of Utilities in Lehulu more than one year.

Figure 4.2: Customers know how on Services Provided by Lehulu centres



Source: Compiled from Survey Questionnaires using SPSS Version 23, (2019)

From figure 4.6 above, we can see that from the total 200 respondents, majority (61%) customers replied yes we have information on the services provided by Lehulu utility service centers the remaining 39 % respondents have not clear information on the service provided by the service centers. This implies that majority of the customers have information on the utilities service provided by lehulu service centers.

Table4.3 Lehulu Service Centres Interview Participants Profiles

Educational Background	Work experience	Current Position Hold
BA Degree	10 years	Area Manager
BA Degree	18	Area Manager
BA Degree	16	Center Manager
BA Degree	14	Center Manager
BA Degree	30	Center Manager
BA Degree	3	Center Manager

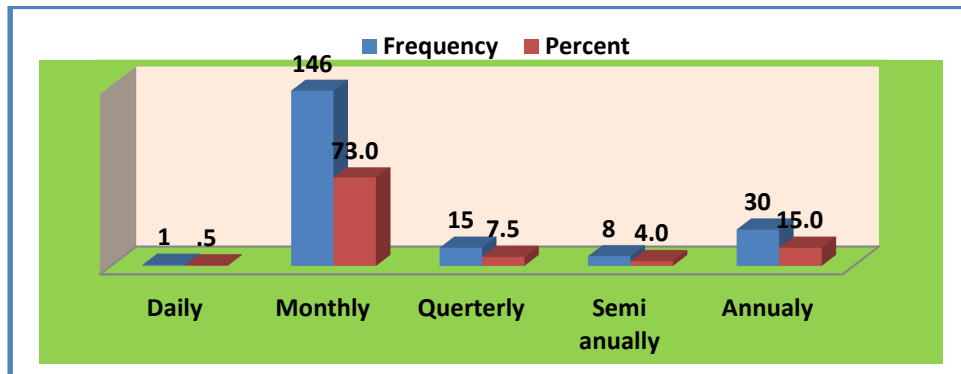
Source: Compiled from interview guide, 2019

4.3. Results and Findings of the study

4.3.1 Frequency of Customers Visiting at Lehulu Utility Service Centers

Figure 4.3 below shows the average contact of lehulu service centers for utility service. The majority 146 (73%) of customer responded on average visited the lehulu service center monthly, 30 (15%) annually, 15 (7.5%) quarterly, 8 (4%) semiannually and 1(0.5 daily) respectively. This implies that majority of customer visit lehulu service centers on monthly bases.

Figure 4.3 Frequency of Customers visiting Lehulu Service Centers



Source: Compiled from survey questionnaires using SPSS V 23, (2019)

4.3.2 .Lehulu Customer Satisfaction with Service Quality Dimensions of Utility Services

The respondents were asked to indicate their perception on determinants of Service quality dimension include- Tangibility, Reliability, Responsiveness, Assurance and Empathy with their own specific variables that can play a pivotal role on the satisfaction or dissatisfaction of Customers in Lehulu office.

4.3.2.1 Tangibility Dimension

The following Table shows Lehulu customers responses on tangibility dimension.

Table 4.4 Customers Responses on Tangibility dimension Quality

Items	Highly dissatisfied		Dissatisfied		Neutral		Satisfied		Highly satisfied	
	Freq*	%	Freq	%	freq	%	freq	%	Freq	%
Appropriateness of the location of the Lehulu Kifiya Office	16	8	25	12	50	25.5	71	35.5	38	19
Lehulu office Uses modern technology/like UBS/	18	9	31	15.5	52	26	69	34.5	30	15
Physical facility of Lehulu (waiting area, parking, TV) availability & cleanness	66	33	76	38	19	9.5	39	19.5	0	0
Lehulu staff has an eat and professional appearance in office	21	10.5	40	20	38	19	77	38.5	24	12
Lehulu has visually attractive materials computers, servers, chair& tables etc	25	12.5	34	17	4	2	99	49.5	38	19

Freq*= Frequency

Source: Compiled from survey questionnaires using SPSS V 23, (2019)

The above table 4.4 shows majority (54.5 %) of respondents responded satisfied or highly satisfied with the current locations of the Lehulu office. However, only 20% of the respondents answered dissatisfied or highly dissatisfied and the remaining 25.5% responded that they were neutral with the current location appropriateness of Lehulu Kifiya Offices.

Regarding the Modern technology like UBS usage of the office, majority (49.5%) of the respondents were satisfied or highly satisfied, 25.5% were dissatisfied or highly dissatisfied and the remaining 26% kept in between on the variable.

With regard to the physical facilities, like parking and waiting area availability and cleanness of the branch office, vast majority (71%) of the customers responded dissatisfied or Highly dissatisfied only 19.5% reported satisfied or highly satisfied and the remaining 29% seemed to unsure.

However, concerning the staff appearance in office half of (50.5%) of the respondents were replied satisfied or highly satisfied, while 30.5% of the respondents were dissatisfied or highly dissatisfied and the remaining 19 % were indifferent to give their views.

Regarding the company's, materials like computer, server, table and chair in office, 68.5% respondent replied highly satisfied or satisfied. 29.5 % were dissatisfied or highly dissatisfied and the remaining 2% gave no response.

This implies that Lelulu customers have better satisfaction with the tangibility dimensions like location& accessibility of the office, office using modern technology, staff appearance in office and company materials. However, Most of the customers (71%) were highly dissatisfied with waiting area, parking availability of the offices.

4.3.2.2 Reliability Dimension

The table 4.5 below shows the respondent ‘view with reliability dimension.

Table 4.5 Taxpayers’ Perception on Reliability Dimension In Arada Revenue Office

Item	Highly dissatisfied		Dissatisfied		Neutral		Satisfied		Highly satisfied	
	Freq	%	Freq	%	Freq	%	freq	%	Freq	%
The Company provides service at the promised time	11	5.5	53	26.5	36	18	70	35	30	15
Employees Interest to solve customer problems sincerely.	52	26	84	42	32	16	18	9	14	7
The company Provision of error free billing services.	75	37.5	78	39	24	12	11	5.5	12	6
Keep customers files and records in well-organized manner.	15	7.5	36	18	50	25	75	37.5	24	12
The company Provide correct and accurate information to customers.	14	7	43	21.5	44	22	77	38.50	22	11

Source: Compiled from survey questionnaires using SPSS V 23, (2019)

As it can be seen in table 4.5 above, concerning timely service delivery of the lehulu office to customers, half of (50 %) of respondents reported satisfied or highly satisfied, 32 % respondents replied dissatisfied or highly dissatisfied and the remaining 18 % respondents were uncertain to give their view for the question.

In case of employees interest in solving probes of customer, great number of respondents (68%) replied dissatisfied or highly dissatisfied, few customers (16%) replied satisfied or dissatisfied and the rest (16%) seemed to be unsure. Moreover, about file management of the company 49% replied satisfied or highly satisfied, 25% dissatisfied or highly dissatisfied and the rest 25% remained in between or moderate.

Furthermore, table 4.5 illustrates satisfaction level of billing payers with provision of correct and accurate information of the Lehulu office to customers almost half (49.5%) of respondents replied satisfied or highly satisfied , 28.5 % of them reported dissatisfied or highly dissatisfied and other 22% answered neutral.

This implies that customers have better satisfaction on timely service delivery, file management and information provision of the company. In contrast, customers were not happy on employees' interest in solving problems and giving error free billing services of the company.

4.3.2.3 Responsiveness

Table below shows customers responses with Responsiveness Service quality dimension of the Lehulu service center.

Table 4.6: Lehulu Customers' Responses with Responsiveness Service Quality Dimension in Kifiya-Lehulu

Item	Highly dissatisfied		Dissatisfied		Neutral		Satisfied		Highly satisfied	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Employees informed customers when services are performed.	50	25	100	50	40	20	24	12	6	3
Employees' give timely service to customers	40	20	120	60	20	10	15	7.5	5	2.5
Employees are willing to help, assist and co-operate customers.	56	28	93	46.5	15	7.5	30	15	6	3
Employees give enough time to respond to your request.	70	35	67	33.5	13	6.5	28	14	22	11
Employees answer questions and solve problems quickly	34	17	88	44	47	23.5	20	10	11	5.5
Company has adequate staff to provide its services promptly.	57	28.5	109	54.5	10	5	22	11	2	1

Source: Compiled from survey questionnaires using SPSS V 23, (2019)

Table 4.6 above illustrates the level of Lehulu customer's satisfaction with Responsiveness Dimension. With regard to information given from employees to customers, most of (75%) of respondents were 'dissatisfied' or 'highly dissatisfied' while only 15% were very satisfied or highly satisfied, and the remaining 20% respondents were neutral on the statements 'Employees are always willing to help, assist and co-operate customers.

Moreover as the question employees give timely service to customers majority (80 %) of respondents were highly dissatisfied or dissatisfied, whereas very few (10%)of respondents were satisfied or highly satisfied and the rest 10% of respondents were in different. Furthermore, most of the respondents (83%) replied dissatisfied or highly dissatisfied, 12% satisfied or highly satisfied and the rest 5% indifferent on ‘the Lehulu office has adequate skilled and knowledgeable staff to provide its service to customers.

This implies that, regarding to responsiveness dimension customers of Kifiya Lehulu are not satisfied with the company Employees information provision; give timely service, giving timely response to customers. Moreover, the customers of Kifiya Lehulu were not happy on the employees’ adequacy, willingness, assistance and co-operation with customers when problems faced.

4.3.2.4 Assurance

According to Wal et al., (2002) assurance implies the knowledge and courtesy of the employee’s and their ability to inspire trust and confidence in the customer towards the service provided by the company or organization office.

Table 4.7 below depicts the perception of Kifiya-Lehulu customers’ satisfaction with Employees Assurance during utility service payments.

Table 4.7: Customers Satisfaction with Employees Assurance in Kifiya-Lehulu

Item	Highly dissatisfied		Dissatisfied		Neutral		Satisfied		Highly satisfied	
	Freq	%	freq	%	Freq	%	Freq	%	Freq	%
Employees’ confidence in providing services to customers	17	8.5	39	19.5	56	28	58	29	30	15
You feel safe when you come to Lehulu branch office to get service	73	36.5	94	47	14	7	12	6	7	3.5
Employees courteousness and respectfulness with customers	18	9	38	19	45	22.5	69	34.5	30	15

Source: Compiled from survey questionnaires using SPSS V 23, (2019)

From the above table 4.7, regarding employees confidence in providing Utility payment services to customers, majority replied (44%) satisfied or highly satisfied , 28% reported dissatisfied or highly dissatisfied and the remaining 28% were in between. and respect

has convenient service hours to lehulu customers was the most satisfying service; 69.4% customers were satisfied or highly satisfied. Likewise, as to employee’s courteousness and respectfulness to customer about half (49.5%) of the customers expressed satisfied or highly satisfied, 28% dissatisfied or highly dissatisfied and the rest 22.5 were indifferent. On the other hand, relating to feeling of customers when they came to Lehulu to get different Utility services, most of the respondents (83%) replied as highly dissatisfied or dissatisfied, very few people (9.5%) replied satisfied or highly satisfied and the remaining 7% were neutral to the favorable.

This implies that, with regard to Assurance dimension of quality measurement of utility services in kifiya- Lehulu four selected billing centers, most of the customers did not feel safe and happy when they come to the centers to get different service.

4.3.2.5 Empathy Dimension

Table 4.8 below shows the respondents result on the Empathy dimension like company attention to customers and the convenience Lehulu centers service hours.

Table 4.8 Respondents Perception on Empathy Dimension

Items	Highly dissatisfied		Dissatisfied		Neutral		Satisfied		Highly satisfied	
	Freq	%	Freq	%	Freq	%	freq	%	Freq	%
The company gives customers individual attention.	17	8.5	41	20	63	31.5	53	26.5	26	13
Employees deal with customers in a caring fashion.	95	47.5	84	42	13	6.5	4	2	4	2
The company has the best interest of customers at heart.	91	45.5	83	41.5	14	7	7	3.5	5	2.5
The Company has convenient service hours to customers.	11	5.5	25	12.5	36	18	91	45.5	37	18.5

Source: Compiled from survey questionnaires using SPSS V 23, (2019)

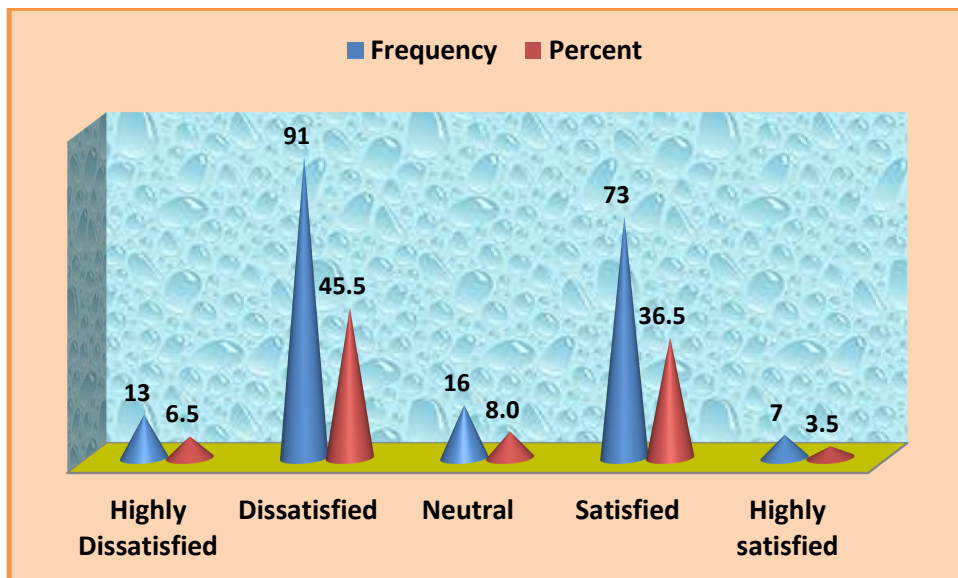
As it can be seen in table 4.8 above, concerning the variable “the company gives customers individual attention” 39.5% replied satisfied or highly satisfied, but 28.15% replied dissatisfied or highly dissatisfied while the rest 31.5% answered in between.

With reference to the question- Employees deal with customers in a caring fashion- Most of the people (89. %) were replied dissatisfied or highly dissatisfied, very few (4 %) replied satisfied or highly satisfied, and the remaining 6.5 % respondents were uncertain to give their level of satisfaction. Similarly In case of “the company has the best interest of customers at heart” a great number of people (87%) replied dissatisfied or highly dissatisfied, very few (6%) answered satisfied or highly satisfied and 7% kept neutral. Furthermore, in relation to the variable “The Company has convenient service hours to Customers ” majority of the respondents (64%) were replied satisfied or highly satisfied, 18% reported dissatisfied or highly dissatisfied and the remaining 18% were seemed to be indifferent, this implies that most of customers of Lehulu centers were not happy with employees dealing with caring fashion, company best interest and giving individual attention to customer when they came for utility billing services.

4.3.3 Customers Overall Satisfaction with Lehulu Utility Payment Services

Figure4.4. Below had shown the overall satisfaction of customers with Lehulu Utility Payment Services.

Figure 4.4: Overall Satisfaction of Customers with Lehulu Utility Payment Service Quality



Source: Compiled from survey questionnaires using SPSS V 23, (2019)

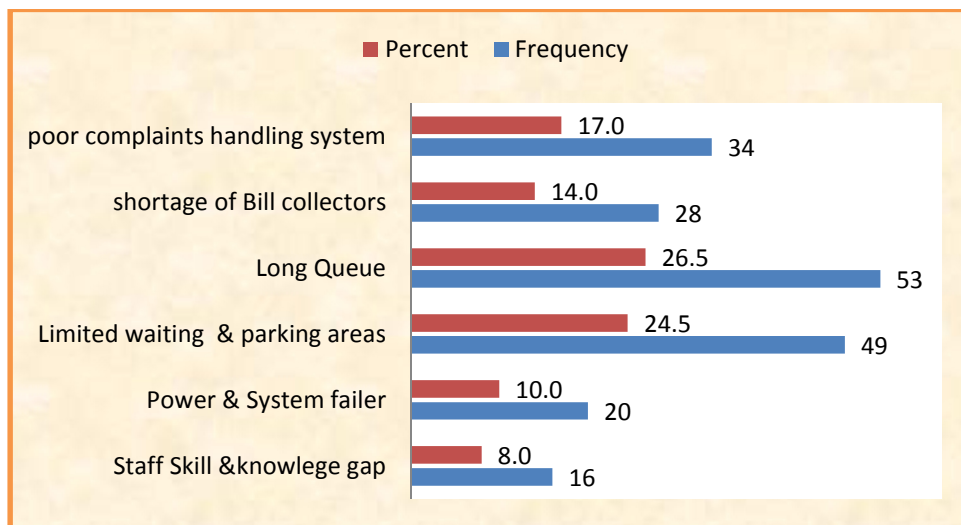
As it can be seen in Figure4.4 above, concerning customers overall satisfaction with Lehulu service centers Utility payment services quality. From the 200 total respondents 80 (40%) of the customers reported satisfied or highly satisfied; while the majority 104 (52%) replied dissatisfied or highly dissatisfied and the remaining 16 (8%) seemed to be indifferent on the question.

This implies that the overall satisfaction of customers with the Utility payment services quality in the four selected Lehulu service centers was 40% and majority (52%) were dissatisfied with utility service quality of the centers.

4.4 Major Challenges/Problems/ Observed at Lehulu Service Centers

The Figure4.5 below indicates the major observed problems and challenges in Lehulu service centers that lead Customers to be dissatisfied.

Figure 4.6: Customers’ Responses on Utility Service Delivery Problems in Lehulu Service Centres



Source: Compiled from survey questionnaires using SPSS V 23, (2019)

Figure 4.6, above shown the major service delivery problems in Kifiya-Lehu Utility service centers. The three most frequent problems encountered customers are Long queue 53 (26.5%), limited waiting & parking areas 49 (24.5%), Poor complaints handling system 34 (17 %). Moreover, Shortage of Bill collectors 28 (14%), Electric power and system failure 20 (10%) and staff skill & knowledge gap 16 (8%) are among the main problems of the Lehulu utility service center problems in their day to day activities.

This implies that long queue of customers in Lehulu utilities service centers was the major problem. This problem was assured by the researcher filed observation during gathering data in the selected lehulu service centers. To support this by evidence the following figure 4.7 shows the Long queue of customers in the Lagar Lehulu service center around Medhin Insurance waiting for longer time to pay their utilities payments.

Figure 4.7: Customers waiting their Queue for utility Payment at Legehar Service Centre Lehulu



Source: Compiled from researcher observation, 2019

This implies that as the researcher found from the interview the reason for the long queue are the reasons the number of customers are beyond the number of employees and counter and they suggest that kifiya Lehulu to open additional Center and additional Counters.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the summary of findings, conclusions and recommendations from the study.

5.1 Summary of Major Findings

The main objective of the study was to assess Customers' Satisfaction with Utilities Payments services Quality of Kifiya Financial Technology Private Limited Company with especial focus on Four Selected Lehulu Utility service centers. As indicated in the previous chapter, collected data and information through questionnaire and Interview were analyzed and interpreted. Based on the discussions made, the major findings of each study objective are presented below.

5.1.1. Customers Satisfaction and Utilities Services Quality Dimensions

5.1.1.1. Tangibility Dimension

The findings of the study relating to customers satisfaction with tangibility dimension of service quality in Lehulu service centers shown that customers have better satisfaction with the tangibility dimensions like location & accessibility of the office, office using modern technology, staff appearance in office and company materials. However, Most of the customers (71%) were highly dissatisfied with waiting area, parking availability of the offices.

5.1.1.2. Reliability Dimension

In relation to Reliability dimension of utility services quality, the study result revealed that customers have better perception on file management and information provision of the company. In contrast, customers were not happy on employees' interest in solving problems and timely service delivery and giving error free billing services of the company.

5.1.1.3 Responsiveness Dimension

With regard to Responsiveness dimension of utility services quality the finding of the study shown that majority customers of Kifiya Lehulu are not satisfied with the company

Employees information provision; give timely service, giving timely response to customers. Moreover, the customers of Kifiya Lehulu were not happy on the employees' adequacy, willingness, assistance and co-operation with customers when problems faced.

5.1.1.4 Assurance Dimension

In sum, with regard to Assurance dimension of quality measurement of utility services in kifiya- lehulu four selected billing centers, most of the customers did not feel safe and happy when they come to the centers to get different service. Especially, the customers' response relating to feeling of customers when they came to Lehulu to get different Utility services, most of the respondents (83%) were dissatisfied.

5.1.2 Challenges faced Utilities Service in the Selected Lehulu Service Centers

The study found that, the major service quality problems in Kifiya-Lehulu Utility service centers that encountered customers are :-

- Long line faced customers to pay their utility bills that result customers to spent more time, brought discomfort and dissatisfaction.
- Limited waiting & parking areas for customers to keep their lines conveniently and due to these problems customers were exposed to sunny, rainy and windy air conditions.
- Poor complaints handling system of the centers to solve customers' problems
- Shortage of the number of Bill collectors in the front line to give timely service for customers
- Electric power and system failure which causes extra dalliance on customers.
- Staff skill & knowledge gap that causes in efficiency of the utility payment services.

5.1.3. Overall Satisfaction Level of Utility Service Payments Customers

Concerning the overall satisfaction of the customers with utilities service payments in the study area, the study result found that overall satisfaction of customers with the Utility payment services quality in the four selected Lehulu service centers in was only 40% ; majority (52%) of the customers from sample were dissatisfied with the Lehulu utility service quality.

5.2 Conclusions

The purpose of this study was to assess customers' satisfaction in Kifiya Financial Technology Private limited company –Lehulu Service Centers with special emphasis on Utility services quality dimensions of the company. To achieve the objectives of the study, the researcher used a mixed method of research approach. Moreover, the results of the survey were coupled with the data obtained from the in-depth interview with Lehulu center managers and area managers were jointly used to analyze the customer satisfaction with utilities services payments quality service dimensions the selected Lehulu service centers. Accordingly, the major conclusions of the study are presented below.

The study finding shown, Lehulu customers are more satisfied with the tangibility dimensions like location & accessibility of the office, office using modern technology, staff appearance in office and company materials. However, most of the customers (71%) were highly dissatisfied with waiting area, parking availability of the offices. In relation to reliability dimension of utility services quality customers have good perceptions regarding file management and information provision of the Centers. In contrast, customers were not happy on employees' attitude in solving problems and giving error free billing service to customers.

Furthermore, the survey result and the in-depth interview results show customers were not happy with the Lehulu service centers employees information exchange; they don't give timely service, giving timely response to customers. Moreover, the customers of Kifiya Lehulu were not happy on the employees' adequacy, willingness, assistance and co-operation with customers in their day to day utility service delivery. With regard to Assurance dimension of quality measurement of utility services in kifiya- Lehulu four selected billing centers most of 167 (83%) the customers were not feel secured and happy when they come to the centers to get different service. Furthermore, relation to Empathy dimension, most of the customers 179 (89.5%) were not happy with employees dealing with caring fashion; company best interest and giving individual attention to customer when they came for utility billing services.

Another findings of the study revealed that concerning customers overall satisfaction with Lehulu service centers Utility payment services quality only 40% of the customers reported satisfied or highly satisfied ; majority (52%) replied dissatisfied or highly dissatisfied while the remaining 8% seemed to be indifferent on the variable. Generally, the overall satisfaction of customers with the Utility payment services quality in the four selected Lehulu service centers is only 40%. Moreover, the study found that, major service quality problems in Kifiya-Lehu Utility service centers are long queue, limited waiting & parking areas , poor complaints handling system , shortage of bill collectors, electric power and system failure and staff skill & knowledge gap respectively.

In sum, the study result implied that there is low customer satisfaction. Because customers are dissatisfied with waiting and parking facility, services within time standard, employees' confidence, provision of accurate information, and complaints handling efficiency of the service centers. Due to this the overall satisfaction of customers with the Utility payment services quality in the four selected Lehulu service centers was only 40%. Moreover, the major service delivery problems in Kifiya-Lehulu Utility service centers are long queue, limited waiting & parking areas ,poor complaints handling system, shortage of bill counters, Electric power and system failure and staff skill & knowledge gap respectively.

5.3 Recommendations

Based the above conclusions, the researcher would like to suggest the following recommendations to the policy makers, the company, Lelulu service centers, customers and future researchers.

1. Policy makers should give a due attention and make continuous follow-up and control on the implementation of the Utility Payment Services o given by Kifiya Financial Limited Company–Lehulu in 32centers to achieve the intended objective of addressing customers satisfaction and Lehulu customers and ensuring good governance in the Public Utility sector by delivering Unified, equitable, efficient and quality service to Users of Water, telephone, Electric power and other fees and charges. Unless the Government is advised to introduce another best service provider system that can replace of KIFIYA LEHULU or upgrade it to make the Utilities payment services

delivery more efficient and effective and to enhance customers satisfaction by reducing the serious complains of the society on the company.

2. The researcher suggested to the company to give unreserved consideration to the human resource capacity Development of Lehulu employees to build confidence, positive attitude, integrity, commitments and motivation in their day to day interaction with Utilities payment services user societies. In addition, the Office should remunerate its employees at a level sufficient to attract and retain skilled, knowledgeable, experienced and competent individual in the Company. Moreover, the researcher suggested the company to further modernize its UBS system by bring proper and compatible data base with billing system to solve the network problem by making consistent dealing with Etio-telecom to improve satisfaction of Utility service user customer. Furthermore Since there are more customers Dissatisfaction in the company, KIFIYA advised to make clear study and make analysis to points out the strengths and weaknesses of Kifiya- Lehulu Center Utility payment Service Delivery quality for betterment and modernize service to the Utility Payment services Users. Furthermore, the company should open additional Lehulu centers to minimize the long queues of customers. The offices should create conducive working environment by solving the waiting and parking area problems of customers in co-operation with other concerned government bodies; keep their promise by providing Utilities payments services as per the stated time standards to increase satisfaction and compliance level of customers which inspire them in contributing their lion- share in the utilities fees and charges to the country voluntarily. Moreover, the branch office should evaluate the time standards against performance of each service time taken and number of customer with its staff; introduce modern automatic queuing systems to enable the long queue of the centers modern, fast and equitable by reducing the burden of Lehulu employees.
3. Utility payment service customers should play their pivotal role in improving the service delivery system of Kifiya –Lehulu Centers by discussing observed problems, cooperating with the centers and should pay their fees and charges on time before the due dates and end of months to avoid the long queues observed around lehulu centers.

4. This study assessed customer satisfaction and Utility payment services using the quality dimensions Kifiya Financial Limited Company. However, there are other determinant factors that affect customers' satisfaction. Therefore, other researcher who has the interest on this area should concentrate on impact of employees' Satisfaction on customers' satisfaction and the efficiency and effectiveness of Lehulu service centers on the provision of Utility services so far in Ethiopia.

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APPENDIX I
St. Mary's University
School of Graduate Studies
Department of Business Administration
Survey Questionnaire For Kifiya –Lehulu Customers

Dear respondents;

This questionnaire has been prepared by Business Administration graduate student of the St. Mary's University to conduct a study for the partial fulfillment of Master's Degree entitled "Assessment of Customers Satisfaction with Utility services Quality in Kifiya Financial Technology the Case of selected Lehulu centers' in Addis Ababa.

The aim of the study is to assess the Utilities services quality influence on customer's satisfaction with in the selected Lehulu Centers and recommend enabling the Government, particularly the Kifiya Financial Technology to improve the effectiveness and efficiency of the quality of Utilities services delivery to enhance the satisfaction and compliance level of customers. The researcher wants to underline that the data collected are kept confidential and used only for academic purpose. No respondent will be identified by his/her name or position. Therefore, you're timely and genuinely response is appreciated and has significant value for achievement of the study objective.

Your cooperation is greatly appreciated!

For further information, please contact the Researcher by:

Cell phone 0920 57 51 77

Email- Niyasherfa@gmail.com

Part 1: General information

For each of the following questions, please mark \surd in the appropriate box.

1. Age

20-30 years 31-40 years 41-50years above 50 years

2. Gender

Male Female

3. Please indicate your Educational level

Below Grade10/12 Grade10/12 complete Diploma

First degree Master's Degree and above

Part II: General Questions

4. When did you start to get service from Lehulu?
 Less than one year 1-5 years 6-10 years More than 10 years
5. For which service did you registered for in the company?
 Electric power Phone Water others /specify-----
6. On average, how often do you visit Lehulu Centers?
 Daily Weekly Monthly Quarterly Semi- annually annually
7. Do you have clear information on services provided in the Lehulu centers?
 Yes to some extent No

Part 2. Lehulu customers Satisfaction with Each Quality Service Dimension

Please mark √ in the box that best indicates your opinion from the following rating scale for each service dimension

Highly Satisfied = 5 Satisfied = 4 Neutral = 3 Dissatisfied = 2

Highly Dissatisfied = 1

No .	Service Quality Dimensions (Independent Variables)	Scale				
		1	2	3	4	5
I	Tangibility					
8.	Appropriateness of the location of the Lehulu Centre.					
9	The branch office uses modern technologies / like UBS/ to provide fast service to customers.					
10	Office Physical facilities/ like parking and waiting areas, TV/ are clean and attractive.					
11	Staff has a neat and professional appearance in office					
12	The company has Visually attractive materials like computers, chairs , tables etc.					
II	Reliability	1	2	3	4	5
13	The company provides service at the promised time					
14	Employees Interest to solve customer problems sincerely.					
15	The company Provision of error free billing services.					
16	Keep customers files and records in well-organized manner.					
17	The company Provide correct and accurate information to customers.					
III	Responsiveness					
18	Employees informed customers when services are performed.					
19	Employees' give timely service to customers					

20	Employees are willing to help, assist and co-operate customers.					
21	Employees give enough time to respond to your request.					
22	Employees answer questions and solve problems quickly					
23	Company has adequate staff to provide its services promptly.					
IV	Assurance	1	2	3	4	5
24	Employees' confidence in providing services to customers					
25	You feel safe when you come to Lehulu branch office to get service					
26	Employees courteousness and respectfulness with customers					
V	Empathy	1	2	3	4	5
27	The company gives customers individual attention.					
28	Employees deal with customers in a caring fashion.					
29	The company has the best interest of customers at heart.					
30	The Company has convenient service hours to customers.					
31	Rate Your overall satisfaction with Lehulu service quality					

32. In your opinion, which challenges /problems/ have you observed in Lehulu centers from the lists provided below? Multiple \checkmark answer is possible/

Staff attitude, skill, and knowledge gap power and system failure

Limited waiting area Long queue parking area problem

Shortage of bill collectors poor complain handling

Others/ please specify/-----

 1. Please offer any suggestion for future improvements of the company in order to increase your satisfaction level with quality utilities services. -----

THANK YOU VERY MUCH FOR YOUR CO-OPERATION!!!

APPENDEX -II
ST. MARY’S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
DEPARTMENT OF BUSINESS ADMINISTRATION
INTERVIEW QUESTIONS FOR LEHULU OFFICERS AND OFFICIALS.

Dear respondents;

This interview has been prepared by Business Administration graduate student of the St. Mary’s University to conduct a study for the partial fulfillment of Master’s Degree entitled “Assessment of Customers Satisfaction with Utility services payments in Kifiya Financial Technology the Case of selected Lehulu centres’ in Addis Ababa.

The aim of the study is to assess the Utilities services quality influence on customers satisfaction with in the selected Lehulu Centers and recommend to enable the Government, particularly the Kifiya Financial Technology to improve the effectiveness and efficiency of the quality of Utilities services delivery to enhance the satisfaction and compliance level of customers. The researcher wants to underline that the data collected are kept confidential and used only for academic purpose. No respondent will be identified by his/her name or position. Therefore, you’re timely and genuinely response is appreciated and has significant value for achievement of the study objective.

Your cooperation is greatly appreciated!

For further information, please contact the Researcher by:

Cell phone 0920 57 51 77

Email- Niyasherfa@gmail.com

Branch Lelulu officials Personal Background

Age	
Gender	
Position	
Level of Education	

Appendix III
Interview Questions

- 1) What type of Utilities services payments does your company provide currently?
- 2) What strategies do you have to aware and solve objections and complaints of customers?
- 3) What are the main problems /challenges that hinder the branch office and employees to providing efficient and effective service to customers?
- 4) How do evaluate employee customer handling culture and commitment in providing equitable, modern and timely service to satisfy customers?
- 5) What is the reason for long queue of customers to pay their Bills?
- 6) How do you evaluate the efficiency of your branch office in utilities service payments and bill collection?
- 7) How do you express the relative effect of service quality dimensions on customer satisfaction?
- 8) What should the company do to enhance customers' satisfaction with utilities service payments?
- 9) Future expectations & plans by the gov't regarding using current Lehulu Utilities services?
- 10) In sum, what do you suggest to improve the quality of service delivery in Lehulu centers to enhance customers' satisfaction level?

THANK YOU VERY MUCH FOR YOUR CO-OPERATION!