



ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

AN ASSESSEMENT OF SERVICE DELIVERY AND CUSOMER
SATISFATION
IN THE ETHIOPIAN INSURANCE CORPORATION

BY
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JUNE, 2019
ADDIS ABABA, ETHIOPIA

**AN ASSESSEMENT OF SERVICE DELIVERY AND CUSOMER
SATISFACTION IN THE ETHIOPIAN INSURANCE CORPORATION**

BY

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**A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY, SCHOOL
OF GRADUATE STUDIES IN PARTIAL FULFILMENT OF THE
REQUIRMENTS FOR THE AWARD OF THE DEGREE OF
MASTER OF MARKETING MANAGMENT**

JUNE, 2019

ADDIS ABABA, ETHIOPIA

APPROVAL

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DECLARATION

I the under signed hereby declare that this thesis has been prepared by me in partial fulfillment of the requirements for the award of Master's degree in Marketing Management. I wish to state that this work has never been presented in any university or institution of learning apart from references made to works of other people for which I have dully acknowledged. Therefore it is an original work done by me under a close supervision of my advisor Dr. Temesgen Belayneh.

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ENDORSEMENT

This is to certify that Emebet Abebe has carried out his research work on the topic titled as “Assessment of Service Delivery on Customer Satisfaction; the Case of Ethiopian Insurance Corporation”. The work is original in nature and is suitable for submission for the award of Masters Degree in Marketing Management.

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June, 2019

Acknowledgements

First of all, I would like to thank the Almighty God who gave me endurance and strengthen me to study on department of marketing management.

My most sincere and deepest gratitude goes to my advisor Dr Temesgen Belayneh (Ass. Prof). for his unreserved support in checking, commenting and giving constructive advice throughout the study.

My grateful thanks also go to the staff of Ethiopian Insurance Corporation for their positive cooperation in giving their responses to my interview questions and in filling and returning questionnaires timely.

My sincere gratitude should also go to my family (my father Col. Abebe Tebeje, my mother Wro. Bekelech Beshah & my husband Zerihun Thomas) for helping me to complete this final paper. My special thanks go to my sisters Rahel Abebe & Betelehem Abebe & my colleague Selam Kebede and Almaz Tesfaye.

Eventually, many thanks go to my childrens:- Kirubel Zerihun, Surafel Zerihun & Tsion Zerihun, I wish you all the time to enjoy healthy life!!!

List of Abbreviations/Acronyms

EIC	-	Ethiopian Insurance Corporation
BDRM	-	Business Development & Risk Management

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ABSTRACT

Service Delivery and Customer satisfying is the ultimate goal and objective of any financial organization. Service giving organizations can maximize their profit by rendering quality service to their customers and this leads to customer satisfaction and loyalty. The general objective of this study is to determine the service delivery and customer satisfaction strategies utilized by the Ethiopian Insurance Corporation through customer service. It is also clear from this research that customer service has an important issue on service deliver perception and customer satisfaction. In this research, the SERVQUAL instrument developed by Parasuraman (1985), has been applied in designing the questionnaire by using five dimensions of service quality: Tangibility, Reliability, Responsiveness, Assurance, and Empathy. Data collected from respondents are analyzed by using Qualitative and descriptive analysis. Questionnaires are distributed to simple randomly for selected customers of the districts and interview conducted to the team leader of six districts and for the marketing Management team. The findings show that all dimensions of service quality (tangibility, reliability, responsiveness, assurance, and empathy) are very important to customer satisfaction. The results revealed that the Assurance and Empathy dimensions raised the highest level of expectation, whereas, the other dimensions of service quality scored a lower level. The study also investigates the dimensions and their levels of service quality that have related on customer satisfaction. And the researcher measures the service delivery and tries to identify those areas that need improvement in order to gain a competitive advantage. In addition, the researcher has examined the relationship between five service quality dimensions and customers' satisfaction in EIC.

Chapter One

Introduction

1. Background of the Study

Service quality is a comparison of expectations with performance. A business with high service quality will meet customer needs whilst remaining economically competitive. Improved service quality may increase economic competitiveness.

This aim may be achieved by understanding and improving operational processes; identifying problems quickly and systematically; establishing valid and reliable service performance measures and measuring customer satisfaction and other performance outcomes. Customers form service expectations from past experiences, word of mouth and advertisement. (Brown, Stanley A. (1992),

The accurate measurement of an objective aspect of customer service requires the use of carefully predefined criteria. The measurement of subjective aspects of customer service depends on the conformity of the expected benefit with the perceived result. This in turn depends on the customers' expectation in terms of service, they might receive and the service provider's ability and talent to present this expected service. Successful Companies add benefits to their offering that not only satisfy the customers but also surprise and delight them. Delighting customers is a matter of exceeding their expectations (Brown, Stanley A. (1992),).

In general, Customers compare perceived service with expected service in which if the former falls short of the latter the customers are disappointed (Anderson and Best, 1977:8).

Ethiopian Insurance Corporation (EIC) was established in 1976 by proclamation No.68/1975. The Corporation came into existence by taking over all the assets and liabilities of the thirteen nationalized private insurance companies, with Birr 11 million (USD 1.29 million) paid up capital on the aims of engaging in all classes of insurance business in Ethiopia. (Company Profile report, 2014) and it has a lion insurance market share in Ethiopia.

EIC provides life, property and liability insurance policies. Currently, it has a total manpower of 1,179 with different academic levels.

Insurance industry is one of the areas of service marketing where a big effort is required in order to satisfy the stakeholders. This is mainly due to the fact that insurance is unsought good, which needs extensive & continuous advertisement. In Ethiopia, the insurance industry is growing more than ever before. Both government and private investors are taking part in this industry. The essence of insurance is reduction of the uncertain risk of loss for the individual as well as the society at large. It is a social device which aims at reducing the uncertainty of loss through combination of a large number of similar uncertainties and use of accumulated funds and distributing the burden of loss, should there be any, over space and time (Insurance practice and regulation, (CII London, April, 2009 edition p 20-21).

In service industries, globally, the subject of service quality remains critical as business strive to maintain a comparative advantage in the market place. Especially, in financial services, service quality becomes a primary competitive issue. Since improved levels of service quality are related to higher revenues, increased cross sell ratios and higher customer retention, and expanded market share. Within this background, the service quality helps to satisfied customers by compelling the attention of all insurance companies all over the world.

In light the above facts, it is firmly believe that the success in the future will rest on delivering excellent service to customers and this in turn intensify interest in service quality is, thus, unarguably high. So far, the EIC has not conducted the survey on its service quality and customer satisfaction in a comprehensive manner. Therefore, in today's fiercely competition insurance environment , where Ethiopian insurance companies consider delivery of excellent service quality to customer a key to success and survival, the finding from the study can provide them with the valuable insight in a way of enhancing service quality to induce greater customer satisfaction.

The research was conducted at Ethiopian insurance corporation customers. The corporation renders different kinds of insurance services for its customers. For example, life, motor insurance, personal, workmen's compensation. The researcher assessed the service quality delivery and its impact on customer satisfaction by using SERVQUAL instrument.

Therefore the student researcher is intended to undertake research in this area so that valid conclusions and recommendations could be made.

1.2 Definition of Terms

Service quality: means the difference between the customer's expectation of service and their perception of perceived service. Zeithaml, et.al., (1990).

SERVQUAL: is an instrument for measuring service quality, in terms of the discrepancy between customers' expectation regarding service offered and the perception of the service received; respondents are required to answer questions about both their expectation and their perception.

Customers Expectation: means uncontrollable factors including past experience, personal needs, word of mouth, and external communication about service of the organization.

Customers Perception: means customer's feelings of pleasure / displeasure or the reaction of the customers in relation to the performance of the organization staff in satisfying / dissatisfying the services.

Service Delivery- refers to how well the service is provided to customers. It includes speed, accuracy, and care attending the delivery process. Jain, et.al., (2009)

Responsiveness: This factor concerns to what extent the employees are prepared to provide service. This involves factors such as mailing a transaction slip immediately, calling a customer back in short time and giving prompt service.

Competence: Competence is connected the knowledge and skills of contact personnel, operational support personnel (and also research capability) that are needed for delivering the service.

Understanding the customer: This is about making an effort to understand the customer which involves learning about specific requirements, providing individualized attention and recognizing also the regular customer.

Tangibles, they include physical aspects of the service such as physical facilities, appearance of personnel, tools or equipment that is used to provide the service, physical representations or other customers in the service facility.

1.3 Statement of the Problem

The financial services industry is changing rapidly, Firdaus et. al., (2011). Technology, government regulation, and increasing customer sophistication are forcing financial service institutions to re-evaluate their current business practices. Financial institutions across the globe are re-examining how they are meeting their customer's needs today and developing business plans needed to align them strategically to remain competitive and profitable in the future. Insurance industries that excel in quality service can have a distinct marketing edge since improved levels of service quality are related to higher revenues, increased cross-sell ratios, higher customer retention, Bennett and Higgins, (1988), and expanded market share, Bowen and Hedges, (1993). Likewise, provision of high quality services enhances customer retention rates, helps attract new customers through word of mouth advertising, increases productivity, leads to higher market shares, lowers staff turnover and operating costs, and improves employee morale, financial performance and profitability, Julian and Amaseshan, (1994); Lewis, (1989).

Providing excellent service quality and high customer satisfaction is the important issue and challenge facing the contemporary service industry. High customer satisfaction and loyalty have long been key concerns for operational management in service industries. Consequently, Customer satisfaction is the key for company success, because it is a major indicator of customer repurchasing intention, it minimizes negative word of mouth and it increases customer loyalty.

It is desirable for service providers to uncover what attributes customers utilize in their assessment of overall service quality and satisfaction and which attributes are more important. It is important that the corporation provide high quality services to its customers to survive in the highly competitive business. For this, the EIC first need to understand the attributes that consumers use to judge service quality, and monitor and enhance the service performance.

The intention of this paper is, therefore to assess the service delivery system of EIC and its quality service provision and assess the service quality delivery on customer satisfaction. The study also addressed the customer gap (the gap between customer expectation and perception).

Based on these gaps in the literature the student researcher has intended to identify the problems associated to it by asking the following research question whether this insurance corporation meets the specifications and or how it has handled them.

1.3.1 Basic Research Questions

1. How does the service quality of EIC looks like?
2. To what extent prompt is this insurance company to deliver quality service delivery to its customers?
3. To what extent are the employees of the insurance alert enough in providing quality service delivery?

1.4 Objectives of the Study

1.4.1 General Objective

The general objective of this paper was to assess the service delivery that Ethiopian Insurance Corporation is rendering.

1.4.2 Specific Objectives

The specific objectives of this study were to:

- Describe the service quality of EIC looks like
- Pin point the promptness of EIC in quality service delivery to its customers
- Analyze the extent the employees of EIC are alert enough in providing quality service delivery

1.5 Significance of the Study

- To show the service quality dimension strongly meets customer needs.
- It helps to improve the quality service issues and forward better suggestion to the practice of the insurance.

- It will be used as a secondary data for other researcher who will conduct a research in similar topic.

1.6 Scope of the Study

Measuring quality is an immense importance in many aspects especially to those financial industries. Nevertheless, the topic is too broad in the time it requires, the number of participants it considers and the area it covers. In this regard Ethiopian Insurance Corporation is found around Legehar opposite to Shipping Lions Company was considered in this study because it is the Head Office where in customers of the metropolitan area of Addis visit and the insurance has reportedly announces that many customers visit it.

Those respondents who can describe service quality avail in the area. This study considered one participant from the context of the six district retail team leaders namely:- (Central Addis District, Western Addis District, Life Addis District, North Addis District, Eastern Addis District, Southern Addis District and the management team of marketing (BDRM) or Business Development & Risk Management) manager, the Marketing staffs of the insurance was contacted for interview and the questioners has for 120 customers that came to the insurance and the time consideration was from 2017-2018. The new and existing customers were reluctant fill out questionnaires provided to them, it was impossible to allow the respondents fill out the required number of questionnaires. Thus it was also difficult even to access the number of respondents as per the guidelines in place by different ways. Consequently the student researcher has made due attempt to collect the questioner, uses that of specific number of the participants for the study population and 100 respondents out of 120 have responded.

1.7 Research Design and Methodology

1.7.1 Research Design

In order to answer the above research questions the student researcher used descriptive research method. Descriptive research primarily aims at gathering knowledge about description and explanation of the objectives of the study. The student researcher simply described the things, events and data which collected through questionnaire and interview.

1.7.2 Population and Sampling Technique

The target populations of the study were BDRM marketing manager & staffs of

Ethiopian Insurance Corporation and customers of the company. Therefore, the student researcher used convenient sampling approach; specifically convenience sampling technique was employed to select the respondents. To select the respondents who visit the insurance were asked their consent to fill out a questionnaire and were handed. Out of the 120 respondents who were willing to fill out, 83% of them or 100 of them respondents have filled out and returned. This took a couple of weeks in order to distribute and collect the questionnaire back.

1.7.3 Types of Data Collected

The student researcher used both types of data namely primary and secondary data.

1.7.4 Method of Data Collection

Primary data was collected through structured interview that was held with the six districts team leader, marketing manager & staffs of marketing and questionnaire that was distributed to 120 customers and 100 of the respondents have filled out and returned the questionnaire. The secondary data was collected from the company manuals, books literatures and internet.

1.7.5 Method of Data Analysis

The information obtained from interview conducted with the six districts of team leaders and marketing teams was analyzed by using qualitative method through paraphrasing their responses and then analyzing it. The data which was collected from closed ended questionnaire was presented in the form of tables and percentages followed by the interpretation.

1.8 Organization of the Study

The paper consisted of four chapters. This chapter was chapter one it includes background of the study, statement of the problem, research questions, objectives of the study, scope of the study, significance of the study, population, sampling, sources and types of the study and organization of the study. Chapter two comprises the literature review section; the third chapter consists of data analysis, major findings and interpretation of results. Finally, the fourth chapter is about summary of findings, conclusion and recommendation.

CHAPTER TWO

2.1 REVIEW OF RELATED LITREATURE

Oliver (1993:24) stated that during the past decades, in the marketing literature and marketing practices, the importance in the concept of service quality and service satisfaction has increased.

Quality and satisfaction are indicators for corporate competitiveness and explores the benefit of marketing academics and practitioners. The relationship and nature of these customer evaluations remains unclear though satisfaction and service quality comes from two big research paradigms; expectations and perceptions which are considered as key instruments. Zeithaml et al, (1993:12) mention that in empirical studies quality and satisfaction are introduced as synonyms within the service business.

Schneider and Bowen(1985:16) and Tornow and Wiley (1991:13) found a positive correlation between the attitude of employees, the attitude of customers and employee and customer perceptions of service quality.

They also found that customer satisfaction is directly related to the attitude and perceptions of employees, in turn, the attitude and perceptions of employees relate to the organization and its management practices. They also said that customer satisfaction is not just relating to the values and attitudes of employees, which means that the overall effectiveness of the organization has direct impact on values and attitudes.

According to Eskildsson (1994:42) over the past decades, many attempts have been made in both private and public sectors in the hope of making improvements in processes and services from the perspective of the customer. Many initiatives have been aiming for targeting the satisfaction of external customers. Often research has shown that these programs have failed to satisfy the first expectations. Consequently, consultants and experts have aimed for a broader focus within organizations in order to include the perspective of employees and their interrelationships with both managers and customers (Tornow and Wiley, 1991:26).

According to Oliver (1980:15) the customer satisfaction research literature concerns how well the service delivery occurs in comparison with expectations. Today customer satisfaction is an important subject and is also often discussed in marketing literature. Satisfaction can be described as a number of post experience decisions. One reason for the big interest in this area is that researches believe that customer satisfaction is crucial for all business organization. Researches also argue that satisfaction has positive impact on intention to repurchase. Andreassen T W (2001:32) mentions that customer satisfaction can be viewed as an evaluation where expectations and actual experience is compared. A service failure is when the service delivery does not manage to meet customer expectations. Often service recovery begins with a customer complaint. The aim with service delivery is to move customers from a state of dissatisfaction to a state of satisfaction.

Butcher and Heffernan (2006:45) discuss the relationship between customer and employees and that social regard plays an important role in service delivery, for example in a situation where a customer has to wait. A number of studies have shown the importance of friendly behavior from the staff in order to improve service delivery and create long term relationships.

2.2 Concepts of Service Quality

According to Parasuraman et.al.(1991:18), companies can get their competitive advantage by using the technology for the purpose of enhancing service quality and gathering market demand. For decades, many researchers have developed a service perspective (Zeithaml, 2009, Ramsaran and Fowdar, 2007:18). Chang (2008:19) describes that the concept of service quality should be generally approached from the customer's point of view because they may have different values, different ground of assessment, and different circumstances. Parasuraman, Zeithaml and Berry (1990:21) mention that service quality is an extrinsically perceived attribution based on the customer's experience about the service that the customer perceived through the service encounter. According to the work of Kumra (2008:46), service quality is not only involved in the final product and service, but also involved in the production and delivery process, thus employee

involvement in process redesign and commitment is important to produce final tourism products or services.

Another research study on service quality is presented by Grönroos (2007:32) who focuses on a model that is a comparison between customer expectations of the service and their experience of the service they have received before. This model is named “total perceived service quality”. As he emphasizes on what customer is really looking for and what they evaluate, the service quality is based on two dimensions. The first dimension is the technical quality and this dimension refers to the outcome, what is delivered or what the customer gets from the service. The next dimension is the functional quality which refers to the manner in which the service is delivered or how it is delivered. Both dimensions affect the corporate image and the perception of quality in various ways.

According to total perceived service quality model, perceived quality of a service is not only affected by the experiences of the quality dimensions that the consumer used for evaluating whether quality is perceived as good, neutral, or bad. It is also affected by the perceived quality of given service as well as the outcome of the evaluation process.

Chang (2008:34) support the earlier line of thinking by Grönroos but Parasuraman, Zeithaml, and Berry developed “The Gap Analysis Model”, which is a well known model of service quality. This model shows an integrated view of the consumer-company relationship. The main idea of the model is focused on the premise that service quality is dependent on the size and direction of the five gaps that can exist in the service delivery process.

- A. Gap 1: the gap between customer expectations and those perceived by management to be the customer’s expectations
- B. Gap 2: the gap between management’s perceptions of consumer expectations and the firm’s service quality specifications
- C. Gap 3: the gap between service quality specifications and service delivery.
- D. Gap 4: the service delivery, external communication gap.

E. Gap 5: the perceived service quality gap, the difference between expected and perceived service (Parasuraman et al, 1990:37).

The first four gaps are identified as functions of the way in which service is delivered from the service provider to the customer, while gap number five is connected to the customer and as such is considered to be the truth of service quality.

Gap five is also the gap that the SERVQUAL instrument influences. Edvardsson (1996:56) mentioned that it is important for a service organization to define the level of quality at which to operate; he argued that it is more relevant to speak of the “right quality” than of merely high quality.

2.2.1 Different perspective of service quality

The word quality means different things to people according to the context. Lovelock and Wirtz (2007, P. 418) mention that David Garvin identifies five perspectives on quality.

1. The transaction view of quality is synonymous with innate excellence: a mark of uncompromising standards and high achievement. This viewpoint is often applied to the performing and performing of visual arts. It is argued that people learn to recognize quality only through the experience gained from repeated exposure and managers or customers will also know quality when they see it is not very helpful.

2. The product-based approach sees quality as a precise and measurable variable. Differences in quality, it is argued, reflect differences in the amount of an ingredient or attribute possessed by the product or service. Because this view is totally objective, it fails to account for differences in the tests, needs, and preferences of individual customers or even entire market segments.

3. User based definitions start with the premise that quality lies in the eyes of the beholder. These definitions equate quality with maximum satisfaction. This subjective, demand oriented perspective recognizes that different customers have different wants and needs.

4. The manufacturing based approach is supply based and is concerned primarily with engineering and manufacturing practices, quality is also operation driven.

5. Value based definitions define quality in terms of value and price. By considering the tradeoff between perception and price, quality comes to be defined as “affordable”.

Grönroos (1983:39) also describes different definitions and one of them comes from Philip Crosby (1979:67) who defines service quality as conformance to specifications. Services are performances and often they are performed in the presence of the customer. Services have a nature of varying from one firm to another and from one situation to another. It is also possible to make a distinction between technical and functional service quality, technical quality is connected to what is delivered and functional quality is connected to how it is delivered. Another example is Jarmo Lehtinen who describes customer quality in terms of process quality and output quality. The process quality is evaluated during the service delivery and output quality is evaluated after the service delivery. In the study described by Grönroos (1983:59) 10 determinants of service quality were identified: reliability that is connected to the consistency of performance and dependability. Here it is determined if the company gives the service in the right way the first time and keeps to its promises.

Grönroos (1983) describes that the analyses of the study resulted in four conclusions. Conclusion number one is that service quality is determined by the customer's perceptions which result from comparing expectations that the customer has before receiving the service and the actual experience that the customer gets from the service delivery. If the expectations are met the service quality is described as satisfactory. They can also be exceeded and then they are considered as more than satisfactory. Conclusion number two is that the evaluation depends on the service process and also the service outcome. As the third conclusion it is described that it exists two types of service quality: quality at the level where the regular service is delivered and the quality level where expectations or problems are handled.

2.3 Service-based Component of Quality

Lovelock and Wirtz (2007, P.420) describe that researchers argue that the nature of service quality requires a distinctive approach to identify and measure service quality. The intangible, multifaceted nature of many services makes it harder to evaluate the quality of a service compared to products. Because customers are often involved in service production, a distinction needs to be drawn between the process of service delivery and the actual output of the service which is called technical quality.

Other researchers suggest that the perceived quality of service is the result of an evaluation process in which customers compare their perceptions of service delivery with the expected outcome.

2.3.1 Customer expectations

Ekinci (2002) argues that the term expectation in service quality literature has different meanings for different authors. According to Tam (2005), it is important for success in influencing customer satisfaction to understand how customer expectations develop and update even if the term expectation is vague and difficult to interpret in surveys. Kandampully (2000) argues that the management of these customer expectations is also an imperative concept in tourism companies for further products and services designed to match and exceed those expectations.

Grönroos (2007) suggested that in order to increase long term quality, the customer expectations should be focused, revealed, and calibrated and he also developed the dynamic model of expectation that describes that the quality of professional services develops in a customer relationship over time. This model is illustrated in fig (1) which classifies the expectations into three distinguishable types and can be characterized in the following;

- a. Fuzzy expectations exist when customers expect a service provider to solve a problem but do not have a clear understanding of what should be done.
- b. Explicit expectations are clear in the customer minds in advance of the service process. They can be divided into realistic and unrealistic expectations.
- c. Implicit expectations refer to elements of a service which are so obvious to customers that

they do not consciously think about them but take them for granted” (Grönroos, 2007, P. 100). Grönroos,(2007)stated that an explicit service providers should understand fuzzy expectations because these expectations still have impact on customer satisfaction about quality and customers will be disappointed in case the service provider does not fulfill it.

The characteristics in this customer expectations are: “customers may feel that there is a need for understanding what would fulfill this need or change their current state in general, but they do not have a clear understanding of what would fulfill this need or change in the current situation”. (Grönroos, 2007, p.100) also state that customers expect something more in addition to be done but they don't know exactly what and how it should be done. The author also said that if the service provider “can make the explicit of these expectations for the customer and for itself, it is an opportunity for the customer”. Grönroos, (2007) mentions that customers normally presume that explicit expectations will be met and unrealistic expectations might be exited. Service providers have to help customers adjust these unrealistic expectations into more realistic ones to ensure that a service delivery will meet customer expectations. In this stage, service providers should be aware of the more vague promise or “implied in-fact” promise because it can form unrealistic explicit expectations that lead customers to believe that services offered will include features that in fact are not included. Beside explicit expectations, implicit expectations also have to be fulfilled because they are apparent that customers are clearly expressed. Such implicit services will become explicit if they are not fulfilled.

(Grönroos, 2007, p.101) also mentions that both fuzzy and implicit provider expectations should be detected, because they can form explicit expectation as seen in the thick narrows (Fig. 2); called “intonation dynamics”. It shows how the service provider can and should actively manage expectations. At last, the service provider should design the service offering to customers in order to meet all their expectations, and the dynamic approach to manage service contexts are concerned.

According to Lovelock and Wirtz (2007) understanding the expectations of customers mean understanding that when customers evaluate service they compare their expectations

with what they think they received from the supplier and if the expectations are met or even exceeded customers believe that the service have high quality. Customer expectations vary depending on what kind of business the service is connected to. Expectations also vary depending on different positioning strategies of different service providers.

Thirdly the expectations are influenced by previous experiences of the service provider, competing services in the same industry or related services in different industries. If the customer don't have any previous experience they are more likely to base their expectations on word of mouth, news stories or the marketing efforts of the company. One more thing to consider is that customer expectations vary over time because they are influenced by advertising, new technologies, service innovation, social trends and so on. A successful company is able to meet expectations in every step.

2.4 Perceived service quality

Fiore and Kim (2007) present a conceptual framework that concerns the influences on the consumption experience by environmental variables such as physical elements of the service environment, individual variables, individual attributes and person-environment variables or situations. The physical environment has the possibility to provide ideas about the influence of customer perceptions on the brand image. Zeithaml and Bitner (2000) argue that customers do perceive quality in more than one way and they also have perceptions about multiple factors when quality is assessed.

Baker et al. (2002); Bitner (1990); Minor et al (2004) also put forward that the environment influences customer satisfaction. For example, the environment in a hotel will affect customer satisfaction. Lovelock and Wirtz (2007) discuss how confirmation or disconfirmation of expectations relates to satisfaction and delight: The terms "quality" and "satisfaction" are sometimes used interchangeably. Some researchers believe, however, that perceived service quality is just one component of customer satisfaction, which also reflects price/ quality trade-offs, and personal and situation factors.

Baker et al (2002) also describes three components that influence the service encounter elements. The first component is physical environment and includes for example music,

lightning and external and internal environmental design, the second one is customer interactions with intangible and tangible elements in the service environment and the periods when customers interact with physical facilities and other tangible elements in the service environment.

Andaleeb and Conway, 2006; Wu and Liang, 2005) mentions the second component that is connected to the relationship between the service employee and the customer. Behaviour is a key determinant of how the service will be appreciated.

Bitner (1992); Baker et al., (2002) is describing the third component that is about how customers are influenced from the appearance, perceptions and behaviour of other customers. Baker and Cameron (1996), discusses that it is shown that the behaviour of other customers affect perceptions and that makes it important for service providers to be careful about the interaction between customers.

According to Lovelock and Wirtz (2007) a service encounter is a period of time during which the customer interact directly with the service provider. Some of these encounters are very brief and consist of just a few steps. If you use a service that requires the customer to make a reservation this first step might have been taken days or even weeks before the customer arrives at the service facility.

Lovelock and Wirtz also (2007 also discusses The Servuction Model. It is static and describes a single service encounter or moment of truth. Service processes usually consist of a series of encounters, such as your experience with a flight that consist of steps from making reservation to checking in, taking the flight, and retrieving customer's bags on arrival. Knowledge of role and script theories can help us to understand, design, and manage both customer behavior and employee behavior during those encounters.

2.5 The relationship between customer expectations, perceptions and satisfaction

Oliver (1997) mentions that customer satisfaction has a big research tradition of more than three decades. He also gives a definition about customer satisfaction: “a judgment that a product or service feature, or the product or service itself, provides pleasurable

consumption related fulfillment. On other definition from Oliver (1997) is that customer satisfaction is as an overall emotional response to an entire service experience for a specific service encounter after purchasing consumption.

In an earlier article Oliver (1980) discusses that satisfaction can be understood as the discrepancy between expectations and perceptions. Differences are to be expected between importance attributes but also segments. Pizam and Ellis (1999) explain that customer satisfaction can be described as a comparison between performance and expectations. Oliver and Swan (1989) expand the definition and mention that customer satisfaction is an affective term and they identify five different types of satisfaction which are pleasure, relief, novelty and surprise.

There are many definitions but according to White and Yu (2005) one consensus that can be found is that the construct includes either cognitive or affective responses and customer satisfaction can be either product or service focused.

Gibson (2005) found in his studies that satisfied customers become repeat purchasers of a product or service and provide positive word of mouth. That means that it is important to understand what factors that influences customer satisfaction in order to create good products or services. Zeithaml and Bitner (2003) expands this discussion and describes that there is an overwhelming interest in service quality and the reason for that is that both practitioners and researchers believe that quality is crucial for the success of any business organization.

The construct has great impact on customer satisfaction, repeat purchase behaviour and in the long run also the profitability of the organization. Bitner (1990) also mentions that if the service is affective it has a direct and immediate effect on the customer satisfaction.

Zeithaml and Bitner (2003) argue that customer satisfaction has become a major contributor for enhancing a service company such as long term profitability, customer loyalty, and customer retention. That means for example that it is important to encourage the staff to deliver the right service to the right people in reasonable time and showing

good manner. Satisfied customers may also give positive word of mouth and for that reason attract new customers and create long term business profit.

Oliver (1980) suggest that in order to create customer satisfaction it is important for the company managers to identify which product or service attributes that can enhance customer satisfaction or delightfulness, than the performance can be improved and it will also be possible to find out which attributes that are expected by the customers (expected attributes can create dissatisfaction by their absence). Many researchers argue that customer satisfaction has big impact on customer intentions to repurchase (Cronin, Brady, and Hult, 2000). Andersson and Furnell (1995) also argue that satisfaction is an indicator of intentions to return to the supplier.

2.6 Imperical Review

Elias Kassa in his study of measurement of service quality in commercial bank of Ethiopia (2004), he came into conclusion on that tangible dimension of the service quality is highly perceived by borrowers than by the depositor. While, the conclusion for the other four dimensions will be a borrower does give the same weigh for the services quality of reliable, responsiveness, assurance and empathy service quality dimensions than depositors.

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

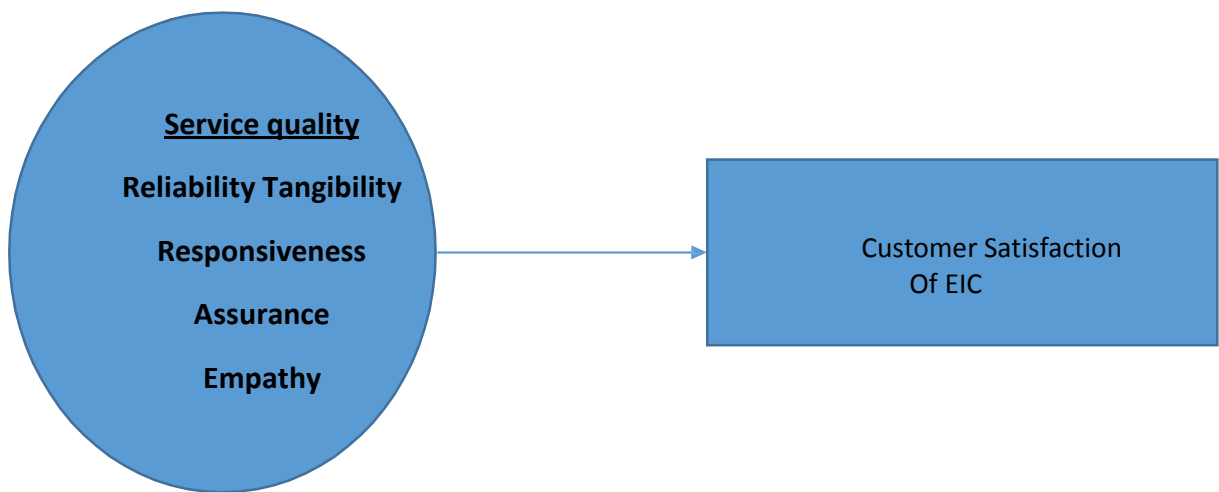
Another thesis conducted by Temesgen Yitbarek on international tourist perceptions of Hotels service quality in Lalibela town an importance-performance analysis (2013), and

his result of the regression analysis shows that a positive relationship between independent variables and the dependent variable as the coefficient of independent variables carried positive signs. Moreover, all the independent variables have significant contribution to tourists' quality perception.

2.7 Conceptual Frame Work of the Study

Based on five dimension 22 items questionnaires developed by Parasuraman et al.'s (1988), the researcher identified the five service quality dimension (i.e. Tangibles, Reliability, Responsiveness, Assurance and Empathy) that has an important issues on customer satisfaction.

Figure 1 shows, the five dimension of service quality and the impact that has on customer satisfaction.



Source;_Parasuraman et al.'s (1988)

Figure 1, Conceptual frame work of the study

2.8 Capturing the Customer's Perspective of Service Quality- SERVQUAL MODEL

Lovelock and Wirtz (2007, P. 420) discusses that to measure customer satisfaction with various aspects of service quality, Valarie Zeithaml and her colleagues developed a service research instrument called "SERVQUAL", this model is based on the premises by which customers can evaluate a firm's service quality through comparing their perception of its service and with their own expectations. SERVQUAL is seen as a generic measurement tool that can be applied across a broad spectrum of service industries. There are 22 perception items and expectation items that are reflecting the five dimensions of service quality. Respondents complete a series of scales that measure their expectation of companies in a particular industry in a wide area of service characteristics.

They also discuss that when perceived performance ratings are lower than expectations, it is a sign of poor quality and reverse indicate good quality. Parasuraman, (1988) says that in service and retail business, SERVQUAL is a multi-item scale which is developed to assess customer perceptions of service quality but originally it is developed from GAP model.

The author also argues that SERVQUAL must be reliably assessed and measured in order to improve services quality. He mentions that SERVQUAL is an important model to identify the gaps between customer expectations of the service and their perceptions of the actual performance of the service.

2.9 Defining Services

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. The advanced economies of the world are now dominated by services and virtually all companies view services as critical to retaining their customers today and in the future. Even manufacturing companies that, in the past, have depended on their physical goods for their existence but now they come to see and recognize that service provides one of their few sustainable competitive advantages Zeithaml & Bitner, (2003). Different authors give different definitions for service.

Kotler (1997) defines service as follows: "Service is any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product". Jain & Saakshi (2009) defines service as; "a service Is an intangible product involving a deed, performance, or an effort that cannot be physically possessed. Dominant component is intangible."

Gronroos (1983) defines service as: "An activity or series of activities of more or less intangibles nature that normally, but not necessarily, take place in interactions between the customer and service employees and/or physical resources or goods and / or systems of service provider, which are provided as solutions to customer problems".

2.10. Service Characteristics

A company must consider five main service characteristics when designing marketing programs: intangibility, inseparability, variability, perishability and lack of ownership kotler (1999, pp-647).

A. Intangibility;

Service intangibility means that senders cannot be readily displayed, so they cannot be seen, tasted, felt, heard or lied before they are bought. Because service offerings lack tangible characteristics that the buyer can evaluate before purchase, uncertainty is increased. To reduce uncertainty, buyers look for 'signals' of service quality. They draw conclusions about quality from the place, people, equipment, communication, material and price that they can see. Therefore, the service provider's task is to make the service tangible in one or more ways. Whereas product marketers try to add intangibles (e.g. fast delivery, extended warranty, after- sales service) to their tangible offers, service marketers try to add tangible cues suggesting high quality to their intangible offers.

B. Inseparability

Service inseparability means that services cannot be separated from their providers, whether the providers are people or machines. If a person provides the service, then the person is a part of the service.

The other feature of the inseparability of services is that other customers are also present or involved. The implication for management would be to ensure at all times that customers involved in the service do not interfere with each other's satisfaction.

C. Variability

As services involve people in production and consumption, there is considerable potential for variability. Service variability means that the quality of services depends on who provides them, as well as when, where and how they are provided. As such, service quality is difficult to control. Even the quality of a single employee's service varies according to his or her energy and frame of mind at the time of each customer contact. For example, two services offered by the same solicitor may not be identical in performance.

D. Perishability

Service perishability means that services cannot be stored for later sale or use. The perish ability of services is not a problem when demand is steady. However, when demand fluctuates, service firms often have difficult problems. Service firms can use several strategies for producing a better match between demand and supply. On the demand side, differential pricing; that is, charging different prices at different times - will shift some demand from peak periods to off- peak periods. On the supply side, firms can hire part-time employees to serve peak demand. Peak-time demand can be handled more efficiently by rescheduling work so that employees do only essential tasks during peak periods.

E. Lack of Ownership

Service products lack that quality of ownership. The service consumer often has access to the service for a limited time. Because of the lack of ownership, service providers must make a special effort to reinforce their brand identity and affinity with the consumer by offering incentives to consumers to use their service again.

2.11 Service Quality is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed Gronroos, (1984), Parasuraman et al., (1985, 1988).

1. Intangibility

- Service cannot be inventoried
- Service cannot patented
- Service can not readily displayed or recommended
- Pricing is difficult

2. Heterogeneous

- Service delivery and Customer satisfaction depend on employee action
- Service Quality depends on many uncontrollable factors
- There is no sure knowledge that the service delivered matches what was planned and promoted.

3. Inseparability

- Simultaneous production and consumption
- Customers affect each other
- Employees affect the service out come
- Decentralization may be essential mass production is difficult

4. Perishable

- It is difficult to synchronize supply and demand with service
- Service cannot be returned or resold

Parasuraman, Zeithaml and Berry (1985) described service quality as perceived by consumers starting from a comparison of how they feel firms should perform on this dimension with what they actually perceive. It is the gap between a customer's expectations and perceptions that determine service quality; the smaller the gap, the better the quality of service and the greater the customer satisfaction.

Parasuraman et al. (1985) define service quality as:

'The difference between customers' expectation of services and their perceived service. If the expectation is greater than the service performance, perceived quality is less than satisfactory and hence customer dissatisfaction occurs'.

2.11.1 Quality VS Satisfaction

Oliver (1981) summarizes current thinking on satisfaction as follows: 'satisfaction is a summary psychological state resulting when the emotion surrounding

disconfirmed expectation is coupled with the consumers' prior feelings about the consumption experience'. Oliver (1981) summarizes the transaction-specific nature of satisfaction, and differentiates it from attitude as follows: Attitude is the consumers' relatively enduring effective orientation for a product, store, or process (e.g., consumer service) while satisfaction is the emotional reaction following a disconfirmation experience which acts on the base attitude level and is consumption-specific. Attitude is therefore, measured in terms more general to product or store and is less situational oriented.

2.11.2 Determinants of the Service Quality

Construct In recent years, it is commonly agreed that service quality is the outcome of evaluations made by the customers. The general logic is obvious, since the customer's own evaluation influences his/her future behavior such as returning next time or positive accounts to relatives (Zeithaml et al., 1990; Grönroos, 1984; Brown et al., 1991). This fact indicates that service companies cannot solely deliver service according to internal standards which might not match the customers' expectations. Moreover, most service quality writers agree that the customers evaluate service quality by the outcome of a comparison between their expectations of the service performance and their perception of the actual service received.

This is consistent with Garvin's definition on value-based quality (Garvin, 1988), and the condition can also be seen in Grönroos's definition of service quality: "The perceived quality of a service will be the outcome of an evaluation process where consumers compare expectations with the service they perceive they have got" (Grönroos, 1983).

Furthermore, Zeithaml et al. (1990) support that service quality is evaluated by comparing customer expectations with customer perceptions of the service delivered: "Perceived service quality is a form of attitude, related but not equivalent to satisfaction, and results from a comparison of expectations with perceptions of service performance" (Zeithaml et al., 1990)

Looking at the definition above, Zeithaml et al. go further than saying that service quality is only a comparison of expectations and perceptions. They state that service quality is a form of attitude, meaning that customers can have a perception of a

specific service even though they have never used it before. Further, it indicates that service quality is an overall perception that is not transaction specific. Although a single interaction between customer and the service provider influence the service quality, service quality is not based on one specific interaction but merely is a compound of several exchanges.

This means service quality is evaluated by the customers who compare the expectations of the service with the perceived service performance experienced in a given service process. Service quality can thus be considered a form of attitude and consequently an overall perception made up by several transactions.

2.11.3 Service Quality Dimensions

Service quality dimensions represent how customers organize information about service quality in their minds (Zeithaml, Bitner, ,2003). On the basis of exploratory and quantitative research, these five dimensions were found relevant for insurance, banking, appliance repair and maintenance.

a. Reliability: Delivering on Promise

Reliability is defined as the ability to perform the promised service dependably and accurately. In its broadest sense, reliability means that the company delivers on its promises- promises about delivery, service provision, problem resolution, and pricing. Customers want to do business with companies that keep their promises, particularly their promises about the service outcomes and core service attributes.

b. Responsiveness: Being Willing to Help

Responsiveness is the willingness to help customers and to provide prompt service. This dimension emphasizes attentiveness and promptness in dealing with customer requests, questions, complaints, and problems. Responsiveness is communicated to customers by the length of time they have to wait for assistance, answers to questions, or attention to problems. Responsiveness also captures the notion of flexibility and ability to customize the service to customer needs.

To excel on the dimension of responsiveness, a company must be certain to view the process of service delivery and the handling of requests from the customer's point of view rather than from the company's point of view. To truly distinguish themselves

on responsiveness, companies need well-staffed customer service departments as well as responsive front-line people in all contact positions.

c. Assurance: Inspiring Trust and Confidence

Assurance is defined as employees' knowledge and courtesy and the ability of the firm and its employees to inspire trust and confidence. This dimension is likely to be particularly important for services that the customer perceives as involving high risk and/or about which they feel uncertain about their ability to evaluate outcomes. Trust and confidence may be embodied in the person who links the customer to the company. In such service contexts the company seeks to build trust and loyalty between key contact people and individual customers.

d. Empathy: Treating Customers as Individual

Empathy is defined as the caring individualized attention the firm provides its customers. The essence of empathy is conveying, through personalized or customized service that customers are unique and special. Customers want to feel understood by and important to firms that provide service to them.

e. Tangibles: Representing the Service Physically

Tangibles are defined as the appearance of physical facilities, personnel, and communication materials. All of these provide physical representations or images of the service that customers, particularly new customers, will use to evaluate quality.

CHAPTER THREE

3. RESEARCH DESIGN AND METHODOLOGY

This chapter deals with presentation, analysis and interpretation. To collect the data and extract findings, an interview question was prepared and interview was conducted with the six district team leaders and management of the Marketing Department staffs. In order to arrive to this section the student researcher has distributed 120 questionnaires and collected 100 of the questionnaires, which constitutes 80% of the overall questionnaire. The interview response is taken as the company's response because the student researcher in advance submitted the list of interview question and all relevant individuals in the districts team leaders & management section discussed on the issues.

3.1 Source of Data

There are two major approaches (primary and secondary data) to gather information about a situation, person, or problem. Sometimes information required is already available and need only be extracted. However, there are times when the information must be collected. Based up on these broad approaches the information gathering data used categorize as primary and secondary data.

In this study both primary and secondary data was used. The secondary data about customer satisfaction and service quality collected from journals, books, articles and from different research previously done. The primary data collected through interviews with corporation's team leaders and from questionnaires adopted for the corporation customers. When performing an interview there are several approaches

to choose between like personal interview, telephone interview, and E-mail.

In this study, primarily personal interview conducted, implying face-to-face contact with respondent. In this study quantitative survey also use as data collection method. A questionnaire adopted to get idea about the customers' experience on service.

3.2 Validity

Validity defined as the extent to which data collection method or methods accurately measure what they were intended to measure (Sounders et. al., 2003). Numbers of different steps was taken to ensure the validity of the study:

- Data was collected from the reliable sources, from respondent who has experiences in using the service of the corporation.
- The participants were asking to give comments on the statements of the questionnaires to avoid subjectivity and ambiguity.
- The statements in the questionnaires adopt it to this purpose of research.

Table 1: General Characteristics of the respondents

- Manpower and academic level of employees in EIC has as below:-

S.N	Academic Level	Number of employees		Total	
		Male	Female	No	%
1	PHD	0	0	0	0
2	Masters	11	2	13	1
3	Bachelor *5	287	105	392	32
4	College/technical diploma	157	196	353	29
5	TVET diploma	44	53	97	8

6	9-12 th complete	121	127	248	20
7	7-8 th complete	52	27	79	6
8	1-6 th complete	31	23	54	4
Total		703	533	1,236	100

Source: EIC's third quarter summary report of manpower and academic level

As indicated in the summary table above, out of the total employees of EIC, the company does not have an employee who attained PHD level. Those who attended higher level education like masters level are 1%. And 32% of the employees are BA/BSC degree holders. Those who attained diploma level are 29% and 8% of them are TVET diploma holders. The rest 30% comprise achievement of education level below 12th grade.

Results obtained from interview and secondary sources

Table 1:-Interviewed employees in the marketing Division

S.N	Category of interviewees	Number of employees interviewed	
		No	%
1	Management members	5	14.7
2	Non management employees	29	85.3
Total		34	100%

Source: EIC's third quarter summary report of manpower and academic level

Source: Results obtained from interview and secondary sources

Out of the total (34) employees working under marketing directorate all employees are interviewed in order to obtain information about the level of awareness/ knowledge required of the service delivery relevant to service rendering firms and to understand the weight/attention given by the employees on the service to satisfied customers.

As indicated in the summary table above, out of the total employees of EIC, the company does not have an employee who attained PHD level. Those who attended higher level education like masters level are 1%. And 32% of the employees are BA/BSC degree holders. Those who attained diploma level are 29% and 8% of them are TVET diploma holders.

The rest 30% comprise achievement of education level below 12th grade. From these we can infer that the professional expertise requires for professional marketing practices are not achieved.

Surprisingly, even if the company has 5 employees who hold BA degree in marketing management, with in the marketing department there is no one who possesses the required academic achievement level.

3.3 Tangibility

Table 2 Tangibility of the Corporation

S.N	Questions	Strongly		Agree		Average		Disagree		Strongly Disagree	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1	The interior design of the corporation is attractive and	-	-	60	60	-	-	25	25	15	15
2	The staff has a professional look	-	-	72	72	-	-	15	15	13	13
3	The staff provides the services with	-	-	67	67	-	-	23	23	10	10
4	The staff have attractive appearance i.e. elegant, smart, etc	-	-	28	28	-	-	70	70	2	2

As it is described in item 1 of table 2 above, 60(60%) of the respondents pointed out that they do agree that EIC has attractive and comfortable design, 25(25%) disagree and 15(15%) strongly disagree that EIC has attractive and comfortable interior design.

From this one can infer that the corporations' has got modern interior design for the customers. This describes that the corporations' interior design is attractive and comfortable for the customers.

According to item 2 of table 2 in the previous page, respondents were asked to rate whether the staff has a professional look no one strongly agreed, 0(0%) said neutral, 72(72%) of the respondents indicated that they agree 15(15%) of them disagree and 13(13%) strongly disagree that the corporations staff has professional looking. This entails that the corporation’s staff has professional looking enough.

As it is also indicated in item 3 of table 2 in the previous page the staff provides services with smile 67(67%) of the respondents believe that the employee are provide service with smile, the remaining 23(23%) disagree and 10(10%) strongly disagree. From this we can understand thatthe employeesare providing service with smile, yet there are significant number and percentage of respondents who believe that the employees don’t give service with smile. In this regard it is true that the personal aspect of the service provision can be described by the way attractive facial expression. When the employees fail to do so, there is a direct impact that the service quality will be challenged.

According to item 4 of table 2 in the previous page, the respondents were asked whether staff have attractive appearance, none of the respondents strongly agree, 28(28%) of the respondents agree, 70(70%) of them disagree and only 2(2%) strongly disagree that staff have attractive appearance visually appealing at EIC. From this one can understand that the statements and various other black white descriptions about the services of the corporation are hardly appealing.

3.4 Reliability

Table 3 Reliability of the Corporation

S.N	Items	Strongly Agree		Agree		Average		Disagree		Strongly Disagree	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
		1	The staff can provide you the services as promised	-	-	12	12	-	-	69	69
2	The staff provide you accurate information	-	-	56	56	-	-	32	32	12	12

3	The staff offer you some help	-	-	13	13	-	-	80	80	7	7
4	Keep records accurately			5	5	5	5	89	89	1	1

According to item 1 of table 3 above, which asked respondents to rate whether EIC staff can provide you the services as promised, none of the respondents strongly agree, 12(12%) of the respondents agreed, 0(0%) of the respondents are neutral 69(69%) disagreed and 19(19%) strongly disagreed to the statements.

From this we can infer that the corporation's service has promptness in its service delivery and this has a direct impact on customer satisfaction in that the staff has to provide the services as promised to the customer so as satisfied when they get the service as promised to them.

The management was also asked about the weather staff can provide the services as promised to the customer.

The problem exists and the management has promised that in the very short run it will change the statuesque and improve the situation. The problem arises, the management admits, since the corporation's customers are escalating from day to day.

Therefore, from this we can understand that the management is working towards solving the problems though the problem is still at stand.

According to item 2 of table 3 in the previous page, which asked respondents to rate whether the staff provide you accurate information, no one strongly agreed about the statement, 56(56%) of the respondents said they agree, no one said neutral, 32(32%) of them indicated that they disagree, while the rest 12(12%) of them pointed that they strongly disagree with statement. Based on the data indicated above one can infer that half of the respondents 56(56%) said they agree the company shows the staff provide you accurate information. However, a significant number of respondents, 44(44%), said they disagree with the statement.

Nevertheless, the corporation is adamant that the corporation is performing the service right

the first time. From this we can understand that the management doesn't think that problem exists in the service delivery with regard to consistency.

As it has been indicated in the item 3 of table 3 in the previous page no one strongly agreed about the statement 13(23%) agree, no one said neutral, 80(80%) disagree and 7(7%) strongly disagree that EIC's staff offer you some help. From this one can infer that the majority of the respondents, 87(87%), disagree that EIC staff offer you some help and insignificant 13(13%) of the respondents disagree to the statement.

As it has been indicated in item 4 of table 3 in the previous page that the staff keep records accurately no one strongly agreed about the statement, 5(5%) agree no one said neutral 89(89%) disagree and 1(1%) strongly disagree EIC staff records accurately. From this fact we can understand that the recording system of the corporation has defects and customers have been so far probed about it. Poor recording system of course affects the service quality and also it highly affects the financial performance as a whole.

3.5 Responsiveness

Table4. Responsiveness of the Corporations

S.N	Items	Strongly Agree		Agree		Average		Disagree		Strongly Disagree	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1	The staff tells you exactly when services will be provided	-	-	24	24	1	1	75	75	-	-
2	The staff gives you prompt service	-	-	87	87	-	-	13	13	-	-
3	The staffs are willing to help you	-	-	45	45	-	-	55	55	-	-
4	Staff respond to requests promptly	-	-	14	14	5	5	81	81	-	-

According to item 1of table 4,which asked respondents to rate whether the staff of EIC tells you exactly when services will be provided to them no one strongly agreed about the statement, agree 24(24%) of the respondents agree while1(1%) neutral and 75(75%) disagree and no one said strongly disagreed about the statement. From this fact we can infer that the three fourth of the respondents,75(75%) disagree that staff of EIC does not tells them

exactly when services will be provided that, yet about a fourth of the respondents admit that they have a good manner in this regard.

According to item 2 of table 4 of the previous page, which asked respondents to rate whether the staff of EIC gives them prompt service with EIC and no one strongly agreed about the statement, 87(87%) of the respondents are get prompt service,13(13%) disagree, 0(0%) of the respondents strongly disagree to the statement.

From this fact we can infer that there is no hardly any hesitation about the service given by the employees of the corporation. This is somehow related to extraneous variables such as the accounting service provided or based on the amount of asset the company has and the number of customers the company has currently have owned. Hence the respondents attribute their confidence with regard to their service due to the company's profit margin and this could hardly be generalized to the quality of service provided by the corporation.

According to item 3 of table 4 of the previous page, which asked respondents to rate whether the staffs are willing to help them in EIC, no one strongly agreed about the statement, (0%) said neutral 45(45%) the respondents agree and disagree 55(55%) and no one said strongly disagree to the statement. From this fact we that more than half of the respondents 55(55%) agree that employees at EIC are not willing to help the customers and significant number of the respondents 45(45%) of the respondents agree to the statement.

The management admits that:-

The reason why the employees are not willing to help the customers is because most of the employees, over85% are fresh graduates and they are strange for the area. Even though their energy is fresh they still miss the delicacy required to entertain the customers.

From this we can understand that the employees are not providing their best just because they haven't worked in somewhere else before they joined the corporation. They lack experience.

According to item 4 of table 4 of the previous page, which asked respondents to rate

employees at EIC’s staff respond to requests promptly no one strongly agreed about the statement, no one said strongly disagree 14(14%)agree, 5(5%)neutral and 81(81%)disagree. Based on the data the student researcher can infer that the majority of the respondents 95(95%) of the respondents disagree that employees at EIC have the knowledge to answer customer questions and insignificant number of the respondents have agreed to the statement.

3.6 Assurance

Table 5 Assurance to the corporation

S.N	Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
		1	The staff has product knowledge of Insurance information	13	13	-	-	-	-	74	74
2	The staffs have required skill to perform service	12	12	-	-	-	-	85	85	3	3
3	The staff speak with you by using an appropriately address forms	14	14	-	-	-	-	82	82	4	4
4	The staffs are trustworthy.	-	-	90	90	-	-	10	10	-	-
5	The staff makes you feel safe	-	-	88	88	-	-	7	7	5	5

According to item 1 of table 5 above, which asked respondents to rate if employees at EIC has product knowledge of Insurance information 13(13%) of the respondents strongly agree, 74(74%) of the respondents disagree no one disagrees, and no one said neutral and 13(13%) strongly disagree.

From this fact we can infer that most of the respondents almost all 87(87%) of the respondents disagree that employees at EIC has product knowledge of Insurance information and insignificant number of respondents agree to the statement.

According to item 2 of table 5 of the previous page, which asked respondents to rate whether employees at EIC have required skill to perform service 12(12%) of them strongly agrees, no one said neutral 85(85%) of the respondents agree, 0(0%) of them disagree while 3(3%) of the respondents strongly disagree to the statement. From this fact we can infer that most of the respondents 97(97%) agree employees at EIC have required skill to perform service and only few 3(3%) disagreed to the statement.

According to item 3 of table 5 of the previous page, which asked respondents to rate whether employees at EIC speak with you by using an appropriately address forms are never too busy to respond to their request no one strongly agrees, no one said neutral 14(14%) of the respondents agree, 82(82%) of them disagree while 4(4%) strongly disagree. From this fact we can infer that most of the respondents, 86(86%) of the respondents disagree to the statement.

According to item 4 of table 5 of the previous page, which asked respondents to rate whether EIC's staffs are trustworthy no one strongly agrees, no one said neutral 90(90%) agree and 10(10%) disagree and 0(0%) strongly disagree that the corporation's staffs are trustworthy. From this fact we can infer that most of the respondents, 90(90%) of the respondents agree that EIC's staffs are trustworthy and the rest very few of the respondents, 10(10%) of the respondents disagree to the statement.

According to item 5 of table 5 of the previous page, which asked respondents to rate EIC's staff makes you feel safe no one strongly agrees, 0(0%) said neutral 88(88%) of the respondents agree, 7(7%) of them disagree and 5(5%) strongly disagree. From this fact we can infer that most of the respondents 88(88%) agree that EIC's staff make them feel safe and only 12(12%) of the respondents disagree to the statement.

3.7 Empathy:-

Table 6 Empathy to the corporation

S.N	Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
		Agree									
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1	The staffs are able to communicate effectively with you.	11	11	-	-	-	-	75	75	14	14
2	The staffs how personal attention to you	12	12	-	-	-	-	85	85	3	3
3	The staff knows your specific needs	19	19	-	-	-	-	81	81	-	-
4	Convenient time management	-	-	90	90	-	-	10	10	-	-

According to item 1 of table 6 above, which asked respondents to rate if employees at EIC are able to communicate effectively with you 11(11%) of the respondents strongly agree, 75(75%) of the respondents disagree no one disagrees, and no one said neutral and 14(14%) strongly disagree. From this fact we can infer that most of the respondents almost all 89(89%) of the respondents disagree that employees at EIC are able to communicate effectively with the customers and insignificant number of respondents agree to the statement.

According to item 2 of table 6of the previous page, which asked respondents to rate whether employees at EIC shows personal attention 12(12%) of them strongly agrees, no one said neutral 85(85%) of the respondents agree, 0(0%) of them disagree while 3(3%) of the respondents strongly disagree to the statement. From this fact we can infer that most of the respondents 97(97%) agree employees at EIC shows personal attention to their customers and only few 3(3%) disagreed to the statement.

According to item 3 of table 6of the previous page, which asked respondents to rate whether employees at EIC knows your specific needs no one strongly agrees, no one said neutral 19(19%) of the respondents agree, 81(81%) of them disagree while 0(0%) strongly disagree. From this fact we can infer that most of the respondents, 81(81%) of the respondents disagree to the statement.

According to item 4 of table 6 of the previous page, which asked respondents to rate whether EIC follows convenient time management no one strongly agrees, no one said neutral 90(90%) agree and 10(10%) disagree and 0(0%) strongly disagree that the corporation's follows convenient time management. From this fact we can infer that most of the respondents, 90(90%) of the respondents agree that EIC's time management is convenient to the customers and the rest very few of the respondents, 10(10%) of the respondents disagree to the statement.

The empathy dimension represents the provision of caring and individualized attention to customers including access or approachability and ease of contact, effective communication, and understanding the customers.

CHAPTER FOUR

4.1 RESULTS AND DISSCUSSION

Methods that the EIC management could use in order to determine those areas that need improvement would be to rank quality dimensions based on their Importance (Expectation) and Performance (Perception) score or based on the gap score between perception and expectation. Thus it is necessary to find out whether customers pay more or less attention to certain aspects when they evaluate EIC service delivery system.

the results indicated that customers of EIC gives much importance to the reliability dimension (delivering on promise) and the perceived service quality on this dimension shows the lowest score, EIC managers should work to meet or excel the expectation of customers in each dimension.

The data in also shows that tangibility, reliability & responsiveness dimension of the EIC had a lowest customer gap comparing to the other dimensions, but the dimension of Assurance & empathy that customer of EIC are satisfied with the service quality.

With the help of this information or findings, the researcher can conclude that immediate attention should be given by the corporation management to all of the service quality dimensions and further investment should be directed towards its improvement.

4.2 Interview Analysis

The researcher had conducted an interview with the six district retail team leaders and marketing manager & staffs of the company regarding the following questions. Information gained from the six district retail team leaders is analyzed qualitatively as follows.

4.3 Service quality and customer satisfaction as an important strategy for EIC

Providing excellent service quality and high customer satisfaction is the important issue and challenge facing the contemporary service industry. High customer satisfaction and loyalty have long been key concerns for operational management in service industries. Consequently, customer orientation, namely, understanding customer requirements and expectations, is the first step service providers must take to enhance service quality.

Based on the above statements an interview was conducted whether service quality and customer satisfactions are important strategies for the EIC.

According to the team leaders of the six districts, EIC are service delivery institution, its deliver their services for customers. In turn customers are the backbone of service providing institutions. Because of these and other factors EIC cannot exist without customers. Providing service to customers is not only the strategy of the EIC, they must retain existing customers, attracting new customers and satisfying their needs. This takes place by applying the concept of service quality and customer satisfaction as a strategy. Therefore, service quality and customer satisfaction are important strategies for EIC. The reason is that according to the team leaders of the six districts if customers are dissatisfied with the corporation service they will go to switch to another insurance company and the corporation cannot operate without its customers.

4.4 Strategies applied in the corporation to the quality service delivery

It is obvious that service providing institutions are applying different strategies in order to enhance their customer service quality delivery. Therefore, the six district team leaders asked about what strategies the EIC applies in providing service quality or enhance customer service quality delivery. Based on the result of the questionnaires collected from the customers of the six districts, it's possible to conclude that most of customers of the EIC are dissatisfied with the service quality delivery of the corporation. According to the team leaders, the corporation uses different strategies to boost the quality of its service delivery through the following ways:

- ✓ **C h a n g i n g** the process. There is an improvement made in the corporation concerning the speed of service delivery. According to the corporation team leaders, it's been a while since EIC begin to use a system called **INSIS** (for the insurance process), **AGRESSO** (For financial process) and it help the employees of the EIC to give a prompt service to their customers.
- ✓ According to the six district team leaders, the corporation gives different training programs for its employees on the areas of customer service delivery process, how to handle their problem during service encounter and also train them on product knowledge of the corporation.

Customer service is the ability of knowledgeable, capable, and enthusiastic employees to deliver products and services to their internal and external customers in a manner that satisfies identified and unidentified needs and ultimately results in positive word- of-mouth publicity and return businesses.

4.5 Do you think that your corporation has the ability to provide appropriate service quality that customers are satisfied with in the future? If yes, explain?

The result of the Gap analysis shows that most customers of EIC are dissatisfied with all of the dimensions of service quality,

The district team leaders have confirmed that the corporation has the ability to provide appropriate services quality in the future by taking advantage of its 37 years of experience, by cope up with the changes in the external environment and satisfied its employees because employees satisfaction has an impact on their performance. Some of the measures that EIC taken to improve its service delivery are the following

- U sing network wide systems like INSIS and AGRESSO
- Training, motivating and rewarding employees:
- Applying customer handling system

4.6 Many service giving institutions undertake customer satisfaction survey as a strategy to measure the quality of their service. What are the techniques applied to measure service quality in EIC?

Customer satisfaction is one of the performance metrics of measuring satisfaction and service quality. The researcher asked the district team leaders about the techniques EIC applied to measure its service quality and according to the team leaders, EIC used different techniques to measure the satisfaction level of its customers. Customers care officers are assigned in each unit and hear complaints of the customers and suggestion boxes put in each districts office.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of Major Findings

Based on the analysis made on the previous chapter and the theoretical as well as practical examples affirmed by service deliver & customer satisfaction with regard to proper application of the main service dimensions relevant to the service rendering firms, the following conclusive statements are drawn.

The third variable under study was assurance and according to the result, it has a high scored with the customer satisfaction and it's about 90%.

The fifth variable was Empathy; this factor also has high customer satisfaction scored about 90% than others service dimensions.

The final factor under this study was tangibility, reliability and responsiveness dimensions has not scored enough to satisfying the corporation customers.

Generally speaking, the SERVQUAL model developed under the study can be considered as a good predictor of customer satisfaction of the corporation.

Finally, the performance of EIC in managing the service dimensions, in particular and the performance of the insurance service industry, in general, are weak. Service dimensions relevant for the service rendering firms are not addressed professionally. For instance EIC's is weak in light of understanding customers needs and wants through service rendering or another means proactively, the service dimensions does not address the needs and wants of insurance customers, the prices charged are not reasonable enough for Ethiopian customers.

5.2 Conclusions

The researcher measure service quality and try to identify those areas that need improvement in order to gain a competitive advantage. In addition, the researcher has examined the relationship between five service quality dimensions and customers' satisfaction in EIC and tried to identify which dimension has the highest impact on customers' satisfaction and which need improvement.

The customer gap is evaluated on the basis of five service quality dimensions encompassing Tangibility, Reliability, Responsiveness, Assurance and Empathy. Based on these five service quality dimensions questionnaire is conducted. The questions posed are all pertaining to service quality attribute aiming to explore the respondents expected and perceived service evaluations in all aspects of the service delivery of the corporation.

This study focused further on the gap between customers' expectation and their perception of the EIC. The result show that the overall score of perceptions tangibility reliability & responsiveness dimensions has lower than other related dimensions expectation and thus has the SERVQUAL gap.

The attributes perceived satisfactory performed are scattered between the five service quality dimensions. The most perceived service quality dimensions are assurance and empathy. However, tangibility, reliability and responsiveness and are less perceived compared to the other dimensions.

5.3 Recommendations

Based on the results of the analysis the following recommendations are given which help EIC in service delivery system in order to narrow the gap existed between customer perception and expectation and so as to increase customer satisfaction and delight them.

During service provision interaction occurs from the moment the client and employees contact each other either verbally or non-verbally. Managers should ensure that the benefits offered to customers in promotional activities are delivered as promised.

Delivering a high standard of quality requires management commitment and teamwork. Employees must realize how their performance affects the rest of the team. Therefore, the corporation needs to give due attention to the “Tangibility, Reliability and responsiveness” factors so that customers may have higher expectations helping the corporation to improve.

In the present competitive insurance industry, most of the insurance companies offer the same or similar products around the world and service quality is a vital means to differentiate them in the market place. Therefore, to be successful, the corporation must provide a quality service that meets or exceeds the expectations of its customers.

The staff and management of EIC should work hard to close the customer gap; by doing so it will possible to close the other four service quality gaps that stated under the literature review section of this study.

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APPENDIX



St. Mary University School of Graduates department of MBA (general management) Questionnaire to be filled by customers of EIC

APPENDIX: A

This questionnaire is a part of a study for a Masters Degree at St. Mary University School of Graduates. The objective of the research is to evaluate customer expectation and perception levels towards service quality of Ethiopian Insurance Corporation. This questionnaire is to be filled by customers and its objective is to get accurate information about the effect of service delivery system of Ethiopian Insurance Corporation on customer satisfaction. Therefore, your genuine answer to the questions in the questionnaire has an immense value to the completion of this study.

Instruction

- No need of writing your name
- Your confidentiality maintained sincerely.
- Use ✓ up on given choices alternatives.

Part I personal data

1. Gender?

Male

Female

2. Age?

18 -24

25-34

35-44

45-54

55-64

65 and over

3. Level of education

School leaving qualification

Bachelor's degree

Post-graduate degree

Other

Part II: Survey of your expectations and perceptions towards service quality of EIC. This survey deals with your opinion about EIC service Delivery System. Please show the extent to which you expect and perceive the organization's offering services should possess features described by each statement. There is no right or wrong answers all I am interested in is a number that best show your expectations and perceptions about the Service Delivery System of EIC. Based on this please put a tick (√) in the boxes which mostly explain your attitudes.

a) Level of EXPECTATION towards service quality of EIC

b) Level of PERCEPTION towards service quality of EIC he score levels are described as:

- 1- Strongly Disagree 2- Disagree
 3- Neutral 4- Agree 5- Strongly Agree

Dimensions	Level of expectation					Level of perception				
	5	4	3	2	1	5	4	3	2	1
Tangibility										
1.The interior design of the corporation is attractive and comfortable for customers										
2.the staff has a professional look										
3 The staff provides the services with smile										
4. The staff have attractive appearance i.e. elegant, smart, etc										
Reliability										
5. The staff can provide you the services as promised										
6. The staff provide you accurate information										
7. The staff perform the service right at the first time										
8. The staff offer you some help										
9. Keep records accurately										

Responsiveness										
10. The staff tells you exactly when services will be provided										
11. The staff give you prompt service										
12. The staffs are willing to help you										
13. Staff respond to requests promptly										
Assurance	5	4	3	2	1	5	4	3	2	1
14. The staff has product knowledge of Insurance information										
15. The staffs have required skill to perform service										
16. The staff speak with you by using an appropriately address forms										
17. The staffs are trustworthy.										
18. The staff makes you feel safe										
Empathy	5	4	3	2	1	5	4	3	2	1
19. The staffs are able to communicate effectively with you.										
20. The staff shows personal attention to you										
21. The staff knows your specific needs										
22 Convenient time management										

Thank you for taking your time to fill in this survey!!!!



የቅድስት ማርያም ዩኒቨርሲቲ ድህረ ምረቃ ት/ቤት

የኤምቤኤ ዲፓርትመንት

በኢትዮጵያ መድን ድርጅት ደንበኞች የሚሞላ መጠየቅ

ይህ መጠይቅ በቅድስት ማርያም ዩኒቨርሲቲ ድህረ ምረቃ ት/ቤት ለማስተርስ ዲግሪ ማሟያ የሚደረግ የጥናቱ አንድ አካል ነው። የምርምር ጥናቱ ዓላማ የኢትዮጵያ መድን ድርጅት በሚሰጠው አገልግሎት እና ከአገልግሎቱ የሚጠበቀውን ደረጃ መገምገም ነው። ይህ መጠይቅ በደንበኞች መሞላት ይኖርበታል። የዚህ መጠየቅ ዋና ዓላማ የኢትዮጵያ መድን ድርጅት ደንበኞችን ለማርካት ሲል ለደንበኞች በሚሰጠው የአገልግሎት ዘዴ ስላለው ብቃት ትክክለኛ መረጃ ለማግኘት ነው። ስለሆነም በመጠይቁ ላይ ለሰፈሩት ጥያቄዎች እርስዎ የሚሰጡት ትክክለኛ መልስ ይህንን ጥናት ለማሟላት በጣም የላቀ አስተዋጽኦ ያደርጋል።

ትዕዛዝ

- ✓ ስምዎን መጻፍ አያስፈልግም
- ✓ የሚሰጡት መረጃ በምስጢር ይጠበቃል
- ✓ ከተሠጡት ምርጫዎች ውስጥ እርስዎ ያመነበት መልስ ላይ <<✓>> ይህን ምልክት ያድርጉ

ክፍል 1: የግል ዳታ

1. ጾታ ወንድ ሴት
2. እድሜ
 ከሃያ በታች 20-29 30-39
 40-49 ከ50 በላይ
3. የትምህርት ደረጃ
 ሁለተኛ ደረጃ
 ዲፕሎማ | ዲግሪ ድህረ ምረቃ
 ሌላ ካለ ይገለፅ -----

ክፍል 2

በኢትዮጵያ መድን ድርጅት ውስጥ ስለሚሰጠው የአገልግሎት ጥራት እርስዎ ያለዎት አመለካከትና ከአገልግሎቱ ስለሚጠበቀት ነገር የሚደረግ ጥናት በአጠቃላይ ይህ ጥናት የሚያተኩረው ስለ ኢሙድ የአገልግሎት አሰጣጥ ሁኔታ እርስዎ ያለዎትን አስተያየት ለማወቅ ይሆናል። ድርጅቱ በሚሰጠው አገልግሎት ላይ እርስዎ ያለዎትን አመለካከት እና ምን ያህል ከአገልግሎት አሰጣጡ ይጠብቁ እንደነበር እና በእያንዳንዱ መግለጫ የተገለጹትን ሁኔታዎች ሊኖረው ይገባል ብለው ከገመቱ እባክዎትን አስተያየትዎን በግልጽ እና በትክክል ያስቀምጡ። በእርግጥ ትክክለኛ ወይም የተሳሳተ ነው የሚባል መልስ በፍጹም የለም። የእኔ ዋናው ትረኩት እና ፍላጎት የኢሙድ ስለሚሰጠው የአገልግሎት አይነትና ሁኔታ የእርስዎን ግምት እና አመለካከት በትክክል እና ግልጽ በሆነ ሁኔታ የሚያመለክት ቁጥር ነው። ከላይ በተጠቀሱት

ማብራሪያዎች ላይ ተመስርተው ከተሰጡት ምርጫዎች ውስጥ የእርስዎን አመለካከት እና ፍላጎት የበለጠ ያሳያል ብለው በሚያምኑበት መልስ ፊት ለፊት ባለው ሳጥን ውስጥ እባክዎትን ይህንን ምልክት «<>» ያድርጉበት።

(ሀ)ኢ.መ.ድ የአገልግሎት ጥራት ላይ ደንበኛው ከድርጅቱ የሚጠብቀው አገልግሎት ደረጃን በተመለከተ

(ለ)ኢ.መ.ድ የአገልግሎት አሰጣጥ ጥራት ላይ ደንበኛው ያለው የአመለካከት ደረጃን በተመለከተ የተሰጠው የነጥብ ደረጃ ከዚህ በታች ተገልጿል።

- 1. በጣም አልስማም
- 2. አልስማምም
- 3. ገለልተኛ (አስተያየት የለኝም)
- 4. በደንብ እስማማለሁ
- 5. እስማማለሁ

መጠን	ደንበኞች ከድርጅት የሚጠብቁት አገልግሎት ደረጃ					ከድርጅቱ ያገኙት የአገልግሎት ደረጃ				
	5	4	3	2	1	5	4	3	2	1
ተጨባጭነት										
1) የድርጅቱ የውስጥ ገፅታ ድንበኞችን ይስባል										
2) ሠራተኛው አለባበሱ ፕሮፌሽናል ነው										
3) ሠራተኛው ደንበኛን ሲያገለግል በፈገግታ ነው										
4) ሠራተኛው ቀልጣፋ ነው										
ተአማኒነት	5	4	3	2	1	5	4	3	2	1
5) ሠራተኛው በገባው ቃል መሰረት አገልግሎት ሊሰጥዎት ይችላል										
6) ሠራተኛው ትክክለኛ መረጃ ይሰጥዎታል										
7) ሠራተኛው በመጀመሪያው ጊዜ አገልግሎቱን በትክክል ይከውናል										
8) ሠራተኛው እገዛ ወይም እርዳታ ያደርግልዎታል										
9) ሠራተኛው ሪኦርድ በትክክል ይይዛል										
ምላሽ መስጠት	5	4	3	2	1	5	4	3	2	1
10) አገልግሎት መቼ አንደሚሰጥ በትክክል ይነግርዎታል										
11) ሠራተኛው ተገቢውን አገልግሎት ይሠጥዎታል										
12) ሠራተኞቹ በሙሉ እርስዎን ለመርዳት ፍቃደኛ ናቸው										
13) ሰራተኛው ለሚጠየቀው ጥያቄ ደንበኛ ምላሽ ይሠጣል										

ማረጋገጫ ዋስትና	5	4	3	2	1	5	4	3	2	1
14) ሠራተኛው ስለ መድን በቂ መረጃ አለው										
15) ሠራተኞች አገልግሎቱን ለመስጠት አስፈላጊውን ክህሎት (ችሎታ) አካብተዋል										
16) ሠራተኛው ከርስዎ ጋር ሲነጋገር ተገቢውን እና አስፈላጊውን መንገድ ይጠቀማል										
17) ሠራተኞቹ ሁሉ ታማኞች ናቸው										
18) ሠራተኛው ደህንነት እንዲሰማዎት ያደርጋል										
መረዳት	5	4	3	2	1	5	4	3	2	1
19) ሠራተኞቹ ከእርስዎ ጋር ለመግባባት ብቃት አላቸው										
20) ሠራተኛው በግሉ ለእርስዎ ትኩረት ይሠጣል										
21) ሠራተኛው እርስዎ በተለይ የሚፈልጉትን ነገር ያውቃል										
22) ሠራተኛው ተስማሚውን ጊዜ ይጠቀማል										
23) የደንበኞች አጠቃላይ እርካታ (በአገልግሎቱ) ሲገለጽ										

እናመሰግናለን!!!

APPENDIX B: Interview with the six retail team leaders

Interview with the six districts retail team leaders

First of all I would like to thank you for taking your valuable time to make this interview.

1. Do you think service quality and customer satisfaction are an important strategy for your corporation?
Explain?
2. What are the strategies applied in your organization to boost the quality service delivery of the corporation?
3. Do you think that your organization has the ability to provide appropriate service quality that
Customers are Satisfied with? If yes, explain?
4. Many service giving organization undertake customer and employee satisfaction survey as a strategy to measure the quality of their service. What are the techniques applied to measure service quality in EIC?

THANK YOU!!!