



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

**THE IMPACT OF EMPLOYEE MOTIVATION ON CUSTOMER
SATISFACTION: THE CASE OF LION INTERNATIONAL BANK
S.C**

**BY
MESERET AWOKE**

**JUNE, 2020
ADDIS ABABA, ETHIOPIA**

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

**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
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Statement of Declaration

I, Meseret Awoke, hereby declare that the work in this research study entitled "The Impact of Employee motivation on customer satisfaction the case of Lion International Bank Share Company" my own original work and that all sources of materials used or quoted for this study have been indicated and acknowledged as complete references. I have produced it independently except for the guidance and suggestion of the research advisor. This study has not been submitted for any degree in this University or any other University.

Declared By: Meseret Awoke Admassie

Signature _____

Date 31/08/2020

Endorsement

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

Belete Mebratu (professor)

Research Advisor

Signature

Date

St. Mary University, Addis Ababa

June, 2020

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Abstract

Employees are the most important factor in the success and failure of any Organization. Keeping employees motivated and customers loyal at the same time could indeed be a huge challenge to even the most progressive organization today (Shahzad N (2018). Banking industry is a service industry that provides banking service through corbanking system therefore employee's motivation towards their job plays a very important role in serving the customer's needs.

This study focuses on the impact of employee motivation and its components i.e. Work environment, pay and benefits, management systems and corporate culture on customer satisfaction in Lion International Bank. Two different questioners was developed and distributed for customers and employees of Lion International bank. A total of 272 and 80 questionnaires were personally distributed for employees and customers respectively. From which 252 and 75 useable questionnaires returned and used to empirically measure the impact. The data was analyzed using descriptive and Inferential statistics methods. Correlation and regression analysis is used for this analysis. Descriptive statistics shows that there is a proportionate number of Customers rate their satisfaction level either satisfied or dissatisfied. While there is Also the same proportional numbers of employees of Lion international bank S.c rate their satisfaction level either satisfied or dissatisfied with working in the bank. Inferential statistics results show that all motivational indicators (i.e. works environment, pay and benefits, corporate culture and management systems) have a significant and positive impact on customer satisfaction. Those employees who have direct interaction with customer Satisfactions highly influence the customer satisfaction level. It is evident from results that corporate culture is higher role in motivating employees towards their organizational Goal of higher customer satisfaction.

Keywords: Employee Motivation, Customer Satisfaction, Work Environment, Pay and Benefits, Management Systems and Corporate culture

CHAPTER ONE

1.1. Background of the Study

An accurate understanding of motivation and satisfaction in the workplace is more than an academic pursuit. The effectiveness of critical business policies and strategies depends on the extent to which many assumptions about human motivation and satisfaction are accurate. If they are not accurate, they either have no impact at all, or worse, they boomerang and damage the organization (Sirota, Mischkind & Meltzer, 2005). Such consequences inevitably manifest on business performance. When employees are not motivated to do their job and are not satisfied with their work environment in general, the tendency is to slack at work, fall short of deadlines, repeat work done due to errors and consequently, fail to deliver the promised product or service at the highest standards of quality. What follows is of course, customer dissatisfaction, which may lead to animosity and eventually to withdrawal of loyalty from the company and making the switch to the next acceptable competitor.

Given this background, it can be inferred that there is an undeniable need to recognize the impact that employee motivation and satisfaction have on business performance and customer satisfaction. Scholars and business practitioners alike have recently given this field much attention, the former in search of suitable theoretical frameworks to explain such connection, and the latter, in pursuit of maximizing investments on human capital in to drive business performance to the fullest.

Research on the connection between employee and customer satisfaction has often been referred to as 'linkage research, whose proponents include Wiley (1996) with his linkage research model and Heskett and Sasser (1997), with their service profit chain framework. When companies put employees and customers first, their employees are satisfied, their customers are loyal, their profits increase, and their continued success is sustained. This is the argument of Heskett, Sasser and Shlesinger (1997).

The strongest relationships that these authors discovered are those between (1) profit and customer loyalty; (2) employee loyalty and customer loyalty; and (3) employee

satisfaction and customer satisfaction. Moreover, these relationships are mutually reinforcing; that is, satisfied customers contribute to employee satisfaction and vice versa.

Today, competition is known as a strategic issue for the organization which is working in the services sector to improve the quality of service. The organizations which gain a higher level of service quality, they will have a higher levels of customers' satisfaction as an introduction to achieve a sustainable competitive advantage (Guo and et al,2008).Banking system which also is one of the important components of economy of any country in a economy based on market and it has a great responsibility is not exception of this issue .Today banks to compete in today's rapidly changing environment are forced to special attention to their quality delivery services. This issue will follow more lasting of customers, attract new customers and improve financial performance and profitability. During recent decades, competition intensity among the economical firms in order to gain more market share has leaded their attention toward more accurate and deeper identification of needs and demands of customers (kotler, 2008).

The commercial banks play important roles in worldwide economies and their employees are the best sources of delivering good service to their customers. Excellent service provides and offered by employees can create a positive perception and everlasting image in the eyes of banks'' customers. The motivation of a bank's employee plays a major role in achieving high level of satisfaction among its customers (Petchark, 2004).

Mills (2007) posits that employee motivation is the level of energy, commitment, and creativity that a company's workers apply to their jobs .according to him, in the increasingly competitive business environment of recent years, finding ways to motivate employees has become a pressing, concern for many managers .in fact, a number of different theories and methods of employee motivation have emerged, ranging from monetary incentives to increased involvement and empowerment (Mills, 2007).

The satisfaction of organization's employees from the activity which they do in organization can cause the increasing of their motivation for doing work and this motivation help that they offer services with better quality to customers. These better quality services can lead to customer's satisfaction (Naserian&et al.2013). Employees' motivation causes its productivity increase, service delivery improvement and quality increase with impact on the customer satisfaction. The clients are feeling; thus, the problem which is paid to it in this research and it has engaged researcher's mind to itself is that managers should know that what are the effective factors on the motivating employees? And is employees' motivating put a significant effect on the delivery services to client?

1.2. Background of the Organization

Lion International Bank S.C is a privately owned share company, established on October 2, 2006 in accordance with proclamation No: 84/94 and commercial code of Ethiopia official in inaugurated for public services on January 6, 2007. The bank has a vision to be the leading Bank in Ethiopia by 2035 and also has a mission to be committed to maximize its customer's satisfaction and stockholders' value through quality banking service delivery, technological leadership, diversified product service and motivated employees.

Currently, the bank has over 250 branches throughout the country, its paid up capital has surpassed Birr 2 Billion and has 2,108 and 9,942 employees and Shareholders respectively. Lion International Bank S.C is one of the private banks that contribute to the Socio-economic development of the country through creation of employment opportunity and fulfilling responsibilities of tax collections and payments. The Bank provides different product and service to the customers such as Domestic Banking service at a glance, credit facility at glance, international Banking service, ATM service and Hello Cash Service (Annual report, 2018/19).

In service industry, globally, the subject of service quality remains critical as businesses strive to maintain a comparative advantage in the marketplace, since

financial services, particularly banks compete in the marketplace with generally undifferentiated products, and service quality becomes a primary competitive weapon. . It is true that structural changes have resulted in Banks. Being allowed a greater range of activities, enabling them to become more competitive with nonbank financial institutions (Mohammed H., and Shirley L., 2009)

1.3. Statement of the Problem

The financial service industry is changing rapidly (Firdaus Abdullah, Rosita Suhaimi, GlumaSaban and Jamil Hamali, 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. Organizations are spending heavy amount in gaining advanced technology, development of new procedures/process, and in introduction of new products with aim of serving their customers. Organizations have hired professional consultants and also have set up new departments for development of new strategies to compete global market effectively.

Every day customers find new better and attractive promotional schemes offered by companies to get a lead in competing world .simultaneously numerous organizations pay attention on their staffs for gaining competitive edge. Technology, organizational structure, procedures and processes of other successful companies can be copied but at the same time employees' dedication and motivation which make that company successful cannot be taken away easily. These evidences highlight that employees motivation is an important factor in developing customers satisfaction. A variety of factors motivate people at work, some are motivated with tangible .such as money and others are motivated with intangible .such as a sense of achievement, recognition (Spector, 2003). According to Ponn-kekana et al. (2005), some of the reasons for employee turnover include a lack of promotion, insufficient pay, work overload and

some other motivation related issues such as opportunities for training and development, job insecurity and a lack of recognition of good performance.

Dess and Shaw (2001) argue that turnover incurs significant cost, both in terms of direct costs (replacement, recruitment and selection, temporary staff, management time) and indirect costs (morale, pressure on remaining employees, costs of learning, product/service quality, organizational memory and the loss of social capital)

As any service industry, Lion International Bank also should provide a quality service that satisfies its customer needs and to achieve the long run objective of the organization. In order to achieve this objective it requires continuous improvement of the service and tracking customer requirements periodically or continuously besides to achieving the objective it help to retain customers for long periods and satisfying their requirements in the best way by achieving service excellence. Some researchers indicate that one of the most critical inputs for a business is its people or human capital, from which a firm can develop sustainable competitive advantage. The Banking industry in our country has high competition in the past five years. So in order to gain competitive advantage over competitors in the industry the organization must carefully handle this sensitive issue of employee motivation management. The researcher observed that many researches that have been done regarding employee motivation: there was no research that was done to assess impact of employee motivation on customer satisfaction in Lion International Bank Share Company. The researcher inspired to fill the gap which problem occurred and complaints presented by banks staff different levels and customers. Therefore these studies will attempt to assess the impact of employee motivation on customer satisfaction in Lion International Bank S.C.

1.4. Significance of the Study

This study investigates the relationship between the levels of employee motivation and customer satisfaction. It also identifies factors affecting employee satisfaction and motivation levels. This would help the Company formulate and implement viable

solution that would enhance employee performance in the workplace and the same time improve the company image and integrity to its existing and prospective customers and to the bank industry in general. In addition to the above benefit of the organization, this study will serve as an input for other research in related topics.

1.5. Research Questions

This study intends to establish the existence or absence of a significant connection between employee satisfaction and customer satisfaction in Lion International Bank Share Company. Thus, the following research question is drawn:

1. Is there a significant link/relationship between the levels of employee motivation and customer satisfaction in Lion International Bank S.C?
2. What is the current satisfaction level of Lion International Bank employees S.C.?
3. What is the current satisfaction level of customer's in Lion International Bank S.C?
4. What are the major factors that affect employee motivation in Lion International Bank S.C?

1.6. Objective of the Study

1.6.1 General Objective

The main objective of this case study is to determine the existence or absence of a significant connection between employee motivation and customer satisfaction in Lion International Bank S.C. Under this objective the study addresses the following specific objectives:-

1. To assess the employee satisfaction level in Lion International Bank S.C.
2. To assess the customer satisfaction level of Lion International Bank S.C.

3. Determine the relationship between employee's motivation and customer satisfaction Lion International Bank S.C

4. Identify the factors that affect employee motivation in Lion International Bank S.C

1.7. Scope of the Study

This study is paramount importance for Lion International Bank S.C to assess the relationship between the levels of employee motivation and customer satisfaction. Lion international bank has 250 branches all over the country and it is difficult to include all branches in the study due to time, financial and human resources limitation. the scope of this study would conducted among select representative samples of Lion international bank Customers and employees working at head office, and twelve selected Grade III, II, I, & sub branches located at Addis Ababa only. Based on the homogeneity of each grades branch and sub branches like contents of the jobs, Uniformity, job required, Number of staff, Service delivery and other issues the researcher would select twelve branches from each grade branches and sub branches. Yeka, Atlete HaileG/Silasie, Gofa, Grade III, CMC, Shalla, Kazahnchies Grade II, Sheger, WehaLimat, Bole Bulbula Grade I, CMC Michael, Kolfe Gebeya and Tulu Dimtu sub branches respectively.

Addis Ababa is selected based on its geographic convenience and high number of customers compared to any city all over the country

1.8. Limitation of Study

Some respondents were not able to return the questionnaire timely. This may create difficulty to finalize the research timely. On the other hand in the time of data collection from respondents, the real data which is hundred percent accurate is not obtained and covid 19 also one of the limitation to collect the data from the customer and employees these are some expected limitation of the study.

1.9. Operational Terms

Customer Satisfaction: - is the consumer's fulfillment response. It is a judgment that a product or service feature, or the product of service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under or over fulfillment. (Oliver, 1997)

Employee Motivation is:- a pleasurable or positive emotional state that influence, stimulate and direct an employee to pursue a certain course of action that would lead to the attainment of personal and organizational goals.

Work Environment: - It used to describe the surrounding conditions in which an employee operates. It composed of physical condition and work process or procedures.

Pay and Benefit: -is Direct or indirect, cash or non-cash compensation paid to an employee.

Management System: - is a framework of process and procedures used to ensure that an organization can fulfill all tasks required to achieve its objectives.

Corporate culture: - is refers to the shared values, attitudes, standards and beliefs that characterized members of an organization and define its nature.

CHAPTER TWO

2. REVIEW OF RELATED LITRATURE

2.1 Theoretical Review

Keeping employees motivated and customers loyal at the same time could indeed be a huge challenge to even the most progressive organizations today. As it is, making employees stay for good could also prove to be a hurdle to development. In today's highly competitive market for talent, most organizations have failed to develop even a rudimentary infrastructure to help bind their employees to the organization (Potgieter, 2002). Employee retention is obviously important in a business's ability to keep the most talented people in the organization and avoid unwanted turnover.

Employee turnover is an enormous problem for any company as it creates negative bottom-line impacts. Its root cause is of course, low motivation and satisfaction levels during employment. Argyle (1989) states that labor turnover is strongly correlated with job satisfaction and that there is clear evidence that low job satisfaction causes high staff turnover. Handel man (2006) states that the costs associated with employee turnover show up in such areas as advertising for new employees and the time and money necessary to screen the applicants, training new employees, lost productivity, decreased accuracy and quality of work among the employees left behind who are upset about their colleague's departure, using expensive contract and temporary employees to do the work until a permanent employee is hired, and the expenses associated with replacing lost business. Employee turnover costs can amount to thousands of birr, annually. It can also prevent companies from pursuing their growth opportunities and acquiring new business

According Surveyz Group (2006).research another contributing factor to low levels of employee satisfaction is poor management. This includes such factors as poor communication from leadership, lack of training, too much change, lack of resources necessary to do the job, lack of recognition that an employee is dissatisfied with career

development opportunities, harassment, demeaning behavior and a lack of flexibility toward employees.

In order to determine employee and customer satisfaction factors in the bank sector and to examine the effects of employee motivation on customer satisfaction, the study found that employees' satisfaction from wage-reward-promotion, organizational practices-working environment and ergonomic conditions was associated with customer satisfaction. In addition, the increase in the satisfaction levels of employees regarding learning/education, commitment and social/solidarity factors did not affect the overall level of satisfaction of the customers to a statistically significant extent (Naktiyok and Küçük, 2003).

2.2. Employee Motivation

Many scholars had tried to define motivation and it's a well-studied field which has roots in many academic disciplines such as psychology, sociology, education, political science, and Economics. Definition of motivation according to Society for Human Resource Management (2010), motivation is generally defined as the psychological forces that determine the direction of a person's level of effort, as well as a person's persistence in the face of obstacles. Motivation is something that moves the person to action and continues him the cause of action already initiated. Motivation has the role to develop and intensify the desire of every member of the organization to work effectively and efficiently in his position.

Employee motivation has a positive influence on both customer satisfaction and high service quality which is then related to firm profitability. Yoon and Suh (2003) suggested that motivated employees are hard workers and they provide better service via corporate organizational behaviors. Silvestro and Cross, (2000) posited that employee satisfaction plays a vital role in enhancing the firm profitability and improving operational performance of organizations and quality of goods and services.

Bratton et al. (2007:248) defined it as a cognitive decision making process that influences the persistence and direction of goal directed behavior. Work motivation

can also be defined as the psychological forces within a person that determines the direction of that person's behavior in an organization (George and Jones, 2008:183). Elements in the above definitions are: 'effort' -a measure of intensity that maximizes employees potential capacity to work in a way that is appropriate to the job; 'persistence' -the application of effort work-related tasks employees display over a time period; and 'direction' -emphasizes that persistent high level of work-related effort should be channeled in a way that benefits the work environment.

According to Matar, Sameh F.2010, Study Job satisfaction is one of the most widely studied subjects in the management field (Loi and Yang, 2009) ,as it is considered as one of the determinants of the quality of the working context in any organization. The starting point in exploring employee's satisfaction and motivation was Taylor's scientific study in 1911, but the real beginning of job satisfaction and motivation researches began with Mayo's Hawthorne studies (1924), which shed light on the importance of the human element as being the most valuable resources in any organization.

According to Jairus T. Ndoma article motivated employees are more dedicated to deliver services of high quality and they tend to be more involved in their employing organizations .to achieve this, employees need to be empowered and treated as valued internal customers (chiquvi 2016).Hartline et.al.,(1996) claimed that job satisfaction felt by customer –contact employees is associated with service quality ,therefore, it calls for an organization to maintain job satisfaction so as to keep employees motivated. Employees who are satisfied with their jobs they are more involved in their organization, and they are more dedicated in delivering high service quality that satisfies service customers (chiguyi et al, 2017).

The performance of any organization and its continuity depends on their key assets, employees, as well as the capabilities of the managers to be able to create a motivating environment for their people .on the other hand; it is a challenge for the managers to keep their people and employees motivated and satisfied. Thus why every managers

has to be aware about the needs and requirements their employee and what they are looking for.

The main objective and concern of most of the organizations is to make the benefit from people who are feeling positively toward the work and motivate unsatisfied employees in order to end up with a win-win situation for both the company and workers. Organizations in this dynamic globalized world are continuously trying to develop and motivate their employees to help achieve enhanced performance with various human resource applications and practices. Reward management system is the highly used practice for the enterprises to achieve the desired goals (Gingor, 2011)

In order to determine employee and customer satisfaction factors in the bank sector and to examine the effects of employee satisfaction on customer satisfaction, the study found that employees ' satisfaction from wage-reward-promotion, organizational practices-working environment and ergonomic conditions was associated with customer satisfaction.

2.3. Services as a product

What is a service? Customer service is the service provided to customers before, during and after purchasing and using goods and services. Good customer service provides an experience that meets customer expectation. It produces satisfied customers (kotler, 2003).

According to Looy et al (2003), service is “any activity that one party can offer to another that is essentially intangible and does not result in the ownership of anything”. Zeithaml et al (2006), puts it in most simple terms “services are deeds, processes, and performances. These definitions give a clue about the nature of services as processes rather than products. The definition that fits more in describing service is given by Looy et al (2003), as “all those economic activities that are intangible and imply an interaction to be realized between service provider and consumer. This definition puts service as a process involving the employee and the customer where the employee is the seller and represents the service being delivered.

Research has indicated that service quality has been increasingly recognized as a critical factor in the success of any business (Parasuraman et al., 1988) and the banking sector in this case is not exceptional. Service quality has been widely used to evaluate the performance of banking services (Cowling and Newman, 1995). The banks understand that customers will be loyal if they receive greater value than from competitors (Dawes and Swailes, 1999) and on the other hand, banks can earn high profits if they are able to position themselves better than their competitors within a specific market (Davies et al., 1995). Therefore, banks need focus on service quality as a core competitive strategy (Chaoprasert and Elsey, 2004). Moreover, banks all over the world offer similar kinds of services, and try to quickly match their competitors' innovations. It can be noted that customers can perceive differences in the quality of service (Chaoprasert and Elsey, 2004). Moreover, customers evaluate banks' performance mainly on the basis of their personal contact and interaction (Gronroos, 1990).

2.4. The characteristics of services

The qualities of services can be divided into 2 major parts and two implied parts.

□ The major parts:

- Intangibility
- Simultaneity, as Looy et al (2003) argues, "these two qualities are responsible for other two implied qualities:

- ❖ Perish ability and

- ❖ Heterogeneity

These qualities of services are also, what differentiate it from the physical goods

Intangibility: according to Zeithaml et al (2006) "the characteristic of service that it cannot be seen, felt, tasted or touched in the same manner that you can sense tangible

goods". It is the most significant quality of services. As Looy et al (2003), argued because of this, service quality evaluation cannot be made before and sometimes after purchasing a service. Unlike goods, consumers can make a choice and evaluate their quality before committing to purchasing it.

Simultaneity: Grönroos (2001) describes it as a characteristic of service whereby the Customer does not only receive the service but participates in the service process as well as the production resource as well. Zeithaml et al (2006) also includes that, it is a quality of service whereby it is sold first, then produced and consumed at the same time.

Perish ability: this characteristic of service means that it cannot be stored, inventoried, once produced it has to be consumed. According to Looy et al (2003) the implication of this characteristic is that demand for most services is volatile and cannot always be predicted, secondly when demand is high there are no accumulations of stock to accommodate the demand surplus. Physical goods can be stored and inventoried, in the event of low demand, can be accumulated, and when demanded again they can be recollected from their stores.

Heterogeneity: Zeithaml et al (2006) describes this quality based on the attribute that of services as performances frequently produced by humans and received by different customers, therefore are no two services alike. Consequently, the employee delivering the service becomes the service in the eyes of the customers. The implication of it is that, ensuring consistent service quality is challenging, and depends on many factors that cannot be controlled by the supplier (employee). The service manager may not always know for sure if the service is being performed in a manner consistent with what was originally planned, and promoted. Here again, unlike most goods that can be standardized, and which maintaining a particular quality would only be a matter of technology and not a human factor.

2.5. Service quality in the context of banking

The definition of quality is contextual one and differs from person to person. In general, the quality is basically classified into five categories, transcendent, product led, process or supply led, customer led and value led. The definition of service quality is based on customer led quality definition where quality is defined as satisfying customer's requirements (Deming, Juran, Feigenbaum and Ishikawa), relying on the ability of the organization to determine customers' requirements and then meet these requirements. Basically, service quality in banking can be viewed from two perspectives:

- ❖ Customer perspective
- ❖ Bank perspective.

Customer perspective: From the perspective of the customer, the service quality differentiates between sought quality and perceived quality. Sought quality is the level of quality customers explicitly or implicitly demand and expect from service providers. The sought quality (customer expectations) is created due to several factors, primarily, the expectations formed during a previous personal experience of a customer with a service, and the customer is influenced by the experiences of the other users and by the image of an organization. Perceived quality means the overall impression a customer has and experiences about the level of quality after service realization. The potential difference between the sought quality and the perceived quality gives the service provider an opportunity to measure customer satisfaction based on formulating the precise and actual criteria according to which the customers are assessing the services.

Providers' perspective: From the provider perspective, there are target quality and delivered quality. The focus of process or supply-led quality definition is rather internal than external, and it is defined as conformance to requirements. It lays emphasis on the importance of the management and the supply-side quality, and there is an important role of the process in determining the quality of outcome (Ghobadian, 1994). Achieving the quality of conformance between the planned (target) quality

level and the real quality delivered to customers depends on the service quality management system in an organization.

2.6. Customer satisfaction

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

However, according to Zeithaml et al (2006) although service quality and customer satisfaction are used interchangeably, there is indeed a distinction. Customer Satisfaction is when the outcome of the service matches the expectations of the service. As pointed out by Looy et al (2003), even though they differ one is a component of the other. Zeithaml et al (2003) defines it the customer's evaluation of a product or service in terms of whether the product or service has met his needs or expectations. Failure to meet needs results in dissatisfaction, or a poor perception of the service quality.

Satisfaction can be acknowledged in various senses depending on what needs the customer had before the service; it ranges from feelings of fulfillment, contentment, pleasure, delight, relief, and ambivalence. Although it tends to be measured as a static quantity, it is dynamic and evolves over time being influenced by a variety of factors. According to Zeithaml et al, (2006), satisfaction or dissatisfaction is a measure or evaluation of a product or service's ability to meet a customer's need or expectations. If the customers of an organization are satisfied by their services the result is that, they will be loyal to them and consequently be retained by the organization, which is positive for the organization because it could also mean higher profits, higher market share, and increasing customer base. According to Grönroos (2001), "Through improved customer retention and more cross-sales, this can be expected to have a positive effect on profit."

2.7. Determinants of customer satisfaction

Customer satisfaction is a measure of many factors from the customer's expectation to the actual experience, but as regarding the nature of services where the product is intangible, many of the factors will depend on the human factor of the service.

Looy et al (2003), further spells out other factors that also determine it:

- ❖ Product and service features: by the customer's evaluation of the product or service features.
- ❖ Consumer emotions: the state of a customer's mind also contributes to his satisfaction of a product or service.
- ❖ Perceptions of equity or fairness: their perception of how fair they have been treated influences their perceptions also.
- ❖ Other consumers, family members, or co-workers: the influence of other people based on their reactions or expressions influences the customer's perception also.
- ❖ Attributes of service success or failure: the way the customer perceives the causes of events, since for many services customers take partial responsibility for the way things turn out.

2.8. Importance of customer satisfaction measure

According to Kotler et al (2006) "one key to customer retention is customer satisfaction; a satisfied customer stays loyal longer". The customer satisfaction measure is relevant to both the customer and the organization in many ways apart from the customer knowing that Organization is constantly devising methods to grant them excellent satisfaction. As Zeithaml et al (2003) points out that because of the importance of customer satisfaction to firms and overall quality of life, many countries have a national index that tracks customer satisfaction at a macro level.

2.9. The role of the employees in service organizations

The role of employees in service organizations is comparable to the role of the service itself, as pointed out by Zeithaml et al (2006) that employees are the service and the brand. Their importance to the firm is critical to both service delivery and service production. In services it's all about the people (employees) because they appear more often to be the most tangible clue to the quality of the service.

Zeithaml et al (2006) explains that the people factor in services is a very important element in the evaluation of that service "as all human actors who play a part in service delivery and thus influence the buyers perceptions" from the company's personnel to the other customers in the service environment. Employees like the mirror of an organization are the interface between the organization and the customer, what they portray is what the customers sees and uses in their evaluation of the service experience. His defines their role in the organization and to the customer. According to them "satisfied employees make satisfied customers" and vice versa, as the customers of the organization are important to their success so also are the employees and their relevance is given below.

Employees are the service: in many instances the contact employee is the service (in majorly hospitality industries) hence the offering is the employee. Investing in them is investing in the improvement of the manufactured product.

Employees are the organization in the customer's eyes: the employee personifies the firm Even if they do not perform the entire service, they represent the firm to the client, their Professional or unprofessional behavior affects the perceptions of the customer about the firm.

They are the brand: the image that a customer has about the firm is formed by their interactions with the employees of the firm, the brand image of the firm is not built and maintained by their core product or service, but is a function of the employees working there.

They are the marketers: due to the intangibility of services, the marketing, production, and consumption is simultaneous in nature, since the employees are the representative of the firm their attitudes, behaviors and functionality can directly

influence customer satisfaction. Whether acknowledged or not, whether actively selling or not service employees are performing marketing functions. The employees relationship to the customer and to the organization has a huge relevance, its balance is necessary to the success of the both parties in the exchange relationship as their influence on the service, service delivery, service production and ultimately customer satisfaction is very substantial, also is their profitability to the organization necessary to the sustenance of the business. These customer-contact employees according to Zeithaml et al (2006) are referred to as boundary spanners. Grönroos (2001) also describes the employees as part time marketers of the organization. Considering the nature of services “production-consumption-marketing” becomes a simultaneous activity. This signifies that employees are also responsible for marketing the services of the company whilst delivering the service to the customer.

2.10. Importance of Employee satisfaction in service organizations

As a nature of the intangibility of service, customers look for tangible things to give them a clue of what the service they are buying is worth. However majority of the clues they are searching for, they evaluate through their interactions with the service supplier (the contact employee). Therefore, a huge part of their judgments will hinge on the attitudes and qualities expressed by those employees. According to Suresh hander et al (2002), such of these behaviors help customers to differentiate a gratifying service experience from a dissatisfactory one, and further suggests that firms should train, motivate, and reward their employees for demonstrating such desirable behaviors in service encounters. According to Zeithaml et al (2006), “Satisfied employees make for satisfied customers” (and customers can in turn reinforce employees’ sense of satisfaction in their jobs). Looy et al (2003), Grönroos (2001), have suggested that if employees are not satisfied with their jobs, achieving customer satisfaction will be difficult. Looy et al (2003) and Grönroos (2001) further suggest that the service climate and the human resource experience that employees have within the organization are reflected in how customers experience the service. The bottom line of their argument is that customer perceptions of service quality is impacted by

airline industry. Hence, employee motivation can be used for gaining customer satisfaction. Employees who directly interact with customers have high impact on customer satisfaction. Customers access services of any airline by performance, behavior and attitude of airline employees.

Other studies, however, have not generated the same results. For example, in a study conducted among 15 branches of a UK retail chain, no significant relationship was established between customer satisfaction and employee satisfaction (Silvestro & Cross, 2000). The researches surmised that the type of interaction between the employee and the customer in a service setting may have had an impact on the conflicting results. Another study Harrington (1999) produced a similar outcome. The author speculated that satisfied employees do not necessarily fulfill customer requirements as has been expected. This would mean that there could be other factors to be considered in meeting customer expectations.

Although the preceding cited studies have had conflicting findings, the fact is that the linkage research models have proven their applicability in the service industry for several decades now. As such, for the objectives of this study, it shall be assumed that there is indeed a significant correlation between employee satisfaction and customer satisfaction. The case study that follows shall thus be tested on these grounds. It should be noted, however, that this study does not intend to establish a cause and effect type of relationship between these two elements. Rather, a significant link is hoped to be realized using statistical associations in order to come up with relevant implications for the company's business performance in the future.

2.12. Conceptual Framework

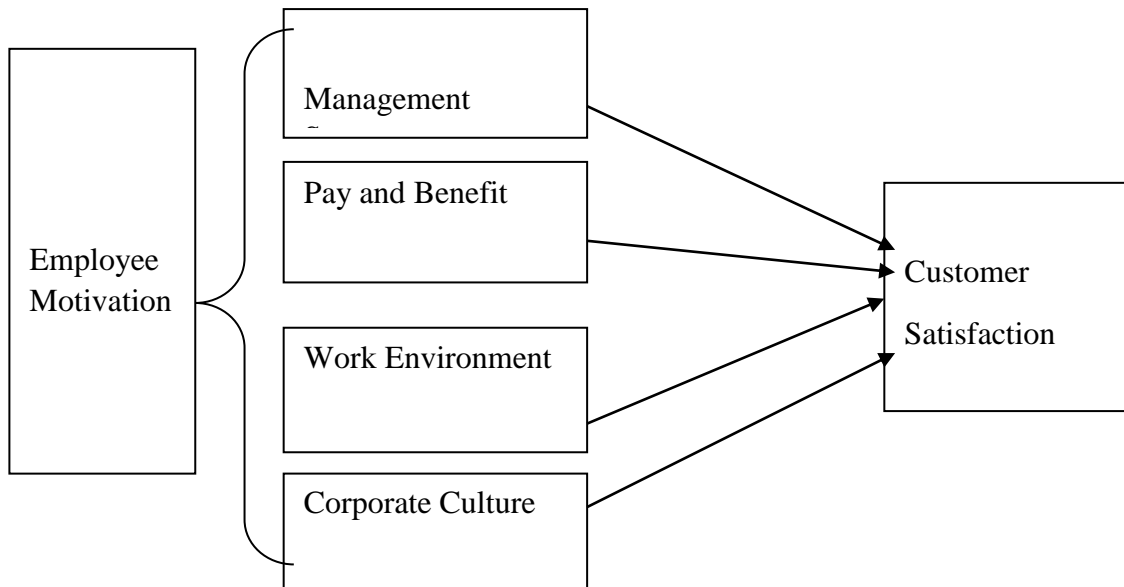


Figure 2.2: Theoretical framework of employee motivation.

Research Hypothesis

On the basis of prior studies, the present study hypothesized that:

H1: Is there a significant and positive influence of work environment on customer satisfaction?

H2: Is there a significant and positive influence of pay and benefits on customer satisfaction?

H3: Is there a significant and positive influence of management systems on customer satisfaction?

H4: Is there a significant and positive influence of corporate culture on customer satisfaction?

H5: Is there a significant and positive influence of employee motivation on customer satisfaction?

CHAPTER THREE

3. Research Design and Methodology

This study attempted to assess the relationship between employee motivation & customer satisfaction of Lion international bank S.C. Therefore this chapter includes research design, sample and sampling technique, instrument for data collection, procedure of data collection, method of data analysis, reliability and validity and ethical consideration issue.

3.1. Research Design

In order to achieve the objectives of the study, the researcher use a combination of descriptive and casual research designs are followed in the study. The study is descriptive in that it seeks to describe in detail the state of customer satisfaction and employee motivation in lion international bank S.C, thus it give an in depth understanding of the reality. According to Creswell (1994), descriptive method enables researchers to focus and show the different facts, information, and factors regarding the standing or position of the issue or problem as it current happen during the time of the study. On the other hand it tries to identify the relationship between employee motivation and customer satisfaction, casual research design applied.

To accomplish the study objective and to answer the stated research question, descriptive and inferential statistics was employed. Descriptive statistics such as frequency, percentage, mean and standard deviation would used to assess employee motivation and customer satisfaction. Inferential statistics such as correlation and regression also is applied to identify the relationship between employee motivation and customer satisfaction.

3.2. Sources and Tools/Instruments of data collection

In order to answer raised research question, both primary and secondary data sources are used in this study. The primary data collection method is performed using the use of questionnaire. The questionnaire first prepared in English language and translated to Amharic, only for customer satisfaction survey.

The present study will show the impact of the employee satisfaction on customer satisfaction in Lion International Bank. To conduct the study in more authentic manner the researcher uses two questionnaires: one for the employee satisfaction and second for the customer satisfaction. Both of the questionnaires has been built of the 5 point Liker scale in which satisfaction level of the employee and the customer will be expressed. In addition to primary data sources, secondary data sources like past studies are collected in order to obtain some reliable literature and empirical finding that can be applied in order to have a better understanding.

3.3 Population and Sampling

The target population of this study was managerial, clerical employees and Customers of the bank. These employees were selected as respondents because they at least one year experience in Lion International bank. According to the bank's report (2018/2019) the total employees of Lion International Bank S.C. are 2,297 (i.e. 349 managerial, 1,835 clerical and 113 non clerical) out of this employees 869 of them are working at Addis Ababa. Sampling frame contains a list of contact people from where sample is drawing. Therefore in Addis Ababa city Branches structure has segmented in to five Grad including Head office. Thus, the study excluded those employees who have less than one year experience. In addition, staffs of outlaying branches were not considered because of the remoteness of data access

3.4. Sampling Techniques

Sampling is the process of choosing actual data source from a large set of possibilities (Given 2008).Accordingly, Sampling method which were use for date is stratified sampling for better generalization of the study findings. Stratified sampling-with in stratum there is homogeneity but between the stratums there is heterogeneity.

The company under study is organized based on 5 different categories in Addis Ababa. Head office, Grade III, Grade II, Grade I and Sub Branches. As a result the population belongs to these categories tend to have heterogeneous behavior. Hence taking in to account the nature of the study and structure of the company, the researcher would implements a stratified random sampling technique to have a more representative sample. In other words, each branch considered as a stratum and the sample determined proportionally in each of the stratum. After

the proportion of each stratum determined, the questioner distribute for each respondent using a simple random sampling.

According to the bank’s report (2018/2019) the total employees of Lion International Bank S.C. are 2,297 (i.e. 349 managerial, 1,835 clerical and 113 non clerical) out of this employees 869 of them are working at Addis Ababa. Sampling frame contains a list of contact people from where sample is drawing. Therefore in Addis Ababa city Branches structure has segmented in to five Grad including Head office. The total people in each branches includes: 49 in Grade III, 30 in Grade II, 20 in Grade I, 13 in sub branch and 160 in HO. The total people in all these Branches are 272.

Therefore the researcher has used Yamane’s formula to calculate a sample size for determining sample size. Yamane, (1967) cited in Glenn, 2012, Where n =sample size, N =population size, e =level of precision given that 95% Confidence level and P = ±5% will be assume.

$$n = 849/1 + 849(0.05)^2 = 272$$

Table 3.1 sample size

No’ of Stratum	Item of Stratum	Number of Employees	Sample size
1	Grade III	76	49
2	Grade II	46	30
3	Grade I	32	20
4	Sub Branch	20	13
5	Head office	248	160
	Total	422	272

In addition to the above employee the researcher collected data from the customers, As for data from the customers, this study uses questionnaire and interview for primary data collection. The questionnaire translates to local language Amharic. Research participants are

drawn from existing customers of all services of Lion International bank. The research is conducted in four grad branches found in Addis Ababa.

The sample frame for this study is only the present Lion international bank customers who are living in and around the country's capital Addis Ababa and who visited Lion International bank branch's to buy products or services. Out of this sample frame, sample size of **80** respondents are selected and requested to fill the prepared questionnaire. Mostly these are selected based on the issues like willingness and the time allotted by the respondents for the collection of information. Data was collected at various areas of Addis Ababa City. The questionnaire translates to local language Amharic. Research participants are drawn from existing customers of all services of Lion International Bank.

3.5 Data collection method

The researcher was used both primary and secondary data as a source. The primary data was by means of questionnaires, interview and personal observation. For the secondary source, the researcher were used review published journal articles, human resource books, organizational manuals, annual report, brochures, and its website. Before full scale survey, a sample of 20 respondents were selected and given the prepared questionnaire to fill. The major objective of the pilot taste was to check if it is possible to get the desired result using the prepared questionnaire and to identify and eliminate potential problems associated with question content and wording. Based on feedback received from the test respondents few modifications were made in order to make it more clear and understandable to the full scale survey respondents.

3.5.1 Questionnaire

The main data gathering instruments of this study is questionnaire. The questionnaire was self-administered and checked by researcher advisor. It systematically categorized in order to make it easily understandable by the respondents. The type of questions that were raised in the question was open ended with the structured format. The questionnaires were distributed to all employees in the selected branches and head office with experience equal to or more than one year. Because the researcher believe that those employees who have more than one year experience have prior experience and better understanding about the topic under study.

Data was systematically collected and categorized in order to allow respondents to easily understand and express their feelings. The researcher used a Likert scale that enables to understand respondent's level of agreement with each question. Each question allocated to five-point Likert Scales ranging from strongly agree to strongly disagree.

3.6. Data Analysis Technique

Descriptive statistics were used to organize the data gathered through closed-ended questions; the respondents' data was statistically analyzed using Statistical Package for Social Science (SPSS) version 20. Analysis has been done according to the objective of the study. SPSS statistical package used to analyze the questionnaire data. Initially, the Cronbach's alpha is used to test validity and reliability of employee motivation and customer satisfaction. Later, Pearson correlation analysis and regression analysis is used to test the relationship between employee motivation (independent variable) and customer satisfaction (dependent variable) respectively. This technique is also repeated to test influence of four components of employee motivation i.e. work environment, pay and benefit, Management system and corporate culture (independent variable) on customer satisfaction (dependent variable). The data collected through interview and different organizational and other documents were also summarized, coded and presented in a way that communicates the major findings of the study.

3.7 Ethical Consideration

Ethics are norms of behavior that guide moral behavior in human relationships.

According to Ryman and Bell (2007) ethics in business research, deal with the following areas: confidentiality, anonymity, informed consent, invasion of privacy and deception. Anonymity refers to concealing the identity of the participants in all documents resulting from the research and confidentiality concerned with who has the right of access to the data provided by the participants. By considering this, the researcher assured the purpose of the research paper and confidentiality of any information on the introductory part of the questionnaire. In addition to this, Participants in the study were voluntary and the research objectives also explained to all participants in the study. Any information collected would never be used for any other purpose other than its academic purpose. Confidential information of the institute has not been disclosed.

CHAPTER FOUR

4. DATA PRESENTATION, ANALYSIS AND INTERPRETATION

The primary objective of this study was to assess the impact of employee motivation on customer satisfaction in Lion International Bank S.C. the primary data was collected from Lion International Bank s.c employee and customers by using questioner. Secondary data was collected through reviewing of different books, journals, articles, company manual.

This chapter presents analysis, interpretation and finding of information collected through self-adminsterd questionnaire from 80 customers and 272 employees of Lion International Bank s.c the analysis expected to be based on the information from the respondents. out of 80 questionnaire distributed to customers 75 (94%) questionnaire were collected back .while from the 272 employees questionnaire distributed 252 (93%) were valid to be included in the analysis. data collected from the sample respondents were analyzed on the basis of both descriptive and inferential statistics. All the calculation was carried out with SPSS (version 20.0).

4.1. Demographic characteristics of Respondent

Descriptive statistics (frequency statistics) is used to discuss the general demographic characteristics of respondents. Age, Gender, occupation and years of experience are discussed below.

4.1.1. Demographic characteristics of employees

Table 4.1 Demographics characteristics of employees

Variables		Frequency	Valid percent
Years of experience	1 year to less than 2 year	49	19.4
	2 year to less than 5 year	107	42.5
	5 year to less than 10year	80	31.7
	10 years or more	16	6.3
Age	Under 21	2	0.8
	21-34	186	73.8
	35-44	50	19.8
Gender	Above 45	14	5.6
	Male	148	58.7
	Female	104	41.3

Source: - Researcher's survey result (2020)

As table 4.1 depicts all employee respondents are including from under 21 to above 45 years old. From this the age group 21-34 constitutes the highest percentage (73.8 %) followed by the age group 35-44 with 19.8 % and the next is above 45 years by 5.6%. The Gender distribution of respondent is dominated by male respondents with 58.7 % while the female respondents constitute 41.3%. As presented in the above table, when years of experience status of respondents is assessed from the total number of respondents 42.5% are worked two up to five years, 31.7 % are worked five up to ten years, 19.4% are worked 1 year to less than 2 years and 6.3% are worked above 10 years experience.

4.1.2 Demographic characteristics of customers

Table 4.2 Demographic characteristics of customers

Variable		Frequency	Valid percent
Gender	Male	31	41.3
	Female	44	58.7
Age	Under 21	11	14.7
	21-34	19	25.3
	35- 44	45	60
	Above 45	0	0
Occupation	Student	6	8
	Self employee	33	44
	Public Employee	19	25.3
	Privet employee	17	22.7
	Unemployed	0	0

Source: - Researcher's Survey Result (2020)

As table 4.2 shows 41.3 % of male and 58.7 % of female customers are respond the questionnaire. Based on age 14.7 % of the respondents are under 21, 25.5 % are between 21-34 years of age, 60 % are between 35-44 years old. When the employment status of are respondents is assessed from the total number of respondents 44% self employee, 25.3% public employee 22.7% privet employee, 8% of student.

4.2. Reliability and Validity Test

Cronbach's alpha is used in this study to assess the internal Consistency of research instruments, which is developed questionnaire .Cronbach's alpha is a coefficient of reliability used to measure the internal consistency of attest or scale; it resulted as a number between 0 and 1 As the result approaches to one the more is the internal consistency of the items, which means all the items measure the some variable.

The Result of the coefficient alpha for this study's instrument is found 0.832, 0.797, 0.782, 0.769, 0.873, and for work environment, pay and benefit, management system, corporate culture and customer satisfaction respectively, which is an indication of acceptability of the scale for further analysis.

4.3 Analysis of customer satisfaction

To determine the level of satisfaction with the service provided at Lion International Bank customer service officer, respondents wear asked to rate their overall level satisfaction using a 5 point Likert scale (1 means highly dissatisfied, 2 means dissatisfied, 3 means natural, 4 means satisfied, 5 means highly satisfied) The level of satisfaction was analyses with descriptive statistics (frequency Distribution) and table 4.4 presents the result of the analyzed overall customer satisfaction.

Table 4. 3. Customer satisfaction level with Lion International Bank customer service

Overall, how satisfied are you with Lion international bank point of service?

	Frequency	Percent	Valid Percent
SD	3	4.0	4.0
D	30	40.0	40.0
N	5	6.7	6.7
A	30	40.0	40.0
SA	7	9.3	9.3
Total	75	100.0	100.0

Source: - Research survey result 2020

As table 4.3 indicates 40 % of respondents reported that they are satisfied with Lion International Bank service while 40 % of respondents found dissatisfied with the Bank service While 6.7 % of the respondents stated that they are neutral, 9.3 % of the respondents say they are highly satisfied with Lion International Bank service and finally 4 % of them rated their level of satisfaction as highly dissatisfied.

From this survey result we can understand that 49.3% of customers' rates their satisfaction level either satisfied or highly satisfied which means more than 50 % of the respondents are not comfortable with the bank service.

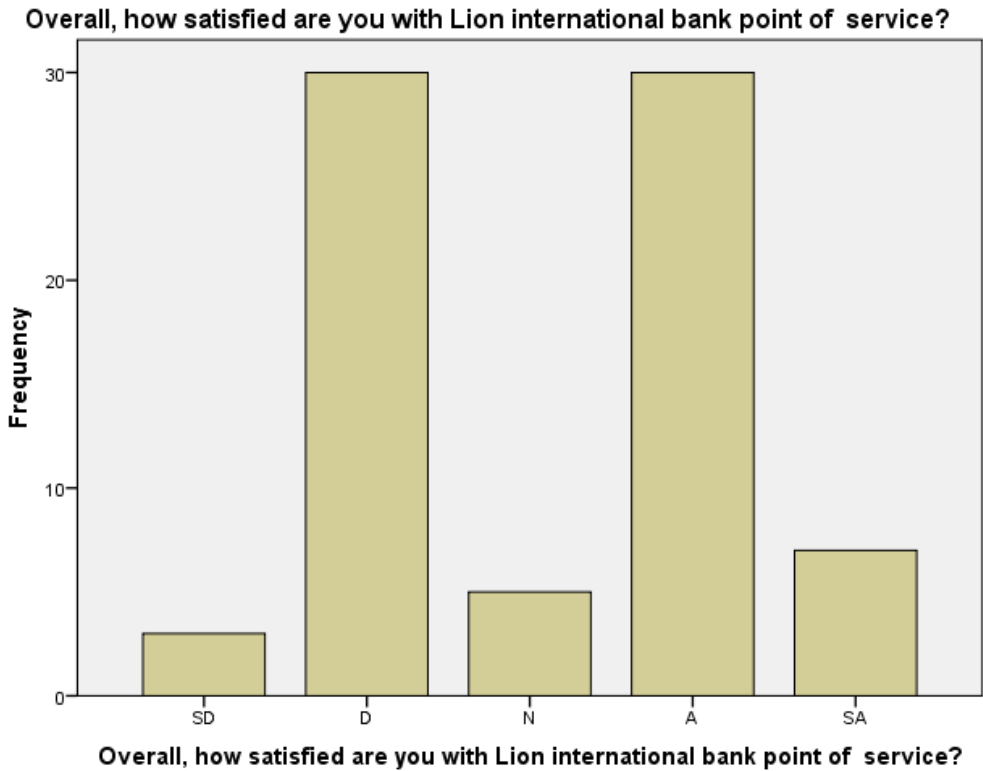


Figure 4.1- level of customer satisfaction with Lion International Bank service

As figure 4.1 clearly indicates Lion International Bank customers are not well satisfied with Lion International Bank customer service. From all 75 respondents only 37 say they are satisfied which below half of the respondents

4.4. Analysis of employee satisfaction

In order to assess the level of satisfaction of Lion International Bank employees, respondents were asked to rate their overall level of satisfaction using a 5-point Likert scale (1 means highly dissatisfied ,2 means dissatisfied ,3 means natural ,4 means satisfied and 5 means highly satisfied

The result was analyzed with descriptive statistics (frequency distribution) as table 4.5 and figure 4.2 present.

Table 4.4 level of employee satisfaction of Lion International Bank

Over all how satisfied are you working in Lion International Bank

	Frequency	Percent	Valid Percent
SA	20	7.9	7.9
A	100	39.7	39.7
N	28	11.1	11.1
D	83	32.9	32.9
SD	21	8.3	8.3
Total	252	100.0	100.0

As table 4.4 and figure 4.2 shows 39.7% of respondents indicate they are satisfied with working in Lion International Bank while 11.1% of respondents' rated their level of satisfaction as natural. In addition 32.9 % and 8.3 % of respondents reported that they are dissatisfied &highly dissatisfied with working with Lion International Bank respectively, 7.9% rated their level of satisfaction highly satisfied.



Figure 4.2 Employee's satisfaction level

From the above figure 4.2 we can understand that 52.3 % of the respondents (32.9 % are dissatisfied, 8.3 % highly dissatisfied and 11.1 % are neutral) are not motivated enough to say satisfied with working in lion international bank.

4.5. Employee perception of Motivation indicators

Employees' evaluation towards four employee motivation indicators was measured using 25 items under each dimension. The analysis result is presented below the overall employees' perception towards the four motivation indicators. Analysis of the overall of the four motivation indicators is discussed below. The highest and lowest mean scored will be identified and interpreted with regarding to each motivation indicators. The mean scores of each of the 25 items were computed and converted to their respective dimension.

The following table presents the summarized scores of the four motivation indicators. The mean, standard deviation, and the interpretation of mean scores of employees' perception towards motivation indicators are presented

Table 4.5- Employee Perception towards overall employee motivation dimension

Dimension	No	Mean	Sta, Deviation
Corporate Culture	252	3.31	.93
Pay and Benefit	252	3.19	.81
Management System	252	3.78	.801
Work Environment	252	3.45	.836
Valid N (leastwise)	252		

Source: - Researcher's Survey Result (2020)

As table 4.5 depicted based on the measurement of employee' perception management dimension of employee motivation is resulted superior to the other three dimensions with a mean score of 3.78. This can be interpreted as, according to respondents of the survey, Lion international Bank Employees are get a lot of support from their supervisors, the importance of team building and team work is well emphasized throughout the company as manifested in the management of projects and in the job designs, the Bank have a clearly established career.

Employee's job description is quite comprehensive and reliable (the employees) can refer to them and know exactly what is expected of them at any given time. And are highly committed to contribute what they can to achieve these, Quality customer service is a top priority in the company.

As per the rating of the respondents the second highly scored employee motivation dimension is work environment with a mean score of 3.45. The third rated employee motivation dimension is corporate culture with 3.31 mean score. From the four dimensions the least performed employee motivation dimension is pay and benefit with a mean score of 3.19. This indicates that employees of Lion international bank feel that the employees who perform well in their jobs are not given tangible rewards such as special wage increases, bonuses, recognition and bank benefit package like amount of vacation, sick leave, transportation allowance etc.

4.6. Relationship between Employee Motivation and Customer satisfaction

I. Correlation Analysis

Correlation analysis deal with relationships among variables and helps to gain insight into the direction and strength of relation between the variables. Correlation coefficients take values between -1 and 1 ranging from being negatively correlated (-1) to uncorrelated (0) to positively correlated (+1). The sign of the correlation coefficient defines the direction of the relationship. The absolute value indicates the strength of the correlation. Dancey and Reidy (2004) states that a correlation result which is zero indicates zero correlation, a result between 0.1 to 0.3 indicates a weak correlation among variables, a result which is between 0.4 and 0.6 shows a moderate

correlation, a result between 0.7 and 0.9 indicates a strong correlation among variables while a result which is equal to 1 indicates a perfect correlation

Table 4.7 gives the results of correlation analysis which establishes the relationship between variables. Correlation results show that employee motivation has 0.73 correlations at significant level of < 1% with customer satisfaction which means 73 % correlation with each other. Component wise analysis shows that all components such as work environment, pay and benefit, corporate culture and management system have a positive significant relationship with correlation of .541, .609, .636 and .724 respectively at a significant level of < 1%

Table 4.6:- correlation Result

Inter-Item Correlation Matrix

	Customer satisfaction	Corporate culture	Work Environment	Management system	Pay and benefit	Employee motivation
Customer satisfaction	1.000	.636	.541	.724	.609	.736
Corporate culture	.636	1.000	.749	.796	.741	.958
Work Environment	.541	.749	1.000	.438	.745	.804
Management system	.724	.796	.438	1.000	.509	.831
Pay and benefit	.609	.741	.745	.509	1.000	.854
Employee motivation	.736	.958	.804	.831	.854	1.000

Source: - Researcher survey finding (2020)

As per the correlation result above all items of employee motivation dimensions have a positive and statistically significant relationship with customer satisfaction although the strength of the relationship varies across different items of employee motivation dimension. The strongest correlation is obtained between corporate cultures and employee motivation. Based on these result employees corporate culture contributes more for customer satisfaction than others. Lion international bank management system contribute for customer satisfaction with 0.724** correlation value. Company pay and benefit and work environment have a positive and significant relationship with customer satisfaction. Overall employee motivation has 0.736 correlation value with customer satisfaction.

II. Regression analysis

Table-4.7 shows the result of model summary and evaluates the model for fitness. Samontaray (2010) stated a higher value of R squared shows that the model is stronger. Results of the study show that R squared is 0.641 which means that 64.1 % of the model has been explained. Adjusted R squared value is .620 which is close to R squared value. This level of predictability is low but we know customer satisfaction is also affected by many other variables. However, in this analysis we are only taking into consideration employee motivation and its four components'. So, this level of predictability is sufficient.

Table - 4.7:- Regression analysis result

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.801 ^a	.641	.620	4.904	.641	31.236	4	70	.000	2.639

a. Predictors: (Constant), Pay and benefit , Management system , Work Environment , Corporate culture

b. Dependent Variable: Customer satisfaction

Source: - Researcher survey finding (2020)

Durbin-Watson test is used to check the problem of auto-correlation in the data used. When the value of Durbin-Watson is close to 3, it confirms that there is no auto-correlation in the data (Samontaray, 2010). In this study Durbin-Watson value is 2.639 which is close to 3 and confirms that there is no auto correlation in the data.

Table 4.8:- Collinearity statistic

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	12.667	6.785		1.867	.066		
Corporate culture	-.951	.383	-.454	-2.482	.015	.153	6.534
Work Environment	1.074	.471	.291	2.281	.026	.315	3.178
Pay and benefit	.742	.269	.326	2.763	.007	.368	2.719
Management system	1.623	.264	.792	6.147	.000	.309	3.238

a. Dependent Variable: Customer satisfaction

Source: - Researcher survey finding (2020)

Mu’Ge Arslan, F. and Altuna, O.K (2010) cited that the Variance inflation factor (VIF) value above 10 and a tolerance value below 0.10 pose a multi Collinearity problem

In this study as table 4.8 shows the Collinearity statistics analysis shows VIF value ranges from 2.719 to 6.534 and a tolerance value ranges within the value of 0.153 to 3.68. Therefore, according to this values both VIF and tolerance value indicate that this analysis have no serious multi Collinearity problem.

Table 4.8 indicates all motivational factors variables are a significant impact on customer satisfaction at 95 % confidence level.

The magnitude of the relationship is shown using the beta values. Based on the table, management system is the most significant with a beta value 1.623 of to influence the level of customer satisfaction in Lion international bank. This indicates that the ability of employees’ get a lot of support from their supervisors, to emphasized the importance of team building and team work projects and the job designs and employees job descriptions are quite comprehensive and

reliable such that they (the employees) can refer to them and know exactly what is expected of them at any given these has a strong influence on customers' level of satisfaction

As per the result the established regression function is:-

$$CS = 12.667 - 0.951CC + 1.074 WE + 0.742PB + 1.623MS$$

Where: CS= Customer Satisfaction, CC= Corporate Culture, WE= Work environment
PB= Pay and Benefit, MS= Management System,

The regression result also shows that all employee motivation dimensions combined significantly influence customer satisfaction. The adjusted R² is 0.641 which indicate 64 % of the variance in customer satisfaction can be predicted by employee motivation and its components i.e. work environment, management system, pay and benefit and corporate culture

ANOVA results are given in table-4.9 According to Samontaray (2010) the model that has a large regression sum of squares in comparison to the residual sum of squares shows that most of the variation in the dependent variable is considered in the model. When the significant value of the F statistic is less than 0.05 then the independent variables explain dependent variables in an excellent way.

Table- 4.9:- ANOVA Result

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3005.085	4	751.271	31.236	.000 ^b
	Residual	1683.581	70	24.051		
	Total	4688.667	74			

a. Dependent Variable: Customer satisfaction

b. Predictors: (Constant), Employee motivation , Work Environment , Pay and benefit , Corporate culture

Source: - Researcher survey finding (2020)

The results of this study show in the above table that the regression sum of squares is just under the residual sum of squares. In our analysis our hypothesis regarding independent variables and customer satisfaction has 31.236 F value at significant level of less than 1%. Therefore, the model is fit to be used

4.7. Hypothesis Testing

Table 4.10:- Regression result

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	12.667	6.785		1.867	.066
Corporate culture	-.951	.383	-.454	-2.482	.015
Work Environment	1.074	.471	.291	2.281	.026
Pay and benefit	.742	.269	.326	2.763	.007
Management system	1.623	.264	.792	6.147	.000

a. Dependent Variable: Customer satisfaction

Source: - Researcher survey finding (2020)

H1. Is there a significant and positive influence of Work Environment on customer satisfaction?

With 95 % confidence interval, the standardize Beta value coefficient for work environment and employee motivation, is. 0.291 at 0.026 significance level which shows there is a positive and significant relationship between them. The calculated p-value (0.026) is less than alpha 0.05 the researcher to reject the null hypothesis of work environment has a significant and positive impact on customer satisfaction. The test shows that there is no sufficient statistical evidence to accept the null hypothesis. Hence H1: is accepting that work environment has significant and positive influence on customer satisfaction.

H2. Is there a significant and positive influence of pay and benefit on customer satisfaction?

The standardize Beta coefficient of the two variable, pay and benefit and customer satisfaction, is .326** at 0.007 significance level. This shows that employees pay and benefit has a positive and

significant impact on customer satisfaction. Since, calculated p-value 0.007 is less than alpha 0.05 the researcher accept the alternative hypothesis that employee pay and benefit has a significant and positive influence on customer satisfaction.

H3. Is there a significant and positive influence of Management system on customer satisfaction?

The standardize Beta coefficient of the two variable, management system and customer satisfaction, is .792** at 0.000 significance level. This shows that there is a positive and significant relationship between management system and customer satisfaction. Since, calculated p-value 0.000 is less than alpha 0.05 the researcher accept the alternative hypothesis. Therefore, H1: Management system has a significant and positive influence on customer satisfaction has been accepted

H4. Is there a significant and positive influence of corporate culture on customer satisfaction?

The standardize Beta coefficient of the two variable, corporate culture and customer satisfaction, is -.454** at 0.015 significance level. This shows that corporate culture has a negative and significant impact on customer satisfaction. Since, calculated p-value 0.015 is less than alpha 0.05 the researcher rejects the null hypothesis. Therefore, H4:- corporate culture has a significant but negative influence on customer satisfaction has been accepted

H5: Is there a significant and positive influence of employee motivation on customer satisfaction?

The researcher has 95 % confidence for the decision made based on the data from the sample. Thus the significance level is 0.05 i.e. the maximum risk that the researcher will take on the result as a sample varies from the total population. Reject the null hypothesis if the calculated p-value is less than or equal to the level of significance, or in other words accept the alternative hypothesis.

CHAPTER FIVE

Summary, Conclusions, Recommendation and Limitation of the Study

In this chapter, major findings are going to be summarized Based on the results of the study obtained through the questionnaire distributed to 252 employees of Lion International Bank and 75 Customers subsequent conclusions are made. Based on the conclusion, recommendations are forwarded in relation to literatures reviewed to better enhance employee motivation and customer satisfaction.

5.1 Summary of Major Findings

As per the data gathered through questionnaire the summary of major findings are presented in this section as follow.

- There exists a high level of consistency among the 25 items of employee motivation and 16 items of customer satisfaction constructs. While measured using Cronbach's alpha a 0.83 and 0.90 was obtained respectively which express the existence of high reliability among items.
- On the measurement of employee perception towards employee motivation dimension, corporate culture is resulted superior to the other four dimensions. This can be interpreted as, according to respondents of the survey, Lion international bank Employees are fully aware of what the company's mission, vision and goals and are highly committed to contribute what they can to achieve these, Quality customer service is a top priority in the company and this is well communicated to the employees and employees feel that bank values social responsibility and this is inculcated in its corporate culture.
- The level of customers satisfaction with the service obtained at Lion international bank service shows that percentage of respondents who are satisfied are 49.3 % (40 % satisfied and 9.3 % highly satisfied) and 44 % are dissatisfied (40% dissatisfied and 4 % highly dissatisfied). The remaining 6.7 % are neutral.

- The level of employee satisfaction indicates that 47.6 % of the bank employees are satisfied with working in Lion international bank and 41.2 % of respondents say they are dissatisfied with Lion international bank. While the remaining 11.1 % rate their satisfaction level as neutral. This result indicate that even if satisfied employees are greater than dissatisfied employees, there are a lot of employees are dissatisfied with working in Lion international bank . It can be concluded that there are indeed work motivation and satisfaction issues that should be addressed within the organization
- Correlation results show that employee motivation has 0.736 correlations at significant level of < 1% with customer satisfaction which means 73.6% correlation with each other. Component wise analysis shows that all components such as work environment, pay and benefit, corporate culture and management system have a positive significant relationship with correlation of .541, .609, .636 and .724 respectively at a significant level of < 1%
- Based on hypothesis testing between employee motivation indicators and customer satisfaction by selected customers is accepted and reliability, work environment, management system ,corporate culture and pay and benefit have positive relationships and significant effect on customer satisfaction so they are accepted.
- Regression result indicates all motivational indicator variables that have a significant impact on customer satisfaction at 95 % confidence level. ($P > 0.05$).

5.2. Conclusion

As many industry sectors mature, competitive advantage through high quality service is An increasingly important weapon in business survival. Quality and customer satisfaction Have long been recognized as playing a crucial role for success and survival in today's Competitive market. Increasing competition is forcing businesses to pay much more Attention to satisfying customer's needs. The major objective of this study was to assess The impact employee motivation on customer satisfaction in Lion International bank S.c. From the selected sample, the finding indicates that service quality of the organization is poor.

The following conclusion is drawn from the findings of the study:-

- The level of employee satisfaction indicates that 47.6 % of the bank employees are satisfied with working in Lion international bank and 41.2 % of respondents say they are

dissatisfied with Lion international bank. While the remaining 11.1 % rate their satisfaction level as neutral. This result indicate that even if satisfied employees are greater than dissatisfied employees, there are a lot of employees are dissatisfied with working in Lion international bank . It can be concluded that there are indeed work motivation and satisfaction issues that should be addressed within the organization

- On the measurement of employee perception towards employee motivation dimension, corporate culture is resulted superior to the other four dimensions. This can be interpreted as, according to respondents of the survey, Lion International bank Employees are fully aware of what the company's mission, vision and goals and are highly committed to contribute what they can to achieve these, Quality customer service is a top priority in the company and this is well communicated to the employees and employees feel that Lion International bank values social responsibility and this is inculcated in its corporate culture.
- The level of customers satisfaction with the service obtained at Lion International bank service shows that percentage of respondents who are satisfied are 49.3% (40 % satisfied and 9.3% highly satisfied) and 46.7% are dissatisfied (40% dissatisfied and 6.7 % highly dissatisfied). The remaining 4 % are neutral. From the study it is concluded that the selected respondents are not satisfied with the perceived service.

5.2. Recommendation

As presented in the findings of the study employee motivation dimension all are have a positive and significant impact on customer satisfaction. So working to improve this aspect will contribute to the overall customer satisfaction with Lion International Bank S.c. Based on the findings of the study the following recommendations are provided by the researcher to improve corporate culture aspects of employee motivation in order to raise customer satisfaction in Lion International bank S.c .

- Employees should constantly remind that their employment depends a lot on the company's ability to deliver quality outputs and service to customers in order to remain profitable and competitive.

- The organization must first satisfy its employees in order to increase their willingness and readiness to deliver the quality service in which satisfied employees will satisfy external customers.
- Employees should encourage giving the best of everything they do in their job, which makes them proud of being connected to the company.
- The company should create awareness to employees about the company's mission, vision and goals and create commitment among employees to contribute what they can to achieve these.
- The company should put quality customer service is a top priority and communicate this to employees.
- Lion International bank should give importance to employees' work -life balance by sponsoring non-work related activities such as social events after work hours, sports activities etc.
- Lion International bank S.c Should values social responsibility and include in its corporate culture.
- Lion International Bank S.c Should fulfills their parts on any compromise or agreement made with the employees to customers.
- Lion International bank S.c should offers sufficient assistance to employees during times of trouble and distress in their work or even personal lives.

5.3. Limitation and Further area of study

From the finding of the study it was confirmed that all employee motivation indicators have positive and significant influence on customer satisfaction.

However the study has some limitation. First it was geographical limited to Addis Ababa. Time and covid 19 (corona viruses) pandemics was the other major constraint to gather more information on the specific area of study.

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APPEDIX

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.839	.902	5

Inter-Item Correlation Matrix

	Customer satisfaction	Corporate culture	Work Environment	Management system	Pay and benefit	Employee motivation
Customer satisfaction	1.000	.636	.541	.724	.609	.736
Corporate culture	.636	1.000	.749	.796	.741	.958
Work Environment	.541	.749	1.000	.438	.745	.804
Management system	.724	.796	.438	1.000	.509	.831
Pay and benefit	.609	.741	.745	.509	1.000	.854
Employee motivation	.736	.958	.804	.831	.854	1.000

Correlations

		managemen t system	work environment	pay and benefit	corporate culture	customer service
management system	Pearson Correlation	1	.427**	.500**	.793**	.724**
	Sig. (2-tailed)		.000	.000	.000	.000
	Sum of Squares and Cross-products	3710.107	879.119	1670.833	2876.107	1656.667
	Covariance	14.781	3.502	6.657	11.459	22.387
	N	252	252	252	252	75
work environment	Pearson Correlation	.427**	1	.739**	.743**	.541**
	Sig. (2-tailed)	.000		.000	.000	.000
	Sum of Squares and Cross-products	879.119	1141.317		1494.452	687.667
	Covariance	3.502	4.547	5.463	5.954	9.293
	N	252	252	252	252	75
pay and benefit	Pearson Correlation	.500**	.739**	1	.736**	.609**
	Sig. (2-tailed)	.000	.000		.000	.000
	Sum of Squares and Cross-products	1670.833	1371.222	3014.556	2405.167	1256.667
	Covariance	6.657	5.463	12.010	9.582	16.982
	N	252	252	252	252	75
corporate culture	Pearson Correlation	.793**	.743**	.736**	1	.636**
	Sig. (2-tailed)	.000	.000	.000		.000
	Sum of Squares and Cross-products	2876.107	1494.452	2405.167	3546.107	1425.000
	Covariance	11.459	5.954	9.582	14.128	19.257
	N	252	252	252	252	75
customer service	Pearson Correlation	.724**	.541**	.609**	.636**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	Sum of Squares and Cross-products	1656.667	687.667	1256.667	1425.000	4688.667
	Covariance	22.387	9.293	16.982	19.257	63.360
	N	75	75	75	75	75
Employee motivation	Pearson Correlation	.828**	.799**	.851**	.957**	.736**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	Sum of Squares and Cross-products	9136.167	4886.111	8461.778	10321.833	5026.000
	Covariance	36.399	19.467	33.712	41.123	67.919
	N	252	252	252	252	75

ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES PROGRAM
MBA PROGRAM



Questionnaire

Dear respondents:

I am **MBA** student at St. Mary's University School of graduate studies and I am collecting data for my thesis. The purpose of this questionnaire is to collect primary data for conducting a study on the topic, "**THE IMPACT OF EMPLOYEE MOTIVATION ON CUSTOMER SATISFACTION: THE CASE OF LION INTERNATIONAL BANK S.C.**"As partial fulfillment to the completion of Master of Business Administration at St. Mary's University. In this regard I kindly request you to provide me reliable information that is to the best of your knowledge so that the findings from the study would meet the intended purpose. I strongly assure you of confidential treatment of your answers and would like to extend my deep-heart thanks in advance for being a volunteer to devote your valuable time in filling this questionnaire.

Thank you in advance!

Direction

- No need to write your name.
- Answer by making a '√'mark.

Part One: Demographic Characteristics

1. Gender: Male female

2. Age: 18-30 years 31-40 years 41-50 years above 50

3. Educational Level:

Diploma

First Degree

Second/Masters Degree

and Above

4. Years of experience (in present organization)

Less than one year

One year to less than two years

Two years to less than five years

Five years to less than ten years

Ten years or more

Instruction

The statements below describe work situations that are considered as ideal for an organization in the sense that both employer and the employees will benefit from them.

Your task is to rate each statement based on how you perceive it as true or applicable in Lion international bank s.c, based on your own experience in your current job. The ratings are shown below, followed by an example. Please answer as truthfully as you can. Be assured that individual answers shall remain confidential. Thank you. Rating, Strongly Agree (**SA**) = 5, Agree (**A**) =4, Natural (**N**) =3, Disagree (**D**) =2, Strongly Disagree (**SD**) =1

S.No	Motivational Indicators in Lion Inter.bank S.c	Agreement				
		1	2	3	4	5
1	Clean and tidy premises are important in maintain staff morale					
A	Work Environment					
2	The work surroundings are organized and well-kept which make it conducive for working					
3	Pressure from work is minimal or negligible and does not greatly affect the quality of life of the employees within and outside the work settings					
4	You find your job stimulating and challenging					
5	Job security and stability are strongly felt by employees					
6	Technology and equipment in the company are generally updated, in good condition and available to every employees who needs them					

S.No	Motivational Indicators in Lion Inter.Bank	1	2	3	4	5
B	Management System					
7	Lion International bank have a clearly established career path					
8	Supervisors and managers exert effort in developing friendly but professional working relations among their subordinates					
9	Employees' job descriptions are quite comprehensive and reliable such that they (the employees) can refer to them and know exactly what is expected of them at any given time.					
10	Employees get a lot of support from their supervisors who exhibit a hands-on and immersive approach to coaching and supervision.					
11	Employees are given the freedom to voice their opinion or view to their immediate superiors and they are assured that their concerns are attended to by the upper management if necessary					
12	The importance of team building and team work is well emphasized throughout the company as manifested in the management of projects and in the job designs					

13	Supervisors and managers are fair and considerate in giving constructive criticisms or express their disapproval or disappointment to employees who fail to perform within the expected standards; they also encourage them to do better next time by giving sound advice and pointers on doing things the right way.					
C	Pay and Benefit					
14	Employees who perform well in their jobs are given tangible rewards such as special wage increases, bonuses, additional benefits, etc.					
15	Praise and recognition are given individually to employees who have performed well and exceeded management's expectations					
16	Employees generally feel that the company is Concern over their personal welfare and interest					
17	Overall, you are satisfied with Lion international bank benefit package like amount of vacation, sick leave, transportation allowance, etc. Corporate Culture					
18	Employees are constantly reminded that their employment depends a lot on the company's ability to deliver quality outputs and services to customer in order to remain profitable and competitive.					
19	Employees are encouraged to give the best of everything they do in their job, which makes them proud of being connected to the company					
20	Employees are fully aware of what the company's mission, vision and goals and are highly committed to contribute what they can to achieve these.					
21	Quality customer service is a top priority in Lion International bank and this is well communicated to the employees.					
22	Lion International bank gives importance to employees' work-life balance by sponsoring non-work-related activities such as social events after work hours, sports activities, etc.					
23	Lion International bank values social responsibility and this is inculcated in its corporate culture.					
24	Lion International bank fulfils their part on any compromise or agreement made with the employees					

25	Lion International bank offers sufficient assistance to employees during times of trouble and distress in their work or even personal lives.					
26	Overall, how satisfied are you working in Lion international bank?					

Customer Satisfaction Questionnaire

Questioner for customer satisfaction survey on Lion International Bank S.c

First I would like thank you for your time. My name is **Meseret Awoke** and I am a graduate student at St. Mary's University School of graduate studies I am conducting this study for the completion of my master Degree in MBA (Master of Business Administration In General Management).

The purpose of this study is to know the impact of employee motivation on customer satisfaction on Lion International Bank s.c. Your kind cooperation will help me to find reliable data and will be used only for this study. Please try to answer all stated question and I would like to thank you for your time again.

1. Demographic Information of respondents

1. Gender. Male Female

2. Age under 21 24-34 35-44 above

3. Occupation Student Self-employed Public employed

Private employed unemployed

II. Please show the extent to which you believe the Lion International bank, you visited, has the features described in the statements (1= strongly disagree 2= disagree 3=neutral 4=agree 5=strongly agree)

No	Service quality dimension	Your level of agreement (1-5)				
		1	2	3	4	5
1	The bank employee provide service as promised					
2	When you have problem in the service shows a sincere interest in solving it					
3	The customer service officer performs the service right the first time					
4	The customer service officer provides its service at the time it promise to do so					
5	The customer service officer insist on error free records					
6	Employee in the bank tell you exactly when the service will be performed					
7	Employees in the bank give you prompt service					
8	Employees in bank are always willing to help you					
9	Employees in the branch are never too busy to respond to your request					
10	The behavior of employees in the bank instils confidence in you					
11	You feel safe in you transaction with the employees					
12	Employees in the bank are consistently courteous with you					
14	Employees in the bank have the knowledge to answer your question					
15	The bank employee gives you in individual attention					
16	The employees of the bank understand your specific needs					
17	Overall, how satisfied are you with Lion International bank point of bank service?					

Amharic version Questionnaire

የአንበሳ ኢንተርናሽናል ባንክ ኢ.ማ አገልግሎት የደንበኞች እርካታ ምዘና መጠይቅ

በመጀመሪያ ጊዜዎትን ስለሰጡኝ ላመሰግንቀዎ እወዳለሁ። ስሜ መሰረት አወቀ ይባላል። በቅድስተ-ማርያም ዩንቨርሲቲ የቢዝነስ ማኔጅመንት ትምህርት ክፍል የ2ኛ ዲግሪ ተማራቂ ተማሪ ስሆን ይህንን ጥናት የማካሄደው ትምህርቴን ለማጠናቀቅ እንዲረዳኝ ነው። የጥናቱ አላማ የሥራተኞች የሥራ ተነሳሽነት በደንበኞች እርካታ ላይ ያለውን ተፅዕኖ ለመረዳትና ለመለካት ነው። ትብብርዎ እውነተኛና አስተማማኝ መረጃ ለማግኘት የሚረዳኝ ሲሆን ከእርስዎ የማገኘው መረጃ ለጥናቱ ዓላማ ብቻ የሚውል ይሆናል። እባክዎን ሁሉንም የተጠቀሱትን ጥያቄዎች ለመመለስ ይሞክሩ፤ ጊዜዎን ስለሰጡኝ እንደገና ላመሰግንዎት እወዳለሁ። እባክዎን ምላሽዎን ያመልክቱ።

I. ክፍል አንድ

1. ስድስት ወንድ ሴት

2. ዕድሜ

ከ21 ዓመት በታች 21-34 ዓመት 35-44 ዓመት ከ45 ዓመት በላይ

3. ሥራ

ተማሪ እራሱን ቀጥሮ የሚሠራ የመንግስት ሠራተኛ የግል ተቀጣሪ

ሥራ የለኝም

II. የሚከተሉት አረፍተ ነገሮች የአንበሳ ኢንተርናሽናል ባንክ አገልግሎት ጥራት ገጽታዎች የሚያመለክቱ ናቸው። እርስዎ ሲገለገሉ በነበርዎ ቆይታ መሰረት በአረፍተነገሮቹ ላይ ያለዎትን የስምምነት መጠን እባክዎን ያመልክቱ።

(1 = በጣም አልሰማም 2 = አልሰማም 3 = ውሳኔ አልሰጥም 4 = እስማማለው 5 = በጣም እስማማለው)

ተ/ቁ	የአገልግሎት ጥራት ገጽታዎች	የእርስዎ የስምምነት ደረጃ				
		1	2	3	4	5
1	የባንኩ የደንበኞች አገልግሎት ቃል የገባውን አገልግሎት ይሰጣል።					
2	ችግር ሲያጋጥሞት፣ ባንኩ ችግሩን ለመፍታት ቅን ፍላጎት ያሳያል።					
3	የደንበኞች አገልግሎት የባንክ አገልግሎቱን በፍጥነትና ወዲያሁኑ ያከናውናል።					
4	ባንኩ አገልግሎቱን ቃል በገባበት ጊዜ ውስጥ ይፈፅማል።					
5	ባንኩ ከስህተት ነፃ የሆነ የመዝገብ አያያዝ አለው።					
6	የባንኩ ሠራተኞች አገልግሎቱን የሚሠጡበትን ጊዜ በትክክል ያሳውቃሉ።					
7	የባንኩ ሠራተኞች ቀልጣፋ አገልግሎት ይሠጣሉ።					
8	የባንኩ ሠራተኞች ሁልጊዜም እርስዎን ለመርዳት ፍቃደኛ ናቸው።					
9	የባንኩ ሠራተኞች የእርስዎን ጥያቄ ለመመለስ ዝግጁ ናቸው።					
10	የባንኩ ሠራተኞች ባህሪ በእርስዎ ውስጥ መተማመንን ያሳድራል።					
11	ከባንኩ ጋር ባለዎት አገልግሎቶች ደህንነት ይሰማዎታል።					
12	የባንኩ ሠራተኞች በወጥነት በትህትና የተሞላ አቀራረብ አላቸው።					
13	የባንኩ ሠራተኞች የደንበኞችን ጥያቄ ለመመለስ በቂ እውቀት አላቸው።					
14	የባንኩ ሠራተኞች ለእያንዳንዱ ደንበኛ ትኩረት ይሠጣሉ።					
15	የባንኩ ሠራተኞች የልብዎትን ለመፈፀም የተቻላቸውን ያደርጋሉ።					

III. በሚከተለው ዓረፍተ ነገር ላይ ያለዎትን የስምምነት ደረጃ ያመልክቱ (1=በጣም አልረካሁም 2=አልረካሁም 3= ወሳኔ አልሰጥም 4=ረክቻለሁ 5=በጣም ረክቻለሁ)

		1	2	3	4	5
16	በአጠቃላይ፣ እርስዎ በአንበሳ ኢንተርናሽናል ባንክ አ.ማ አገልግሎት አሠጣጥ ምን ያህል ረክተዋል?					