

**St. Mary’s University**

**School of Graduate studies**

**Department of Business Administration**

**ASSESSMENT OF CUSTOMER SERVICE QUALITY AND CUSTOMER SATISFACTION: THE CASE OF HIBRET BANK HEAD OFFICE**

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**May 2021**

**Addis Ababa**

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**BY**

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**A THESIS SUBMITTED TO ST.MARY’S UNIVERSITY, SCHOOL OF BUSINESS IN PARTIAL FULFILEMENT OF THE REQUIREMENT FOR THE DEGREE OF MASTER OF BUSINESS ADMINSTRATION.**

**MAY, 2021**

**ADDIS ABEBA, ETHIOPA**

**ST MARY’S UNIVERSITY**

**SCHOOL OF GRADUATE STUDIES**

**SCHOOL OF BUSINESS**

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# DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of my advisor. All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning Institution for the purpose of earning any degree.

AlelignKedir

Name Signature and date

# ENDORSEMENT

This thesis has been submitted to St. Mary„s University, school of graduate studies for examination with my approval as a university advisor.

**Dr.EphremAssefa**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Advisor

# Acknowledgements

I would like to express my special gratitude to my advisor Dr. EphremAssefa for his critics, support and invaluable suggestions. I would like to thank customers of Hibret bank who cooperated by filling the questionnaires.

I would like to thank Ato Eshetu Girma who encouraged me to start the journey of master‟s program,

I would like to thank respondents and staffs of Hibret Bank who supported me in guiding of respondents and collect the data.

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# Abstract

*The main purpose of this study was to assess customer service quality and customer satisfaction in the case of Hibret Bank, Head Office. SERVQUAL model consisting of five dimensions namely tangibility, reliability, responsiveness, assurance, empathy was used to measure customer service quality****.*** *To achieve the research objectives, a structured questionnaire with 5 point Likert scale was used to collect the necessary data .from survey respondents 300 customers were taken as sample size and chosen on a convenient basis located in Addis Ababa head office. Quantitative data were processed through SPSS software (version: 20) and analyzed through descriptive statistics (frequency, percentage, mean and standard deviation) and correlation analysis. Moreover, qualitative data gathered through interview and document review were analyzed via thematic analysis. The findings of the study revealed that survey respondents have poorly rated the service quality of the bank using five SERVQUAL dimensions namely tangibility, reliability, responsiveness, assurance, empathy and other service attributes. Therefore, the bank figure out appropriate course of action in customer service recovery program and strategies because service recovery strategies are useful to identify customers with issues and then to address those issues to the customers satisfaction to promote customer retention.*

***Keywords: SERVQUAL, customer satisfaction, quality customer service***

# CHAPTER ONE

# 1.INTRODUCTION

## Background of the Study

For any business organization especially for commercial banks, customer service is the major component of the organization activities. When we talk about delivering service giving system of an organization, there is a strong relationship between customers need satisfaction and the business firm therefore, to satisfy the need of the customer an organization should Employee a person who has a good performance and knowledge of customers‟ services and customer satisfactions (Kotler 2006:145). Customer satisfaction, which is a term frequently used in marketing, refers to measure of how products and services supplied by a company meet or surpass customer expectation. Customer service delivery also provides a framework or customer service as a process and an outcome the authors address a wide range of topics that are crucial to today‟s competitive business environment; customer expectation, loyalty satisfaction, product versus service delivery measurement, brand equity, regional and customer difference and organizational impact.

Customer service delivery explores human resource staffing practices and service delivery by including proven selection strategies for hiring top quality service workers, an analysis of the personality correlates of service performance and a comprehensive review of assessment instructs that predict customer service performance. In addition to this, important resource contains strategies and tactics to improve and manage service delivery and offers illustrative case example of how organizations have successfully improved and managed customer service. This study, therefore, attempts to assess service delivery system and customer satisfaction in the case of Hibret Bank S.C Addis Ababa branch. The study attempts to address the reasons for customer dissatisfaction and the guiding research question and service delivering strategy.

## 1.2. Background of the Organization

Hibret Bank was incorporated as a Share Company on 10thSeptember 1998 in accordance with the Commercial Code of Ethiopia of 1960 and the Licensing and Supervision of Banking Business Proclamation No. 84/1994. The Bank obtained a banking services license from the National Bank of Ethiopia and is registered with the then Trade, Industry and Tourism Bureau of the Addis Ababa City Administration.

Over the past two decades, Hibret Bank built itself into a progressive and modern banking institution, endowed with a strong financial structure and management, as well as a large and ever-increasing customers and correspondent base. The bank provides a full-fledged commercial banking service in all its branch outlets throughout the country to customers with its 355networked branches. HibretBank‟s priority in the coming years is to strengthen its capital base, maximizing return on equity and benefit from the latest technology as well as becoming one of the top 5 private banks in East Africa.

## 1.3 Statement of the Problem

Customer service enhances customer satisfaction. Customer satisfaction is providing quality service to customers according to their needs and wants many companies are claiming for high satisfaction because, the customers who are satisfied still find it easy to switch when better becomes a long. Those who are highly satisfied are less really to switch, thigh level of satisfaction creates an emotional affinity with brand (Kotler, 2004).

Customer satisfaction depends on the Product‟s perceived performance relative to a buyer‟s expectation. If the products or service delivered performance falls short of expectation the customer is dissatisfied (Kotler, 2004). Dissatisfaction can stem from various sources when promises not delivered, service that was insufficient, turnover of employee, lack of communication between parties etc.

Therefore, with regard to this, the student researcher has identified the following problems in the bank. Like foreign exchange allocation compliant, level of quality service, problems in relation to loan estimation of properties customer handling skill, problems related to attracting new customers, problems in using methods in handing regular customers of the bank and dissatisfied staffs, customer satisfaction measurement, customer base, etc.

As a student researcher, considering all the measures and corrections the bank has already taken to solve the problem, the Researcher try to address the reason why customer complain is increasing from time to time.

In Ethiopia there were studies that took place related to service quality and customer satisfaction such as a study doing by Belay (2010) the impact of service quality on customer satisfaction of private commercial banks, using five dimensions of service quality (tangibility, reliability, responsiveness, assurance and empathy the result implied that, the three service quality dimensions (assurance, empathy, and responsiveness)have positive and insignificant effect on customer satisfaction. Tangibility has a positive and significant impact on customer satisfaction. However, reliability has a negative and significant effect on customer satisfaction. Another study made by Semu (2012) focused on factor affecting quality of service delivery in Commercial Bank of Ethiopia. The result reveals that, among the other, factors responsiveness and reliability highly affected delivery of quality service.

There is a gap which should be filling by new research to span the differences or spaces between issues, so it is the difference between what is existed knowledge and what is required/ targeted and what should be done and The researcher observe some complaints as a management member of the bank therefore investigation in this study will be implemented by surveying the level of satisfaction among customers who are doing transaction at Hibret Bank Head office

## 1.4 Basic Research Question

1. What does the customer service system of the bank look like?
2. What is the level of customer satisfaction at Hibret Bank?
3. Is there any significant relationship between customer service and customer satisfaction delivery time in Hibret Bank?
4. What mechanisms are put in place by the bank to attract new customers and retain the existing customers?

## 1.5 Objective of the Study

### 1.5.1 General Objective

The general objective of this study is to asses‟ quality customer service and customer satisfaction of Hibret Bank, Head Office.

### 1.5.2 Specific Objectives

1. To assess the customer service delivery system of the bank.
2. To determine the level of customer satisfaction at Hibret Bank.
3. To test the relationship between customer service and customer satisfaction at Hibret Bank
4. To evaluate the mechanisms put in place by the bank to attract new customers and retain its existing customers.

## 1.6 Significance of the Study

It is obvious that delivery of quality service for customers is the bases for increasing satisfaction of customers since customers are the basis for existence of the organization. The study will have the following contributions:

* It provides inputs for the management of Hibret bank to improve customer service and satisfaction.
* It provides scientific recommendations that can be used as an input to improve the banks service delivery system.
* It serves as a launching pad for researchers who would like to undertake further studies in the area.

## 1.7. Scope of the Study

The delimitation of the study can be discussed in terms of the issue under investigation, geographical area and the methodology applied. In terms of geographical area, the study was delimited to Hibret Bank, Head Office located in Addis Ababa, Ethiopia. In terms of methodology, the study is descriptive in design and questionnaire was used to gather pertinent data.

## Definition of Key Operational Terms

* **Customer service** is the provision of service to customers before, during, and after a purchase.
* **Customer satisfaction** is defined as a measurement that determines how happy customers are with a company‟s products, services, and capabilities.
* **Service quality** generally refers to a customer‟s comparison of service expectations as it relates to a company‟s performance.
* **Customer expectations** encompass everything that a customer expects from a product, service or organization.

## 1.9 Organization of the Study

This study is organized into five chapters. The first chapter is about introduction and includes the background of the study, statement of the problem, research questions, and objectives of the study, significance of the study, scope of the Study and organization of the study. The second chapter reviews related literature including theoretical and empirical literature. The third chapter discusses the research methodology and comprises research approach and design, source of data; population, sample size and sampling technique; methods of data collection; validity and reliability of data collection instruments; methods of data analysis and ethical consideration. The fourth chapter deals with data presentation, analysis and interpretation. Finally, chapter five is all about summary, conclusion and recommendation.

# CHAPTER TWO

# REVIEW OF RELATED LITERATURE

This chapter tries to review related literature on service quality, customer satisfaction and service deliveries written by different authors. More specifically, it discusses definitions and concept, characteristics of service, service marketing mix, customer expectation, customer satisfaction, determinants of customer satisfaction, service quality, review of empirical studies and conceptual framework of the study.

## 2.1. Explanation and Concepts

Firms have different goals depending on the reason of their establishment. Private firms have the major goal of profit making. While nonprofit and public organization aim at the survival and attraction of enough funds to perform their work whatever the goal of the organization could be. It is the customer satisfaction that enables the attainment of predetermined objectives hence customer expectation, perceived quality and perceived value are antecedents of overall customer satisfaction (Anderson 2004).

A customer service is a broad term used to define how a company supports its customer before, during, and after a purchase. In other words, customer service isn‟t just about customer‟s .instead, the idea reaches out to every experience a visitor, lead, prospect, or customer has with your business. (Anderson 2004).

The short definition of customer service is making sure the customer is happy. The longer version is to ensure the customer or client is satisfied with the product or service provided, and with the sales, delivery, installation, use, and other components of the purchasing process. (Anderson 2004).

Service quality from the viewpoint of business administration, service quality is an achievement in customer service. It reflects at each service encounter. Customers form service expectations from past experiences. Customer have expectations when buying a product whether this is conscious or not, this is true for both, in-store and online purchases. Customer satisfaction gives an understanding on how much the product or service meets the expectations of the customer while loyalty is influenced by product or service quality and other factors.

## 2.2. Characteristics of Services

Services have a number of distinctive characteristics which create special marketing challenges and opportunities, there are four major characteristics that greatly affect the design of marketing programs those are:-

### 2.2.1. Intangibility

Unlike physical products services are not seen tested felt heard and smelled before they are bought. To reduce uncertainty, buyers will look for signs or evidence of the service quality. They will drown inferences about service quality from place (physical setting) people, equipment communication, material, symbols and price that they see therefore, the service provides has to manage the evidence to tangible The intangible (Kotler, 2004).

### 2.2.2. Inseparability

Service quality cannot be separated from the creator to seller of the service more over many service are created dispensed and consumed simultaneously. Service inseparability means that the service providers are involved concurrently in the production the marketing efforts once physician can treat only so many medical patients in a day this characteristics limits the scales of operation in a service firm. And the customer receives and sometime consumes the service at production size infirm factory there is an exception to the inseparability features some service are sold by a person who is representing the creator seller (Kotler, 2004,PP-297).

### 2.2.3. Heterogeneity

It is difficult not impossible for a service firm or even an individual sellers of service to standardize out puts. Each units of the service is somewhat different from every other units of the some service because of the human factors in production and delivery.

(Kotler, 2004, pp-298).

### 2.2.4. Perish ability

Service highly perishable because of existing capacity can be stored or inventoried for future uses permissibility isn‟t problem when demo is study when demand is fluctuate service firm have problem (Kotler, 2005,pp-407).

## 2.3. Service Marketing Mix

One of the most basic concepts of marketing mix defined as element an organization controls that can be used to satisfy customer .the traditional marketing mix is composed of the four P‟s product, price, place (distribution) and promotion there elements appear as core decision variable is any marketing text or marketing plan. Careful management of product, place, promotion and price will clearly also is Essential to the successful marketing of service however the strategies from the four p‟s require some modification when applied to services.

Customer satisfaction is influenced by specific product or service features, perception of quality, customer‟s emotional response, their attributions and their perception.

Sometimes customers become dissatisfied with many reasons some of which includes the following (Hokanson, 1995):

* Not knowing the expectations –customers remains dissatisfied unless the company knows that the customer actually expects out of their product.
* Not meeting the expectations‟ a customer may become dissatisfied because the service does not live up to expectations. In addition to that as a result of the rapid improvement in the technology, customer may be compare the services provided by a company with those of the competitors, which may lead to dissatisfaction and customer over expectations and their changing needs may lead them for dissatisfaction.

## 2.4. Customer Expectation of Service

Customer Expectation of service is briefly about service delivery that functions as standards or reference points against which performance is judged. Because customers compare their perception with those reference points when evaluating service quality, through knowledge about customer‟s expectation is critical to service marketers. Being wrong about what customer want can mean losing customers business when another company hit the target exactly. Being wrong can also mean expending money, time and other resource on things that do not count to the customer also mean not surviving in fiercely competitive market? (Kenneth and David, 2003.p-56)

## Type of customer Expectation

Customer Expectation consists of five levels (Kenneth and David, 2003, p-56):-

1. **Ideal Service level:-** is defined as the “wished for” service consumers would like
2. **Desired service level:-** is the level of performance the customer Wants or hopes to receive from the service.
3. **Adequate Service level:** - is the minimum level of service the customer will tolerate and accepts without being dissatisfied.
4. **Zone of tolerance:-** is the area between the adequate level of service and desired level of service- service performance below the adequate level of service and outside the zone will be accepted.
5. **Predicted service level**:- is the level of service consumer actually Expected from the service firm the predicted level of service can range from the ideal level of service to the adequate level of service.

## 2.5. Customer Satisfaction

### 2.5.1. The concept of customer satisfaction

Kotler et al (2006) defined customer satisfaction as “the level of persons felt state resulting from comparing a products perceived performance or outcome in violation to his/her own expectations.” Satisfaction as Webster dictionary 1828.com defines it is anything that brings gratification, pleasure or contentment. The trouble from a negotiators standpoint is that satisfaction is subjective; by definition it is hard to measure. The value or utility received from money or a service varies with each of us.

Everyone knows what satisfaction is until asked to give a definition then, it‟s seems nobody knows, this quote from Richard 1 Oliver, respected expert and longtime writer and researcher on the topic of customer satisfaction Express the challenge of defining this most basic of customer concepts. Building from previous definition, Oliver (1996) offers his own formal definition satisfaction is the customer fulfillment response it is a judgment a product or service feature or the product or service itself provide a pleasurable level of consumption related fulfillment (Kristensen et al, 1992)

Before proceeding further it is best that one fully understands the definition of the phrase „customer satisfaction‟ the phrase does not only express a happy customer but rather complex than that customer satisfaction is actually a term most wildly used in the business and commerce industry it is a business term explaining about a measurement of the kind of products and service provided by a company to meet its customers‟ expectations to some this may be seen as the company‟s key performance to some this may be seen as the company‟s key performance indicator (KPI) In a competitive market place where business compete for customers, customer satisfaction for time. It is well Established that satisfied customer are key to long-term business success (Kristensen et al -1992 Zeithami et al, 1996; Me Coll Kennedy and Scheider 2000). It also defined as a global issue that affects all Organizations regardless of its size, whether profit or nonprofit local or multi-national, company that have a more satisfied Expect with perceptions of the services that they receive. He concluded that the quality of service is dependent on two variables Expected service and perceived service. Quality spells Superiority or excellent (Taylor and Baker 1994, Zeithamal 1988) or as the consumer‟s overall impression of the relative inferiority/ superiority / of the Organization and its service.

### 2.5.2. Determinants of Customer Satisfaction

Customer satisfaction is influenced by specific product or service features and by perception of quality. Satisfaction is also influenced by customers emotional responses their attribution and their perception of equity.

**Product and service feature:-** Customer satisfaction with a product or service is influenced by significantly by the customers evaluation of product of service features. Research has shown that customer of services will make trade-offs among different service features (for example, price level versus quality versus friendliness of personnel versus level of customization), depending on the type of service being evaluated and the criticality of the service.

**Consumer emotion**: Customers emotions can also affect their perception of satisfaction with products and services. These emotions can be stable, preexisting emotions. For example mood state or life satisfaction, positive emotion such as happiness, Pleasure, elation and a sense of warm – heartedness enhanced customers‟ satisfaction. Negative emotions such as sadness, sorrow, regret, and anger led to diminished customer satisfaction.

**Other consumers, family members and coworkers**: in addition to product and service features and one‟s own individual feeling and beliefs. Consumer satisfaction is often influenced by other people. For example satisfaction with a family vacation trip is dynamic phenomenon influenced by the reaction and expressions of individual family members over the duration of the vacation (Valarie A. Zeithamal and Mary Jo Bitner, 1996, p7-88).

### 2.5.3. Customer Satisfaction in Retail Banking

Customer satisfaction and service quality are interrelated the higher the service quality, the higher is the customer satisfaction many agree that in the banking sector, there are no recognized standard scales to measure the perceived quality of a bank service thus, competitive advantage through high quality service is an increasingly Important weapon to service measuring service quality seems to pose difficult to service providers because of the unique characteristics of services intangibility, heterogeneity, inseparability and perish ability (Bateson 1985) Because of the complexities various measuring models have been developed for measuring perceptions of service quality .

SERVQUAL has been widely acknowledged and applied in various service setting for variety of industrial in the past decade, Examples in clued health care setting, dental School patient clearing Banking etc. According to Nyeck, Morales, Ladhari and pons (2002) the SERVQUAL measuring tool main benefits is its ability that allows researcher to examine numerous service industries.

### 2.5.4. Expectation and Perceptions

For decades, research has shown that our perception of the world is influenced by our expectations these expectations, also called “prior believes,” help us make sense of what we perceive in the present, based on similar past experiences. (Zeithaml, 1997).

Another approach to defining quality in services is to measure how satisfied the customer is with the service result customer satisfaction with service is related to both their prior Expectation about the service and their perception of how well the service was provided customer develops a certain set of expectation based on a variety of inputs they believe their previous experience with service in general and with specific kind of service. (Massachusetts Institute of Technology, Anne Tafton july15, 2019)

### 2.5..5. Steps to Increase the Customer Satisfaction

The first measure of customer satisfaction is whether the company lives up to the expectation of customers or not therefore the logistical place to start is by understanding in what those expectations of customers are the company establishes goals to help focus the company‟s energy on the area most important to customers. Naturally the service goals for a given company depend on its customers‟ expectations and its own service strategy. Although it is important to identify the specific standards of customer satisfaction you need to meet for each market segment some of today‟s most successful organizational are raising expectations and delivering performances to match. A customer‟s decision to be loyal or to defect is the sum of many small encounters with the company the following provides a good starting point. (Zeithaml, et al,.1985)

No one would question the importance of keeping customers satisfied. In a small company it is very evident if customers are dissatisfied. People complain directly to the proprietor. The situation is very different in a large company. Customers are dealt with by many different people. There are multiple touch points for any single customer which could dissatisfaction –the customer service team, the delivery people.

## A.Value (Price Ration)

The value is a measure of how much value customers get in Exchange for the price paid.

Company con improve this ration either by raising the value or by lowering the price.

## B.Product Quality

It doesn‟t matter whether the customer are buying a financial service or a paper clip they want the product to conform to their expectations this point cannot be emphasized too strongly all advertising discounting or customer Service Smiles will not carry the burden of a poor quality product remember quality must be defined and communicated in terms that are relevant to each customer.

## C.Warranties and Guaranties

Nobody wants to purchase a product without some re assurance that the supplies will make good on promises of performed and quality.

## D.Buying Experience

Making the buying process fast trouble free and enjoyable is power full way to sale the company‟s products, conversely even strong product can suffer from buying experience. A company cannot be all things to all people end these true services that is slow and unpleasant thus buying experience is another measure of customer satisfaction.

## E.Problem Resolution

Studies indicates that customer who have a problem and are satisfied with the way the company resolve it are likely to be even more royal than customers who commonly experience no an ordinary trouble free service this shows that suppliers response to problem situation is an important point of evaluation of customers (Zeithaml, et al,.1985).

## 2.6 Service Quality

### 2.6.1. The Concept of Service Quality

Service qualityis a concept that has aroused considerable interest and debate in research literature because of the difficulties in both defining and measuring it with no agreement emerging on either of the two notions (Wisniewski, 2001). This implies it is very difficult to measuring service quality because it is totally subjective and dependent on customer‟s expectation and prior experience.

Bitner, Booms and Mohr (1994), define service quality as the consumers overall impression of the relatively inferiority/superiority of the organization and its services. Moreover, Lehtinen (1982) defined service quality in terms of physical quality, interactive quality and corporate (Image) quality.

Service quality is judgmental it can be seen from different point of views such as:

* Customer point of view-quality means fitness for use and meeting customer satisfaction.
* Process point of view-quality means conformance with the process design, standards and specifications.
* Product point of view –quality means the degree of excellence at an acceptable price.
* Cost point of view. quality means best combination between costs and features.

Without any doubt service quality is very important component in any business related activity this is especially so to marketer a customer evaluation of service quality and the resulting level of satisfaction are perceived to affect bottom line measures of business success (Lacobucci et al, 1994) customer expectations are beliefs about a service that serve as standards against which serve performance is judged.

### 2.6.2. Service quality models

Service quality models are useful as they provide an overview of the factors which have the potential to influence the quality of organizations service offerings. They facilitate our understanding and can help organizations to clarify how quality shortfalls will be properly filled out. The most widely used standard for measuring service quality regardless of the sector is the SURVQUAL model.

#### 2.6.2.1. The Gap Model of Service Quality

The gap model of service quality brings customer focus and service excellence together in structured practical way. The model focuses on strategy and process that firms can employee to derive service excellence while maintaining a focus on customer (Zeithaml and Bitner, 2002).

## The Customer Gap

The central focuses of the gap model is customer gap, the difference between customer expectation and perception. Expectation is the reference point customers have coming in to service experience; perceptions reflect the service as actually received. The idea is that firms will want to close gap-between what expected and what is received-to satisfy their customer and build long term relationship with them. To close this all important customer gap, the model suggests that four other gaps-the provider gap need to be closed (Zeithaml and Bitner, 2002).

## The Provider Gaps

The provider gaps are the underlining causes behind the customer gap (Kenneth and David, 2003:94).

Gap-1 Not knowing what customer expected.

Gap-2 Not selecting the right service design and standard.

Gap-3 Not delivering to service standards.

Gap-4 Not Matching performance to promise

**Gap-1 not knowing what customer expected.**

A primary cause in many firms for not meeting customer expectation is that the firm‟s lacks accurate understanding of exactly what those expectations are many reason exist for mangers not being aware of what customer expectation.

Key factors responsible provide gap one

Key Factors Responsible Provider gap one

**GAP 1**

**Customer Expectation**

* Inadequate marketing research orientation
* Insufficient marketing research
* Research not focused on service quality
* Inadequate use of market research
* Lack of upward communication
* In sufficient communication between contract employee and managers
* Too many layers between contact personnel 7 top management
* Insufficient relationship focus
* Lack of market segmentation
* Focus on transaction rather than relationship
* Focus on new customer rather than relationship customers
* Inadequate service recovery

**Company Perception of Customer**

## Marketing strategies to reduce Gap one

1. Communication with customers about what they expect
2. Conduct marketing research to learn what customers expect.
3. Encourage upward communications within the service organization
4. Decreased the number of layers of management.

**Gap-2: Not selecting the right service design and standard.**

Even if a firm does clearly understand it customer expectation there still may be problem if that understanding it not translates in to customer-driven service design and standards. Key factors responsible provider gap two

**Customer Driver Service Designs & Standard**

**GAP 2**

* Poor service design
  + - Unsystematic new service development process
    - Vague, undefined service design
    - Failure to connect service design to service position
* Absence of customer defined standard
* Lack of customer defined service standards
* Requirement
* Absence of formal process for setting service quality goals
* Inappropriate physical evidence service scope.

**Management perception of Customers Expectation**

## Marketing strategies to reduce Gap Two

1. To management Commitment to providing service quality
2. Develop service quality goods
3. Standardization of tasks
4. address feasibility of customer expectations (Kenneth and David, 2003. pp96)

**Gap-3 Not delivering to service standards.**

One service design and standards are in place, it would seems the firm is well on it way to deliver high quality service this is true, but still not enough there must be a system process and people I place to ensure that the service delivery actually match (or is even better than) the design and the standards in place.

Key reason leading to provider gap three

Service delivery

* **Differences in human resource policies**
* In effective recruitment
* Role ambiguity and role conflict.

**GAP 3**

* Poor employee- technology job fit.
* Inappropriate evaluation and compensation system.
* Lack o0f empowerment, and perceived control and team work.
* Failure to match supply and demand
* Inappropriate customer mix.
* Over reliance on price to smooth demand.
* Failure to smooth peaks and valleys of demand.
* Customer not fulfilling roles
* Customer ignorance of role and responsibilities.
* Customer negatively affecting each other.
* Problem with service intermediaries
* Channel conflict over objective and Performance
* Channel Conflict over costs and rewards
* Difficulty controlling quality and consistency
* Tension between empowerment and control

**Customer Driver Service Design & Standard**

Enhance teamwork among the employees.

* 1. Ensure there is a good employee- job fit.
  2. Ensure there is a good technology – job fit
  3. Provide employees some control on how they can perform the service and power to modify the service to meet consumer quests.
  4. Develop a supervisory control system that rewards employees for providing service according to the specifications.
  5. Reduce employee role conflicts
  6. Reduce employee role ambiguity. Kenneth and David (2003:99)

## Gap-4 Not Matching performance to promise

Finally with everything in place the effectively meet or exceed customer expectation, there firm must ensure that what is promised to customer match what is delivered.

Key reason leading to provide gap Four

**Service Delivery**

**GAP 4**

* Lack of integrated service marketing communication
* Tendency to view each external communication independent
* Not including interactive marketing in communication plan.
* Absence of strong internal marketing program.
* In effective management of customer expectation.

Not managing customer expectation through all form of communication

* Not adequately educating customer.
* Over promising in advertising
* Over promising in personal selling
* Over promising through physical evidence
* In adequate horizontal communication
* Insufficient communication between sales and operation.
* Insufficient communication between advertising and operation.
* Difference in policies and procedures across branches or units.

**External Communication to Customer**

**Gap-5: Expected service Vs. Perceived services.**

A. Expected service is what the customer expects to receive from the service provider.

B. Perceived service is what the customer believes or perceives that he or she has actually received from the service provider (after the service experience).

C. Gap-5 is the difference between expected and perceived service. Customer satisfaction and quality is depending on this gap being reduced or eliminated. Closing all those four gaps (1to4) means service quality is improved. If a company wants to create quality service in all aspects to meet up customers’ expectations, it should always focus on closing these gaps

## 2.7 Customer Satisfaction versus Service Quality

Practitioners and writers in the popular press tend to use the term satisfaction and Quality interchangeably but researchers have attempted to be more precise about the meanings and measurement of the two concepts, resulting in considerably debate consensus is growing that the two concepts area fundamentally different in terms of their underlying causes and outcomes. Although they have certain things in Common satisfaction is generally viewed as a broader concept whereas service quality assessment focuses specially on dimensions of services based on this view perceived service Quality is a component of customer satisfactions (Munusamy and Fong, 2008).

The specific relationship between service quality and customer satisfaction has been the subject of a number of empirical studies. The relationship is often described as the “satisfaction mirror” reinforcing the idea that business success results from employees satisfaction being” reflected” in terms of customer satisfaction (Schlesinger and Heskett, 1991).The result indicate that the overall service quality has a significantly positive effect on overall user satisfaction.

### 2.7.1 Customer Perception of Service

Perceptions one always Considered relative to expectation, because expectation are dynamic evaluation may also shift over time from person to person what is considered quails service or the things that satisfy customer today may be different tomorrow.

* Quality and satisfaction based on customer perception of the service not some predetermine objective criteria of what service is or should be.
* Customer perceive service in term of the quality of the service and how satisfied they are over all with their Experience these customer oriented firms. Quality and Satisfaction have been the focus of attention for executive and researcher a like over last decade or more (Parasurman,1990)

## 2.8 Review of Empirical Studies

Empirical research is a research using empirical evidence it is also a way of gaining knowledge by means of direct and indirect observation or experience. Numerous empirical studies have indicated that service quality and customer satisfaction lead to the profitability of a firm. Anderson et al...(1994) found a significant relationship between customer satisfaction and return on assets.

Benjamin Schneider and David Bowen (2003) assert that “service organizations must meet three key customer needs to deliver service excellence: security, esteem, and justice.” Research identifies an array of service quality factors that are important for customers, including timeliness and convenience, personal attention, reliability and dependability, employee competence and professionalism, empathy, responsiveness, assurance, availability, and tangibles such as physical facilities and equipment and the appearance of the personnel.

Research shows that these characteristics also apply to citizen satisfaction with public service quality. At the same time, Jane Pillinger (2018) notes that consumer demand for more transparent, equitable, and consumer-oriented services have produced a quality gap: a gulf in perceptions of quality and the impact of services on the end user. She calls for rethinking quality initiatives to interlink quality improvement with user involvement and participation and with social equality and inclusion

The experiences of successful businesses both support this perspective and offer experiences, tools and lessons for putting customers first. Honeywell and *Contracting Business* Magazine conducted consumer focus groups to determine customer expectations and perceptions of heating and air conditioning contractors. They learned that reliance on answering machines and interactive telephone-computer communications were viewed as definite negatives. Customers wanted not only a skilled technician, but also someone who was easy to talk to, looked professional, enjoyed talking to the customer, and respected the customer. Research by Ashilla (2008) shows that in an increasingly impersonal world, customers want personalized service. It is essential to customer satisfaction. “Customers experience service one-on-one, subjectively, impressionistically. An organization looks like the people who greet them, write up their order, deliver something to them … it sounds like the last person the customer talked to on the phone.

There was a joint research conducted by Ashilla (2008) and Rodb and Carruthersb (2008) aimed to verify the existence of relationships among the effect of management commitment to service Quality (MCSQ) on frontline employees„(FLEs„), job attitudes, turnover intentions and service recovery performance. Their results suggest that MCSQ has a direct beneficial effect for both job satisfaction and organizational commitment but with the impact being significantly stronger on job satisfaction. The study results also suggest that training, employee rewards, supportive management, servant leadership and service technology jointly affect service recovery performance through the partial mediating roles of FLEs„ job satisfaction and organizational commitment. However, these MCSQ variables exert a stronger influence on service recovery performance through job satisfaction relative to FLEs„ organizational commitment. In addition, the MCSQ variables jointly affect FLE turnover intentions through the mediating role of FLEs„ job satisfaction only. Although job satisfaction has a significant influence on FLE turnover intentions, no such relationship is evident between organizational commitment and turnover intentions. Addressing service recovery performance is critical because correctly solving and addressing a customer„s satisfaction can lead to higher loyalty than if the customer had been satisfied first time around. The services literature also acknowledges the retention of satisfied and committed FLEs as being critical to business success. Past research indicates that managerial practices in the form of MCSQ are a critical determinant of FLE behavior in the workplace. to test the relationship between employee satisfaction, customer satisfaction, and their joint impact on profitability. The findings indicate that employee satisfaction and customer satisfaction are positively correlated, and both of them have a positive impact on profitability.

In the case of Ethiopia, several studies have been conducted in relation to service quality and customer satisfaction. For instance, Belay (2010) has examined the impact of service quality on customer satisfaction in the of private commercial banks, using five dimensions of service quality (tangibility, reliability, responsiveness, assurance and empathy the result implied that, the three service quality dimensions (assurance, empathy, and responsiveness)have positive and insignificant effect on customer satisfaction.

Tangibility has a positive and significant impact on customer satisfaction. However, reliability has a negative and significant effect on customer satisfaction.

Moreover, a study conducted by Semu (2012) focused on factor affecting quality of service delivery in Commercial Bank of Ethiopia. The result reveals that, among the other, factors responsiveness and reliability highly affected delivery of quality service.

## 2.9. Conceptual framework of the study

Oliver (1993) first suggested that service quality would be antecedent to customer satisfaction whether these constructs were cumulative or transaction-specific. Some researchers have found empirical justification for this view where customer satisfaction came as a result of service quality (Anderson and Sullivan, 1993; Fornell 1996; Spreng and Macky1996). Despite the fact that factors such as price, product quality, delivery etc. can affect customer satisfaction, perceived service quality is a component of customer satisfaction (Zeithaml, 2006). Satisfaction and service quality have certain things in common, but satisfaction generally is a broader concept, whereas service quality focuses specifically on dimensions of service (Wilson, 2008). This theory conforms to the idea of Wilson (2008) and has been confirmed by the definition of customer satisfaction presented by other researchers.

Customer satisfaction is believed to affect post-purchase perception and future decisions of customers. According to Cronin and Taylor (1992), service to customers and quality service are a vital antecedent of customer's satisfaction. From the above discussion of literature review, it is clear that there is a relationship between service quality and customer's satisfaction where the former eventually leads to customer‟s satisfaction. Literature availed a number of models to measuring service quality. SERVQUAL are among the models which researcher are using most often. The models use five service quality dimensions. The empirical studies also shows that service quality dimensions have relations with service quality. It is evident that service quality dimensions have impact on customer satisfaction as various articles and journals show though with varying degree. This model tries to measure the quality of service using following service standards:

**Reliability**:-refers to the ability to perform the promise service dependency and accurately it is a significant factor of product quality in addition to good personal service, ability and skills.(Walker,1990)

**Responsiveness**:-refers to willingness to help customers and provide them prompt service.(Brown and Mitchell,1993).(Gollway and Ho,1996) reported that proper balance between staff skills and customers expectation resulted in superior service quality to wars customers.

**Assurance:-**is a service quality measurement standard which indicates knowledge, courtesy and ability of employees to inspire trust and confidence at the minds of customers Parasuramanet *al..,*1988).Assurance has :the strongest impact on customer satisfaction that leads to positive word of mouth outcome”(Arasli,H.,Katircioglu,T.and Smadi,S.M,2005).

**Empathy:-**refers to the provision of caring and individualized attention to customers. Jabnoun and AL-Tamimi,2003 found that bank customers belived empathy as an essential factor of service quality.”it is suggested that employees commitment to deliver quality service skillfully handling of conflicts and effecent delivery of services will result satisfied customers for long term benefits”(Nelson and Chan,2005).

**Tangibility:-**refers the appearance of physical facilities, equipment’s and personnel(Jabnoun and AL Tamimi,2003).indicated that customers choose tangibility factor of service quality in the banking industry”Banks could build customer relationship by delivering added tangable and intangible elements of the core products”(Zinedin,2005).this tells us that service will be in a better quality when service provides are equipped with physical facilities and staff.

**Customer satisfaction:** refers as a measurement that determines how happy customers are with a company’s products, services, and capabilities. the customer satisfaction information, including surveys and ratings, can help a company determine how to best improve or changes its products and services.

**Satisfaction:** conceptually has been defined as feeling of the post utilization that the consumers experience from their purpose(Westbrook and Oliver,1991).

# CHAPTER THREE

# RESEARCH METHODOLOGY

This chapter deals with the research methodology including the research approach and design, the source of data, the population, the sampling techniques and the sample size of the study, data sources, data collection instruments, reliability and validity of data collection instruments, methods of data analysis and ethical considerations.

## 3.1. Research Approach

Research approaches are plans and the procedures for research. That spans the steps from broad assumptions to detailed methods of data collection, analysis, and interpretation. The researcher used a mixed research approach, i.e., a combination of qualitative and quantitative approaches. A mixed research approach is a procedure for collecting, analyzing, and mixing both quantitative and qualitative data within a single investigation or sustained program of inquiry.

The researcher uses a mixed research approach in understanding contradictions between quantitative results and qualitative findings to reflect participant‟s point of view and ensure that study findings are grounded in participant‟s experiences.

## 3.2. Research Design

Research design refers to the overall strategy utilized to carry out research that defines a succinct and logical plan to tackle established research question thought the collection, interpretation, analysis, and discussion of data (John W. Creswell, 2014). The researcher used descriptive research design to identify the problems and to precise formulated problems and the descriptive study used to answer for prior formulate research problems.

## Research Respondents

According to Saunders *et al*., (2009), population of the study is full set of cases from which sample is taken. The participant respondents for this study were customers as well as relationship managers of the bank.

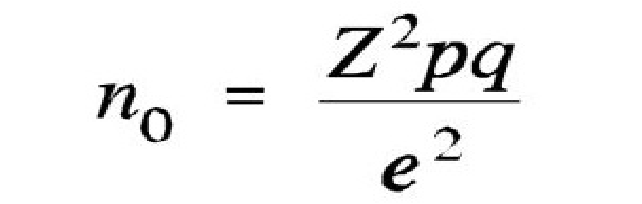
## Population

There is lack of adequate knowledge about the total number of customers of the bank. Due to this, the student researcher has determined the sample size for the study using sample size determination formula appropriate for infinite population. A total of 310 samples were selected from the population of the bank prominent regular customers at the head office in Addis Ababa, and relationship manager based on the judgments of compliant handling officers in a branch.

## Sample size and Sampling Technique

Sampling is a technique of selecting individual members or a subset of the population to make statistical inferences from them and estimate characteristics of the whole population (https//stats.oecd.org.).The student researcher has used simple random sampling and random sampling methods. the researcher used simple random sampling to make statistical inferences about a population. It helps to ensure high internal validity: randomization for the best method to reduce the impact of potential confounding variables and used to cull a smaller sample size from a larger population and use it to research and make generalizations about the larger group.

For populations that are large, the Cochran (1963:75) equation yields a representative sample for proportions.



Given

SS= sample size

Z=the standard value

P=level of variability

q=1-p e=the level of precision

SS= 1.962 (0.5) (0.5)\_

0.052

=384.16

Based on the above statistical formula, the sample size was calculated to be 384 respondents. However, out of this, 300 questioners were collected from the total sample.

The remaining questionnaires were not collected because of COVID19 pandemic.

## 3.6 Data Source and Data Collection Method

Both primary and secondary data source were used to gather pertinent data for the study purpose. More specifically, primary data were gathered via questionnaire, interview, and observation. Quantitative data were gathered through questionnaire from bank customers, whereas qualitative data were collected from the concerned department managers in the bank via questioner. Moreover, secondary data were gathered from published articles, conference proceedings, books, administrative reports of the bank, etc.

## 3.7 Reliability and Validity of Data Collection Instruments

The researcher is used the questioner which is the most widely used tools to collect data in to obtain relevant information in most reliable and valid manner. To ensure the validity of this study, data will be collected from reliable sources like customers who have experiences in using the service of the bank.

The student researcher adopted measurement scale from Zeithaml, Berry, and Parasuraman (1996) to measure service quality and customer satisfaction. The scale has 22 items and measured using 5 points Likert scale, where 1 refers to strongly disagree and 5 strongly agree. The overall reliability coefficient of the scale is 0.86 implying that the scale is a reliable measure of customer service. Moreover, to measure customer satisfaction, the student researcher adopted measurement scale from Parasuraman (1986).

## 3.8. Pilot Test

The student researcher has conducted pilot test on a sample of 30 participants from Awash Bank who were voluntary to partake in the feasibility of study. The instrument was piloted to ensure it was appropriate and acceptable (Brymanand Bell, 2011). Based on Bryman„s recommendations (2012), that the pilot should not be carried out on people who might have been members of the sample that would be employed in the full study.

The questionnaires contain closed ended questions which were organized in the form of Likert- scale and distributed for the respondents. A total of 30 responses were collected out of 30 questionnaires distributed to test the overall readability and reliability of the instrument. This implies that 100% of the total questionnaires distributed which shows high return rate. Of the 30 respondents collected, 30 were completed by customers. The reliability of the scale used to measure customer service quality and customer satisfaction was calculated to be 0.768 and 0.727, respectively.

Pilot study responses did not result in any significant changes made to the final question instrument. Only a few questions were altered to increase clarity for respondents. the researcher understands from the response that follow up and the use of contacts is very important during questionnaire distribution for data collecting data.

Table 1 pilot test Reliability Statistic of cronbach‟s Alpha result

|  |  |  |
| --- | --- | --- |
| customer service variables | N of Items | Cronbach's Alpha Result |
| Tangibility | 4 | .768 |
| Reliability | 4 |
| Assurance | 4 |
| Responsiveness | 4 |
| Empathy | 6 |
| Customer Service | 10 |
| Customer satisfaction | 12 | .727 |

Source: researcher own survey, 2021

## 3.9 Method of Data Analysis

Both quantitative and qualitative data were gathered for the study purpose. Quantitative data gathered via questionnaire were processed via SPSS and analyzed using descriptive statistics (frequency, percentage, standard deviation and mean analysis). In addition to this, correlation analysis was used to test the relationship between customer service and customers satisfaction. Moreover, qualitative data collected through interview and review of secondary sources were analyzed via thematic analysis.

## 3.10 Ethical Consideration

The researcher has considered confidentiality, informed consent and anonymity and specific ethical issues. In order to address ethical considerations and the following principles related to ethical consideration in dissertations.

* The protection of the privacy of research participants has to be ensured.
* Any type of misleading information, as well as representation of primary data findings will be avoided.
* Adequate level of confidentiality of the research should be insured.
* Any type of communication in relation to the research should be done with honesty and transparency.

# CHAPTER FOUR

# DATA PRESENTATION ANALYSIS AND INTERPTATION

## Introduction

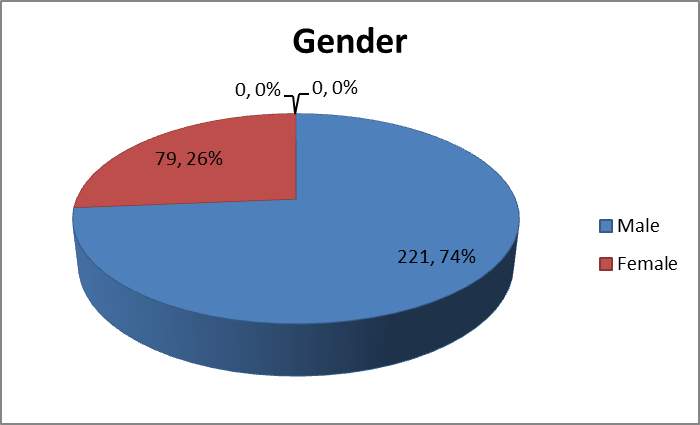
This research intends to assess customer service and customer satisfaction at Hibert Bank Head Office. To this end, both qualitative and quantitative data were collected to realize the affirmed objectives. Survey-questionnaire and in-depth interview were employed under the mixed approaches as research methods to collect the necessary data in accordance with the mentioned research questions. This chapter presents the results of the study based on the analysis of the data collected from the respondents and discussion of results on the basis of the literatures. A total of 310 questionnaires were distributed and 300 were returned (which has a response rate of 96.7%). The remaining 10 questionnaires were discarded due to incomplete responses. Therefore, 300 questionnaires were considered for the data analysis. Moreover, based on purposive sampling technique, 5 key informant in-depth interviews were conducted with bank relationship managers.

SPPS was used to process quantitative data gathered through questionnaire.

## Demographic Characteristics of Survey Respondents.

This part of the thesis presents the demographic characteristics of survey respondents including gender, age, marital status, level of education, and job category. Each of the aforementioned demographic variables is discussed as follows. Figure 1 shows the gender distribution of survey respondents.

Figure 4. 1 Respondents gender distribution



As it shows in figure 4.1, 221 (74%) of the respondents were males and 79 (26%) were females participated in this study. In other words, more than two third of the respondents were males for the study. So that we can say that males are dominant.

Figure 4. 2 Age of the Respondents

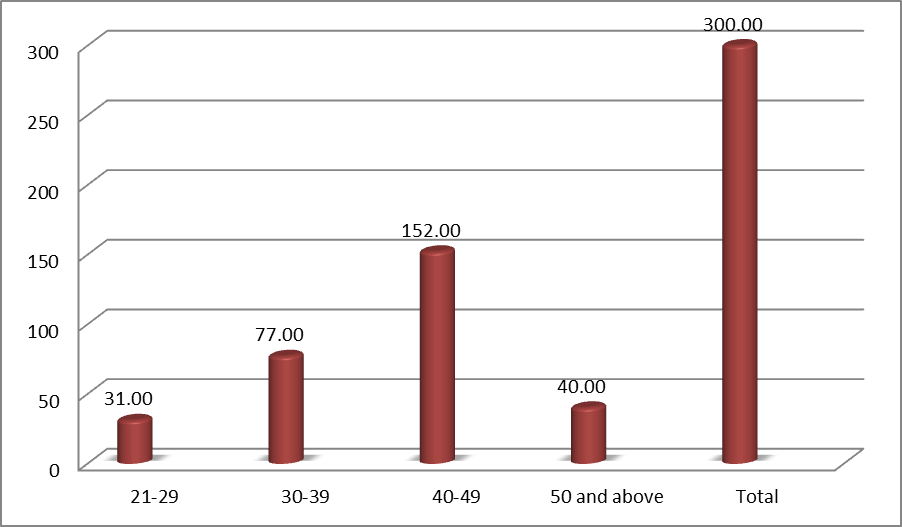


Figure 4.2 indicates that the age of survey respondents. In this regards 31(%) of the respondents were in the age category of 21-29 years, 77(%) of the respondents were in age category of 30-39 years, 152(%) of respondents were in the age category 40-49 years and 40(%) of the respondents were at the age 50 years and above. From the above information, the majority of the respondents were adults at the age category of 40-49 years. this may imply that the branch are dominated by adults.

Table 4. 1 Marital Status

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Married | 153 | 51.0 | 51.0 | 51.0 |
| Single | 122 | 40.7 | 40.7 | 91.7 |
| Divorced | 21 | 7.0 | 7.0 | 98.7 |
| Other | 4 | 1.3 | 1.3 | 100.0 |
| Total | 300 | 100.0 | 100.0 |  |

Source: researcher own field survey, 2021

Table 4.1 shows the marital status of survey respondents. Accordingly, 153(51%) respondents were married, 122(40.7%) of the respondents were single, 21(7%) respondents were divorced and 4(1.3%) respondents were in other marital status like widowed Therefore, majority of the respondents who participated in the study were married .so this may imply that a person’s relationship with significant other.

Table 4. 2 Respondents educational status

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | Frequency | Percent | Valid Percent | Cumulative  Percent |
| Valid | Grade 8 and below | 37 | 12.3 | 12.3 | 12.3 |
|  | High school completed | 73 | 24.3 | 24.3 | 36.7 |
|  | Diploma | 125 | 41.7 | 41.7 | 78.3 |
|  | Bachelor degree | 47 | 15.7 | 15.7 | 94.0 |
|  | Master‟s degree and above | 18 | 6.0 | 6.0 | 100.0 |
|  | Total | 300 | 100.0 | 100.0 |  |

Source: researcher own field survey, 2021

Table 4.2 indicates the level of education of survey respondents. The above figure has indicated that 125 (41.7%) of the respondents have Diploma, 73 (24.3 %) respondents were high school completed, 47(15.7%) respondents have BA degree and 18(6%) respondents have Master‟s degree. In nutshell, from the above table the researcher concludes that majority of the respondents are Diploma holder.

Table 4. 3 Respondents Job Category

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | Frequency | Percent | Valid Percent | Cumulative  Percent |
| Valid | Self employed | 138 | 46.0 | 46.0 | 46.0 |
| Government employee | 86 | 28.7 | 28.7 | 74.7 |
| NGO employee | 12 | 4.0 | 4.0 | 78.7 |
| Private organization employee | 55 | 18.3 | 18.3 | 97.0 |
| Other | 9 | 3.0 | 3.0 | 100.0 |
| Total | 300 | 100.0 | 100.0 |  |

Source: researcher own field survey, 2021

Table 4.3 shows the job category of survey respondents Figure 5 depicts that, 138(46%) of the respondents were self-employed, 86(28.7%) respondents were government employee, 55(18.3%) respondents were private organization workers, 12(4%) respondents were NGO employee and 9(3%) respondents were other type of workers. Therefore, from the above data implies the majority customer who earns their living from any independent pursuit of economic activity. so that most of the respondents participated in this study were self-employed.

### 4.3. Descriptive Statistics

### 4.3.1. Descriptive Statistics for Customer Service Quality

Table 4. 4 Descriptive statistics for customer service quality

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| s/n | Items | Responses | Freq. | Percent | Mean | Standard deviation |
| 1. | The bank has up-to-date equipment | Strongly Disagree | 155 | 51.7 | 1.88 | 1.28877 |
| Disagree | 78 | 26.0 |
| Neutral | 20 | 6.7 |
| Agree | 40 | 13.3 |
| Strongly agree | 7 | 2.3 |
| 2. | The banks physical facilities are visually appealing | Strongly Disagree | 124 | 41.3 | 1.97 | 1.10589 |
| Disagree | 107 | 35.7 |
| Neutral | 25 | 8.3 |  |
| Agree | 40 | 13.3 |  |
| Strongly agree | 4 | 1.3 |  |
| 3. | Employees of Hibret Bank are weal dressed and appear neat. | Strongly Disagree | 112 | 37.3 | 2.73 | 1.23596 |
| Disagree | 11 | 3.7 |
| Neutral | 39 | 13.0 |
| Agree | 122 | 40.7 |  |
| Strongly agree | 16 | 5.3 |  |
| 4. | The appearance of the physical facilities of Hibret bank is in keeping with the type of services provided | Strongly Disagree | 176 | 58.7 | 1.92 | 1.39827 |
| Disagree | 37 | 12.3 |
| Neutral | 28 | 9.3 |
| Agree | 53 | 17.7 |
| Strongly agree | 6 | 2.0 |
| 5. | When you have problems, Hibret Bank is sympathetic and reassuring | Strongly Disagree | 202 | 67.3 | 2.12 | 97320 |
| Disagree | 26 | 8.7 |
| Neutral | 24 | 8.0 |
| Agree | 45 | 15.0 |  |
| Strongly agree | 3 | 1.0 |  |

Source: researcher own field survey, 2021

Table 4.11 shows the level of perception of customer service at Hibert Bank. Survey respondents were asked about their perception towards equipment of the bank. From table 4.6, 155(51.7%) of the respondents replied strongly disagreed that the bank has upto-date equipment, 78(26%) of the respondents disagreed. On the other hand, 40(13.3%) of the respondents agreed that the bank has up-to-date equipment and 7(2.3%) respondents replied neutral. The mean value of the statement is 1.88 which indicated that the respondents dis agreement level. Therefore, the majority of the respondents responded that the bank hasn‟t used up-to-date equipment to provide its services.

When asked whether the bank‟s physical facilities are visually appealing or not, the majority of the respondents 124(41.3%) replied strongly disagree, 107(35.7%) of the respondents replied disagree. On the other hand, 40(13.3%) respondents replies agree, 25(8.3%) of the respondents replied neutral and 4(1.3%) of the respondent replied strongly agree on the issue. The mean value of the statement is 1.97 which indicated that the respondents dis agreement level. In general, from the above quantitative data the researcher concludes that Hibert bank physical facilities aren‟t visually appealing for their customers.

When asked whether employees of Hibret Bank are well dressed and appear neat, 122(40.7%) of the respondents reacted agree on the statement, 112(37.3%) respondents reacted strongly disagree, 39(13%) respondents reacted neutral, 16(5.3%) respondents reacted strongly agree and 11(3.7%) respondent reacted disagree on the statement. The mean value of the statement is 1.73 which indicated that the respondents disagreement level. Therefore, from the above quantitative data concludes that Employees of Hibret Bank are well dressed and appear neat.

When asked whether the appearance of the physical facilities of Hibret bank is in keeping with the type of services provided or not, 176(58.7%) of the respondents replied strongly disagree, 53(17.7%) of the respondents replied agree, 37(12.3%) of the respondents replied disagree, 28(9.3%) respondents replied neutral and 6(2.0 %) of the respondents replied strongly agree on the issue. The mean value of the statement is 1.92 which indicated that the respondents disagreement level. Therefore, the majority of the respondents responded that the appearance of the physical facilities of Hibret bank doesn‟t in keeping with the type of services provided.

When asked whether Hibret Bank is sympathetic and reassuring when they have problems or not, the majority of the respondents 202(67.3%) replied strongly disagree, 45(15.0%) of the respondents replied agree, 26(8.7%) respondents replies disagree, 24(8.0%) of the respondents replied neutral and 3(1.0%) of the respondent replied strongly agree on the issue. The mean value of the statement is 2.12 which indicated that the respondents disagreement level. In general, from the above quantitative data the researcher concludes that when customers have problems, Hibret Bank hasn‟t remained sympathetic and reassuring. In order to reassure the above result, the researcher conducts the following interview with a key informant who was a manger in the bank and presents as follows:

*….to be honest, clients are often kind and flexible. But, there is always an exception. Some of them are difficult to handle due to unreasonable demands made by them and the mechanism is by promoting active participation among all stakeholders. When countering this kind of problems, we use handling skill trainings to employees to entails several qualities like active listening, empathy, problem-solving and communication. (Ki5)*

In general, based on the above qualitative and quantitative results, the student researcher concludes that Hibert Bank is not sympathetic and reassuring of their customers when they have problems.

Table 4. 5 Descriptive statistics for customer service quality

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| s/n | Items | Responses | Freq. | Percent | Mean | S/D |
| 6 | Hibret Bank is dependable | Strongly Disagree | 103 | 34.3 | 1.73 | .44978 |
| Disagree | 1 | .3 |
| Neutral | 16 | 5.3 |
| Agree | 178 | 59.3 |
| Strongly agree | 2 | .7 |  |
| 7. | Hibret bank provides its services at the time it promises to do so | Strongly Disagree | 191 | 63.7 | 2.91 | .77385 |
| Disagree | 25 | 8.3 |
| Neutral | 30 | 10.0 |
| Agree | 43 | 14.3 |
| Strongly agree | 11 | 3.7 |  |
| 8. | Hibret Bank keeps its records accurately. | Strongly Disagree | 198 | 66.0 | 1.86 | 1.28877 |
| Disagree | 43 | 14.3 |
| Neutral | 28 | 9.3 |
| Agree | 26 | 8.7 |
| Strongly agree | 5 | 1.7 |
| 9. | Employees of Hibret Bank are Polite | Strongly Disagree | 136 | 45.3 | 1.65 | 1.10433 |
| Disagree | 52 | 17.3 |
| Neutral | 46 | 15.3 |
| Agree | 53 | 17.7 |
| Strongly agree | 13 | 4.3 |
| 10. | Hibret Bank does not tell customers exactly when services will be performed. | Strongly Disagree | 37 | 12.3 | 3.49 | 1.29588 |
| Disagree | 13 | 4.3 |
| Neutral | 33 | 11.0 |
| Agree | 199 | 66.3 |
| Strongly agree | 18 | 6.0 |  |

Source: researcher own field survey, 2021

As can be seen from the above table, survey respondents were asked about level of the dependability of Hibret Bank. The majority of the respondents‟ 178(59.3%) agreed that the bank is dependable. On the other hand, 103(34.3%) respondents strongly disagree on the statement, 16(5.3%) respondents neutral, 2(0.7) respondents responded strongly agree and 1(0.3%) respondent responded disagree on the statement. The mean value of the statement is 1.73 which indicated that the respondents disagreement level. Therefore, the majority of the respondents (179) responded that Hibert Bank has dependable.

When asked whether Hibret Bank provides its services at the time it promises to do so or not, 191(63.7%) of the respondents reacted strongly disagree on the statement, 43(14.3%) respondents reacted agree, 30(10%) respondents reacted neutral, 25(8.3%) respondents reacted disagree and 11(3.7%) respondent reacted strongly agree on the statement. The mean value of the statement is 2.91 which the respondents‟ disagreement level. Therefore, from the above quantitative data the researcher concludes that Employees of Hibret bank doesn‟t provide its services at the time. This result was supported by indepth-interview with key informants show similar results that the employees‟ aren‟t satisfied with the company. One key informant explained on the statement as follows;

*….by using a periodic surveys cannot track customers overall satisfaction directly and ask additional questions to measure repurchase intention, willingness to recommend the banks brand to others.(Ki4)*

The above concept was supported by another key informant. He also explained asfollows;

*“The Bank doesn’t give high focus for its customer’s thus; customers are overseeing other Banks because the bank industry in the country is more*

*competitive.” (Ki1).*

Generally, the analysis results from both quantitative and qualitative data have shown that Hibret bank doesn‟t provide its services at the time.

When asked whether Hibret Bank keeps its records accurately or not,the majority of the respondents 198(66.0%) replied strongly disagree, 43(14.3%) of the respondents replied disagree, 28(9.3%) respondents replied neutral, 26(8.7%) of the respondents replied agree and 5(1.7%) of the respondent replied strongly agree on the issue. The mean value of the statement is 1.86 which indicatesthe respondent‟s disagreement level. In general, from the above quantitative data the researcher concludes that Hibret Bank doesn‟t keep its records accurately.

When asked whether employees of Hibret Bank are Polite or not, 136(45.3%) of the respondents reacted strongly disagree on the statement, 53(17.7%) respondents reacted agree, 52(17.3%) respondents reacted disagree, 46(15.3%) respondents reacted neutral and 13(4.3%) respondent reacted strongly disagree on the statement. The mean value of the statement is 1.65 which indicated that the respondents‟ disagreement level. Therefore, from the above quantitative data concludes that Employees of Hibret Bank head office branch aren‟t Polite.

When asked whether Hibret Bank does not tell customers exactly when services will be performed or not, 199(66.3%) of the respondents reacted agree on Hibret Bank does not tell customers exactly when services will be performed, 37(12.3%) respondents reacted strongly disagree, 33(11%) respondents reacted neutral, 18(6.0%) respondents reacted strongly agree and 13(4.3%) respondent reacted disagree on the statement. The mean value of the statement is 3.46 which indicated that the respondents disagreement level. Therefore, from the above quantitative data the researcher concludes that employees of Hibret bank do not tell customers exactly when services will be performed.

### 4.3.2 Descriptive Statistics for Customer Satisfaction

Survey respondents were asked questions about their level of satisfaction with the services offered by the bank. The underneath table presents customers‟ level of satisfaction using descriptive statistics (frequency, percentage and mean analysis).

Table 4. 6 Descriptive statistics for customer satisfaction

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| s/n | Items | Responses | Freq. | Percent | Mean | S/D |
| 1. | You do not receive prompt service from Hibret bank employees. | Strongly Disagree | 57 | 19.0 | 3.15 | 1.02217 |
| Disagree | 28 | 9.3 |
| Neutral | 43 | 14.3 |
| Agree | 157 | 52.3 |
| Strongly agree | 15 | 5.0 |
| 2. | Employees of Hibret Bank do not give your personal attention. | Strongly Disagree | 56 | 18.7 | 1.65 | .58329 |
| Disagree | 33 | 11.0 |
| Neutral | 34 | 11.3 |
| Agree | 151 | 50.3 |
| Strongly agree | 26 | 8.7 |
| 3. | Employees of Hibret Bank are too busy to respond to customer requests promptly. | Strongly Disagree | 39 | 13.0 | 3.27 | 1.29721 |
| Disagree | 31 | 10.3 |
| Neutral | 56 | 18.7 |
| Agree | 157 | 52.3 |
| Strongly agree | 17 | 5.7 |
| 4. | You can trust employees of Hibret bank | Strongly Disagree | 141 | 47.0 | 2.14 | 1.40647 |
| Disagree | 57 | 19.0 |
| Neutral | 42 | 14.0 |
| Agree | 39 | 13.0 |
| Strongly agree | 21 | 7.0 |
| 5. | You feel safe in your transactions with Hibret Bank employees. | Strongly Disagree | 169 | 56.3 | 1.99 | 1.42393 |
| Disagree | 41 | 13.7 |
| Neutral | 28 | 9.3 |
| Agree | 47 | 15.7 |
| Strongly agree | 15 | 5.0 |
| 6. | Employees of Hibret bank do not know what your needs are | Strongly Disagree | 45 | 15.0 | 2.18 | .83666 |
| Disagree | 34 | 11.3 |
| Neutral | 35 | 11.7 |
| Agree | 153 | 51.0 |  |
| Strongly agree | 33 | 11.0 |  |

Regarding item 1 of the above table, the majority of the respondents 157(52.3%) replied that customers don‟t receive prompt service from the Bank. On the other hand, 57(19%) of the respondents replied strongly disagree, 43(14.3%) respondents replied neutral and 28(9.3%) respondents replied disagree on the statement. The mean value of the statement is 3.35 which indicated that the respondents‟ disagreement level. In general, from the above Quantitative data the researcher concludes that Hibert Bank doesn‟t provide prompt service for their customer.

Regarding item 2 of the above table, has illustrated that most of the respondents 151(50.3%) replied agree that employees of Hibret Bank do not give personal attention to their perspective customers. On the other hand, 56(18.7%) of the respondents replied strongly disagree, 34(11.3%) respondents replied neutral, 33(11%) respondents replied disagree and 26(8.7%) replied strongly agree on the statement. The mean value of the statement is 2.73 which indicated that the respondents‟ disagreement level. In nutshell, from the above quantitative data the researcher concludes that employees of Hibret Bank do not give personal attention to their perspective customers.

Regarding item 3 of the above table, the majority of the respondents 157(52.3%) replied that employees of Hibret Bank are too busy to respond to customer requests promptly, 56(18.7%) of the respondents replied neutral, 39(13%) respondents replied strongly disagree, 31(10.3%) respondents replied disagree and 17(5.7%) replied strongly agree on the statement. The mean value of the statement is 3.27 which indicated that the respondents‟ disagreement level. To sum up, from the above quantitative data the researcher concludes that employees of Hibret Bank are too busy to respond to customer requests promptly.

Related to item 4, most of the respondents 141(47.0%), 57(19%) responded replied strongly disagree and disagree respectively for customers doesn‟t trust employees of Hibret bank. On the other hand, 42(14%) respondents responded neutral, 39(13%) respondents responded agree and, 21(7%) respondents replied strongly agree on the issue. The mean value of the statement is 2.73 which indicated that the respondents disagreement level. The mean value of the statement is 2.14 which indicated that the respondents disagreement level. In conclusion, from the above quantitative data the researcher concludes that customers don‟t trust employees of Hibret bank head office branch.

Regarding item 5 of the above table, the majority of the respondents 169(56.3%) and 41(13.7%) responded replied strongly disagree and disagree, respectively that customers feel safe in their transactions with Hibret Bank employees. On the other hand, 47(15.7%) respondents replied agree, 28(9.3%) respondents responded neutral and, 15(5%) respondents replied strongly agree on the issue. The mean value of the statement is 1.99 which indicated that the respondents disagreement level. In general, from the above quantitative data the researcher concludes that customers aren‟t feeling safe in their transactions with Hibret Bank employees.

Regarding item 6 of the above table, the majority of the respondents 153(52.3%) agreed that employees of Hibret bank do not know customers‟ needs, 45(15%) of the respondents strongly disagreed, 35(11.7%) respondents neutral, 34(11.3%) respondents disagreed and 33(11%) strongly agreed on the statement. The mean value of the statement is 2.16 which indicated that the respondent‟s disagreement level. To sum up, from the above quantitative data the student researcher concludes that employees of Hibret Bank do not know customers‟ needs.

Table 4. 7 Descriptive statistics for customer satisfaction

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| s/n | Items | Responses | Freq. | Percent | Mean | S/D |
| 7. | Hibret bank does not have your best interests at heart | Strongly Disagree | 26 | 8.7 | 2.24 | .77385 |
| Disagree | 39 | 13.0 |
| Neutral | 64 | 21.3 |
| Agree | 148 | 49.3 |
| Strongly agree | 23 | 7.7 |
| 8. | Hibret bank does not give you individual attention. | Strongly Disagree | 32 | 10.7 |  |
| Disagree | 43 | 14.3 | 1.99 | .58329 |
| Neutral | 55 | 18.3 |
| Agree | 137 | 45.7 |
| Strongly agree | 33 | 11.0 |
| 9. | Hibret Bank does not have operation hours convenient to all their customers | Strongly Disagree | 26 | 8.7 | 2.18 | 1.37297 |
| Disagree | 32 | 10.7 |
| Neutral | 53 | 17.7 |
| Agree | 158 | 52.7 |
| Strongly agree | 31 | 10.3 |
| 10. | Employees get adequate support from Hibret Bank to do their jobs well. | Strongly Disagree | 115 | 38.3 | 3.31 | 1.00801 |
| Disagree | 70 | 23.3 |
| Neutral | 56 | 18.7 |
| Agree | 45 | 15.0 |
| Strongly agree | 14 | 4.7 |
| 11. | Employees of Hibret Bank are Polite. | Strongly Disagree | 136 | 45.3 | 3.34 | 1.10433 |
| Disagree | 52 | 17.3 |
| Neutral | 46 | 15.3 |
| Agree | 53 | 17.7 |
| Strongly agree | 13 | 4.3 |  |
| 12. | Employees of Hibret Bank are not always willing to help customers. | Strongly Disagree | 59 | 19.7 | 3.45 | 1.22287 |
| Disagree | 28 | 9.3 |  |
| Neutral | 48 | 16.0 |
| Agree | 142 | 47.3 |
| Strongly agree | 23 | 7.7 |

Source: own survey, 2021

Regarding item 7 of the above table, the majority of the respondents 148(49.3%) agreed that Hibret bank does not have interests at heart for their customers. On the other hand, 64(21.3%) of the respondents replied neutral, 39(13%) respondents replied disagree, 26(8.7%) respondents replied strongly disagree and 23(7.7%) on the statement. The mean value of the statement is 2.24 which indicated that the respondents‟ disagreement level. In general, from the above quantitative data the researcher concludes that Hibret bank does not have interests at heart for their customers.

Regarding item 8 of the above table, the majority of respondents 137(45.7%) replied agreed thatHibret bank does not give individual attention to their perspective customers. On the other hand, 55(18.3%) of the respondents replied neutral, 43(14.3%) respondents replied disagree, 33(11%) respondents replied strongly agree and 32(10.7%) replied strongly disagree on the statement. The mean value of the statement is 1.99 which indicated that the respondents disagreement level. In nutshell, from the above quantitative data the researcher concludes that Hibret bank do not give for individual attention to their perspective customers.

With regarding to item 9, the majority of the respondents 158(52.7%) agreed that Hibret Bank does not have operation hours convenient to all their customers, 53(17.7%) of the respondents replied neutral, 32(10.7%) respondents replied strongly disagree, 31(10.3%) respondents replied strongly agree and 26(8.7%) replied strongly disagree on the statement. The mean value of the statement is 2.18 which indicated that the respondents disagreement level. To sum up, from the above quantitative data the researcher concludes that Hibret Bank does not have operation hours convenient to all their customers.

Related to item 10, the majority ofRespondents 115(38.3%), 70(23.3%) responded replied strongly disagree and disagree respectively, that employees do not get adequate support from Hibret Bank to do their jobs well. On the other hand, 56(18.7%) respondents responded neutral, 45(15%) respondents responded agree and, 14(4.7%) respondents replied strongly agree on the issue. The mean value of the statement is 3.31 which indicated that the respondents disagreement level. In conclusion, from the above quantitative data the employees get adequate support from Hibret Bank to do their jobs well.

Regarding to item 11, the vast majority ofthe respondents 136(45.3%), 52(17.3%) respondents strongly disagreed and disagreed respectively, that employees of Hibret Bank are not Polite. On the other hand, 53(17.7%) respondents responded disagree, 46(15.3%) respondents responded neutral and, 13(4.3%) respondents replied strongly agree on the issue. The mean value of the statement is 3.34 which indicated that the respondents‟ disagreement level. In conclusion, from the above quantitative data the employees of Hibret Bank is not polite.

As the above figure item 12, the majority of respondents 142(47.3%) agreed that employees of Hibret Bank are not always willing to help customers. On the other hand, 48(16%) of the respondents replied neutral, 59(19.7%) respondents replied strongly disagree, 28(9.3%) respondents replied disagree and 23(7.7%) replied strongly agree on the statement. The mean value of the statement is 3.45 which indicated that the respondents‟ disagreement level. In nutshell, from the above quantitative data the researcher concludes that employees of Hibret Bank are not always willing to help customers.

## 4.4 Inferential Statistics on the Relationship between Customer Service and Customer Satisfaction

Correlation analysis is used for determining the amount of correlation between two or more variables. According to Kothari (2004), correlation coefficient of 0 means there is no relationship, and a value of 1 means that there is a perfect relationship. To determine whether there is significant relationship between **c**ustomer service and customer satisfaction a correlation analysis is conducted and the result is shown as follows.

Table 4. 8 Relationship between customer service and customer satisfaction

## Correlations

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Customer service | Customer  satisfaction |
| Customer service | Pearson  Correlation  Sig. (2-tailed)  N | 1 | .0085 |
|  | .0144 |
| 300 | 300 |
| Customer  satisfaction | Pearson  Correlation  Sig. (2-tailed)  N | .0085 | 1 |
| .0144 |  |
| 300 | 300 |

Source: researcher own field survey, 2021

The above table shows the relationship between the research (customer service quality and customer satisfaction). From the result, it can be understood that there is significant but very weak positive relationship between the variables. There is weak relationship between customer service and customer satisfaction .The correlation coefficient (r=.0085) between customer service and customer satisfaction relationship variable it‟s statically significant at 0.0144. Therefore, the variables have weak but positive relationship between them.

# CHAPTER FIVE

# SUMMARY OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

# INTRODUCTION

The first section of this particular chapter deals with summary of key findings of the study under considerations. Then followed by conclusions drawn from the findings and recommendations are given to help improve quality customer service delivery and customer satisfaction in Hibret Bank S.C.

## SUMMARY OF FINDINGS

The study was intended to assess customer service quality and customer satisfaction in the case of Hibret bank head office .primary data was collected through questionnaire from 300 customers and some interviews from relationship managers of the bank the data was processed with computer software called SPSS version 20.

The result of background information of respondents indicated that the majority of the survey respondents 221 (74%) were males and 79 (26%) were females participated in this study. In other words, more than two thirdof the respondents were male As far as the age of survey respondents is concerned, 31(%) of the respondents were in the age category of 21-29 years, 77(%) were in age category of 30-39 years, 152(%) were in the age category 40-49 years and 40(%) of the respondents were at the age 50 years and above. From the above information, the majority of the respondents were adults at the age category of 4049 years.

The result of the descriptive statistical analysis indicated that, customers were not satisfied in all quality service dimensions. The correlation result shows that there is weak relationship between customer service and customer satisfaction Therefore, the variables have weak but positive relationship between them.

## Conclusions

The research was intended to take an assessment on Customer Service Quality and Customer Satisfaction in Hibret bank head office .based on the data presentation, analysis and research questions of the data obtained, the researcher has made the following major conclusions.

* The levels of customer satisfaction of Hibret Bank in the overall quality service were dissatisfactory derived from the research questionnaires.
* The bank did not give high attention and value for customer satisfaction.
* There was a problem in Hibret Bank head office branch to meet the expected customer service regarding employee responsiveness. some of the employee were not helping customers at a times when the customer need them, therefore, employee responsiveness to help customers need significantly affect customers satisfaction of Hibret Bank head office.

## Recommendations

Based on the above conclusion and findings the researcher has pointed the following recommendation to the bank„s management on the customer service quality and customer satisfaction of the bank.

* The bank needs to give attention and provide quality customer service training to its employees regularly and continually to improve service quality and customer satisfaction.
* The bank should recruit trained, motivated, satisfied, empowered staff and retain them to assure the satisfaction of customers.
* Almost all banks in Ethiopia are providing the same service and products. What differentiate among themselves are their abilities to deliver quality services Therefore; the bank is advised to give high attention to quality customer service Service quality factors like policy and procedure of the bank, financial and none financial incentives to employee, employee motivation and commitment, the working environment of the bank, should get great attention.
* To improve customer handling system and develop loyal customers, the branch should give greater awareness on enhancing communication with its customers, by developing effective relationship strategy and providing individualized attention to them. Nowadays Customers demand is variables and the company should establish strong connection with them so as to obtain clear and updated information about their requirement. When customers are treated well and satisfied with the service provided by the organization, they will communicate positively about the organization services to their clients.

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**Appendix**

**Questionnaire to be filled by customers of Hibret bank in head office Addis Ababa Questionnaire**

**St. Mary’s University**

**School of Graduate Studies**

**Questionnaire**

Dear respondents,

My name is Alelign Kedir and is currently conducting a study in partial fulfillment for Masters of Business Administration at St. Mary University. The objective of the study is to assess customer service quality and customer satisfaction at Hibert Bank Head Office. To this end, questionnaire is used to gather pertinent data from respondents. The questionnaire has two parts: part-I is about demographic characteristics of survey respondents; part-II consists customer service related questions .the study is conducted for academic purpose and the information you provide will remain confidential. I thank you very much for your willingness to spare 15 minutes from your precious time to fill the questionnaire.

Note: no need of writing your name.

Use: tick mark () in box (x) answer.

**Part one: Biographic information/demographic information**

|  |  |
| --- | --- |
| 1.Gender Male  | Female  |
| 2.Age 21-29  | 30-39  40-49  50 and above  |
| 3.Marital status: Married  4.Educational status: | Single  Divorced  Other  |
| Grade 8 and below   High school completed  | Bachelor degree   Master‟s degree and above  |

Diploma 

5. Job

1. Self employed 
2. Government employee 
3. NGO employee 
4. Private organization employee
5. Other 

**Part II: Customer service related questions**

Indicate your opinion about the following statements using thescale below:

**1=Strongly disagree, 2=Disagree, 3=No opinion, 4=Agree, 5=Strongly agree**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Question | | 1 | 2 | 3 | 4 | 5 |
| 1 | The bank has up-to-date equipment. | |  |  |  |  |  |
| 2 | The banks physical facilities are visually appealing. | |  |  |  |  |  |
| 3 | Employees of Hibret Bank are weal dressed and appear neat. | |  |  |  |  |  |
| 4 | The appearance of the physical facilities of Hibret bank is in keeping with the type of services provided. | |  |  |  |  |  |
| 5 | When Hibret bank promises to do something by a certain time, it does so. | |  |  |  |  |  |
| 6 | When you have problems, Hibret Bank is sympathetic and reassuring. | |  |  |  |  |  |
| 7 | Hibret Bank is dependable. | |  |  |  |  |  |
| 8 | Hibret bank provides its services at the time it promises to do so. | |  |  |  |  |  |
| 9 | Hibret Bank keeps its records accurately. | |  |  |  |  |  |
| 10 | Hibret Bank does not tell customers exactly when services will be performed. | |  |  |  |  |  |
| 11 | | You do not receive prompt service from Hibret bank employees. |  |  |  |  |  |
| 12 | | Employees of Hibret Bank are not always willing to help customers. |  |  |  |  |  |
| 13 | | Employees of Hibret Bank are too busy to respond to customer requests promptly. |  |  |  |  |  |
| 14 | | You can trust employees of Hibret bank |  |  |  |  |  |
| 5 | | You feel safe in your transactions with Hibret Bank employees. |  |  |  |  |  |
| 16 | | Employees of Hibret Bank are Polite. |  |  |  |  |  |
| 17 | | Employees get adequate support from Hibret Bank to do their jobs well. |  |  |  |  |  |
| 18 | | Hibret bank do not give you individual attention. |  |  |  |  |  |
| 19 | | Employes of Hibret Bank do not give you personal attention. |  |  |  |  |  |
| 20 | | Employes of hibret bank do not know what your needs are. |  |  |  |  |  |
| 21 | | Hibret bank does not have your best interests at heart. |  |  |  |  |  |
| 22 | | Hibret Bank does not have operation hour‟s convenient to all their customers. |  |  |  |  |  |

Thank you.

**Interview questions**

Prepared to relationship managers of the bank

Dear respondents,

This structured interview questionnaire is designed to relationship managers of Hibret bank and to collect primary data for the research to be conducted on the service quality of the bank.

Your concern and carefully answering the interview questionnaire will contribute a lot to arrive at a right conclusion, so you are kindly requested to provide accurate, complete and reliable information to the best of your knowledge feel free to discuss any topic related issues since the data will be used for this specific research only.

I further assure you that all the information will be kept confidentially.

1. Is there any Mechanisms or assigned staffs to handle customer complaints? a.Yes b. No

If your answer is yes please mention some examples you get in relation to quality customer service delivery?

1. How do you explain the overall customer service of Hibret Bank? ....
2. Does the bank has a set number and evaluate service delivery time?

a.Yes b. No

If your answer is yes please mention………………………………………

1. How do you evaluate the customer satisfaction of the bank?..