



ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
ASSESSMENT OF SERVICE QUALITY AND CUSTOMER
SATISFACTION /THE CASE OF DASHEN BANK/ S.CO.

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JUNE, 2021

ADDIS ABABA, ETHIOPIA

**ASSESSMENT OF SERVICE QUALITY AND CUSTOMER
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**A THESIS SUBMITTED TO ST. MARY’S UNIVERSITY
COLLAGE, SCHOOL OF GRADUATE STUDIES IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE
OF MASTER OF BUSISNESS ADMINISTRATION (MBA
GENERALMANAGEMENT).**

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JUNE, 2021

ADDISABABA, ETHIOPIA

ST. MARY'S UNIVERSITY COLLEGE

SCHOOL OF GRADUATE STUDIES

FACUL TY OF BUSINESS

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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Zemenu Aynadis (Ass.Prof). 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.

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St. Mary's University College, Addis Ababa

ENDORSEMENT

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

Advisor

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ACKNOWLEDGEMENT

First and foremost, I would like to thank my Almighty GOD, who helped me in every facets of my life.

Next I would like to thank my advisor, Zemenu Aynadis (Ass. prof) for his help by providing a relevant advisory checklist to prepare this paper and by advising and encouraging me to be active, confident and hopeful while doing this paper.

I am deeply thankful for all customers of Dashen Bank S.C who have responded for the questionnaire and employees who were helpful to me in any way during my study.

I am also deeply grateful to my colleagues and family members for their persistent help in finding different vital materials which are related to the topic of the study as well as in providing different technical and scientific helps which enabled me to prepare good research paper.

Last but not least, I am very much indebted to my wife Desta Gizaw who unconditionally supported and loved me, without their spiritual support of whom, this work would not have gone this far.

Acronyms /Abbreviations.

DB: DASHEN BANK

S.C: Share Company

ATM: Automatic Teller Machine

POS-Point-Of-Sale

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ABSTRACT

The purpose of this study focused on assessment of service quality and customer satisfaction/the case of Dashen bank /S.CO by adopting technical and functional service quality model. The study used convince sampling techniques and employed the formal presented by Yamane Taro (1968) accordingly 396 customers were selected from the selected branch and the questionnaires were administered based on technical and function service quality dimension models. Respondents response on service quality and customer satisfaction were analyzed under quantitative method and descriptive analysis. The findings also confirmed service quality dimensions have an impact on customer satisfaction on implying that the higher the quality of services, the higher is the level of customer satisfaction. From this finding, it can be summarized that the bank can improve its service by mostly focusing on Tangibility, Reliability, Responsiveness and waiting time of service quality dimensions. the findings of the study showed that customers of bank were not satisfied the overall service quality dimensions. Based on the findings of the paper its conclude that the customers were not satisfied in all dimensions of service quality.in order to satisfy the customers, I recommended that the bank should give greater attention to improve its service quality and satisfy its customer by assessing and improving all the service quality ,to give tanning to the employees ,the management and the staffs are discussed how to give quality services and how customers are satisfied customer will result in reputation of purchase of word of mouth and customer loyalty that help the bank to stay competition in the industry and increase its market share and profit.

Key words: - Service, Service Quality, Customer Satisfaction, Technical and Functional Quality Model.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Banking Industry is into lot of pressures due to the increase in number of commercial banks in the Ethiopian market and technological competition due to enforceable law of National Bank of Ethiopia. Different strategies have been being developed to retain their customer by enhancing or providing quality services.

A service as any bank is the same as that of competitors. the key strategy for the success and survival of any business institution is the deliverance of quality services to customers. quality services offered will determine customer satisfaction and attitudinal loyalty.

Service quality is desirable for generating customer satisfaction and is associated to customer observation and customer outlook. Oliver (1997) argues that service quality can be described as the result from customer comparisons between their expectations about the service they will use and their perceptions about the service company. That means that if the perceptions would be higher than the expectations the service will be considered excellent, if the expectations equal the perceptions the service is considered good and if the expectations are not meet the service will be considered as bad.

Service quality defines service quality as the extent to which a service meets customers' needs or expectations. Always there exists an important question: why should service quality be measured? Measurement allows for comparison before and after changes, for the location of quality related problems and for the establishment of clear standards for service delivery. Edvardsen et al. (1994) state that, in their experience, the starting point in developing quality in services is analysis and measurement.

Technological changes are causing banks to rethink their strategies for services offered to both commercials and individuals customers (unpublished documents). Moreover, banks that excel in quality service can have a distinct marketing edge since improved levels of service quality are related to higher revenues, increased cross-sell ratios, higher customer retention (Bennett and Higgins, 1988), and expanded market share (Bowen and Hedges, 1993). Therefore, banks should focus on service quality as a core competitive strategy (Chaoprasert and Elsey, 2004).

Within this background customer satisfaction and service quality are persuasive the attention of all banking institutions and it is assumed that service quality is a critical measure of firm performance (Lasser 2000). Oliver (1997) argues that customer satisfaction can be described as a conclusion that a product or service feature, or the product or service itself, provides satisfying consumption. Satisfaction can also be described as a realization response of service and an attitude change as a result of the consumption. Gibson (2005) put forward that satisfied customers are likely to become loyal customers and that means that they are also likely to spread positive word of mouth. Understanding which factors that influence customer satisfaction makes it easier to design and deliver service offers that corresponds to the market demands satisfaction will be stressed by the increasing demand for the long-term profitability of companies (Pether, Erwin & Remenyi,2002).

Service quality focuses on meeting the customers' needs and requirements and how well the service delivered matches the customers' expectations of it (Philip and Hazlett, 1997) while satisfaction as Lonial and Zaim, (2000) cited in Oladepo &Abimbola (2014) put it is customer's positive or negative feeling about the value that was received after the consumption of ideas, goods and services. Customer satisfaction is seen as a key differentiator which is evident that many market leaders are found to be highly superior-customer-service orientated. Despite the fact that factors such as price, delivery terms, etc. can affect customer satisfaction, perceived service quality is a component of customer satisfaction (Zeithaml, 2006). By strengthening this idea, Oliver (1997) 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 & Sullivan, 1993; Fornell 1996; Spreng& Macky1996).

Customer satisfaction is a long-term strategy. according to the authors (schnaars,1991) customer satisfaction is as competitive advantage that is sustainable over the long term. Engel & Blackwell (1982) defined satisfaction as an evaluation that the chosen alternative is consistent with prior beliefs with respect to that option. Satisfaction implies a conscious and deliberate evaluation of outcome (Engel & Blackwell, 1982).

There are many ways to improve customer satisfaction. Some strategies are: building relationships with customers, superior customer service, unconditional guarantees, efficient complaint handling.

Schnaars (1991), noted that Customer satisfaction leads to competitive advantage in market place by differentiation, product quality, speed, unified corporate purpose etc. The service management literature argues that customer satisfaction is the effect of a customer's understanding of the value received in a transaction or relationship where value equals perceived service quality relative to price and customer acquisition costs relative to the value estimated from contact or relationships with challenging vendors.

Therefore, the objective of the paper is assessment of service quality and customer satisfaction in commercial banks in the case of Dashen Bank SC.

1.2 Statement of the problem

Service quality and Customer satisfactions are the most important elements for the successes of organizational goals. Organization (company) tries to have constant customer satisfied with the service provided by it. Because of, service quality plays a pivotal role in determining customer satisfaction (Kotler et al, 2009). In a way, quality needs to be understood and manage throughout the services of an organization. Hence, quality services are considered as most important aspect. Satisfaction and quality have evolved along parallel tracks (Strandvik &Laplander, 1995).

Furthermore, improving service delivery in the banking business is expected to affect the quality of service and customer satisfaction. On the other hand, the client will use a variety of dimensions / attributes that are important to customers to identify the quality of service through the customer satisfaction. These service dimensions/attributes play a significant role within service measurement, since they serve as indicators of service quality and customer's satisfaction (Suresh Chandra, 2002).

Excellence in service quality is a key to achieve customer satisfaction and profitability. Today, the increasing awareness among bank customers of their rights, changing demands and high competition requires constant progress in service quality from the bank for their customers to stay loyal (Jab noun & Al-Tammie, 2003).

Additionally, the bank need to improve performance on all the dimensions of service quality in order to increase customer satisfaction since customers expect more than what is been offered by the bank. This will enable the bank to maintain high level of competitiveness. (Yassin et al, 2015)

According to (Arasli et al, 2005) state that more gaps are giving individual attentions, extended working hours to meet customer needs, employees give customer personal attention, employees understand the specific needs of the customers, employees are never too busy to respond to customer's request. (Levesque & McDougall 1996) have confirmed and reinforced the notion that consistent poor customer satisfied experience as a result of poor service quality leads to a decrease in the levels of customer satisfaction and the chances of further willingness to recommend the service Wait in lines, network failure, power interruption and employees knowledge gaps. The possible solutions of the research problems are: -To decrease the service wait in line by increasing number of employees, decreasing neat work failure by using 4g and others, decreasing power interruptions by using generator, and increasing the employee's knowledge to give tanning for the employees.

Therefore, the purpose of this study is to assess whether the service delivery of Dashen Bank SC up to the expectation of the customer and hence leading to customer satisfaction ensuring the long term business success of the Company.

1.3 Basic research questions

Based on the identified research problems, the following research questions are developing and the study was focused on answering these questions.

1. What is the overall service quality of customer satisfaction in Dashen Bank S.C in Addis Ababa branches?
2. On which dimensions of service quality are customers satisfied or dissatisfied in Dashen Bank S.C in Addis Ababa selected branches?
3. How does service quality affect customer satisfaction?

1.4 Objectives of the study

1.4.1. The General objective of the study:

The general objective of this study is to assess the quality of service delivery and its relation to customer satisfaction,

1.4.2. The Specific objectives of the study:

The following are the specific objectives of the study.

1. To assess the quality of services provided to customers in terms of quality dimensions.
2. To identify service quality dimensions that were the customer satisfied or dissatisfied
3. To analyze service quality dimensions on customer satisfaction.

1.5 Significance of the Study:

The significance of the study is greatly important to the banking industry to examine or identifies the problems of service quality at Dashen Bank SC and enhances the level of customer satisfaction.

Moreover, the study was the following significances

- It helps the bank to assist in decision making, in identifying key problems in order to develop strategies to address and improve service quality.
- It helps the management of Bank, the findings and results that are reported in this study will provide a more reliable scientific measure and perspective for describing and evaluating the level of their customer satisfaction with the services they deliver.
- It provides to other stakeholders like investors, shareholders, employees, pressure groups, consumer associations, among others, the study will provide invaluable information that will allow them to provide useful suggestions to the improvement in service delivery of the Banks.
- It provides additional evidence as to the relationship between Bank service quality and customer satisfaction:

1.6 Scope of the study

1.6.1 Geographical scope

Dashen Bank SC has four districts in Addis Ababa. West districts, East districts, North districts and South districts. The study was conducting in the 4 out of 41 branches in AddisAbaba west districts of Dashen Bank SC. namely, Tana, Abakoran,Sebategnaand Bombtera branches based on their flow of customers and their proximity. in order to get their relevant information's.

1.6.2 Conceptual scope

The study was focused on service quality and customer satisfaction of Dashen Bank SC. The researcher believes that the findings of this study would be more productive if it was conducted on all of the branches of Dashen Bank SC. However, due to time and financial constraints, the scope of the study was restricted to west district branches of Dashen Banks in Addis Ababa.

1.6.3 Methodological scope

The researcher's intention is to clearly show the service quality and customer satisfaction of commercial banks, the case of Dashen Bank SC that it delivers to various customers. To this effect, both descriptive and explanatory research was applied for the study using a quantitative research approach to analyze data collected as a sample. Descriptive study design is appropriate for it enables the researcher to describe the existing situation of service quality and customer satisfaction in line to the service quality dimensions.

1.7 Limitations of the Study

Customer satisfaction services covers all aspects of the organization's performance. However, due to time and budget constraints, the study populations were restricted to those branches that are located in Addis Ababa west Addis Ababa districts.

1.8 Organization of the Study

The paper was organized as follows. Chapter one is about the introduction part, which contains the Statement of the problem, Objectives of the study, Research questions, Scope of the study, Limitations of the study and Significance of the research paper.

Chapter two presents the literature review regarding to the research area of the paper and sets out the conceptual framework for the research.

Chapter three focuses on the research methodology. The research Data analysis, results presentation and interpretation are presented in chapter four. The final part, chapter five, summarizing the findings, concludes the paper, and possible recommendations for the research.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Theoretical literature

2.1.1 Service

According to Jonson (2006) service is an intangible activity which should be achieved by the interaction between the service seeker and service provider. Services have been differentiated from goods in many ways such as they are a process, they are intangible and heterogeneous, they are unable to stock, transfer of ownership is not possible, the consumption and production is simultaneous i.e. customer is participated at the time of service delivery. Since the quality of the service is directly perceived during its production, it is very difficult to measure the service's quality.

Services are economic activities offered by one party to another. In exchange for money, time, and effort, service customers expect value from access to goods, labor, professional skills, facilities, networks, and systems; but they do not normally take ownership of the physical elements involved (Lovelock & WIRTZ, 2011).

A service occurs when an interaction is established between customers and service providers and/or the physical component of the service and/or the systems through which the service is delivered (SHAHIN & JANATYAN, 2011).

Service as a terminology is taken most often as one category of economic activity (SILVESTRO and Johnston as cited in Johns, 1998) which categorizes service industries into financial, transport, retail and personal services (Office for National Statistics as cited in Johns, 1998). Service also denotes health service, Civil Service etc. which traditionally developed along bureaucratic lines and are quite distinct from the industrial service sector (Johns, 1998).

Customer service also defined as a series of activities designed to enhance the level of customers' satisfaction which is the feeling a product or service has met customer's expectations (Zeithaml and Bitner as cited in Oladepo & Abimbola 2014). It involves a series of comprehensive activities targeted at the satisfaction of customers and customers' perception of a service or product (Egena as cited Oladepo & Abimbola 2014). The other issue in relation to service is the contention by Johns

(1998) that service as an output has a substantial tangible component in as much as many products have intangible attributes. Customers buy an offering and the value that consists of many components, some of them being activities (service) and some being things (goods). As a consequence, the above scholars argue that traditional division between goods and services is long outdated (Gummesson as cited in Johns, 1998).

2.1.2 Service Quality

Service quality has been the most important goal of service industries for the past three decades, most especially when studies have linked customer satisfaction with good service quality. This is true, on the whole, in commercial banking where there is little or no segregation of the products offered. The alternative means of retaining/expanding the customer base is to enlarge the quality of services provided to uphold customer satisfaction.

Sustaining customer satisfaction is very crucial to banks' incessant existence since no bank can linger in business without loyal customers. Researchers have enumerated the benefits of customer loyalty as a result of their satisfaction in the quality of services obtained from their service providers. These include augmented profit, decrease in service cost, better perception of financial affairs and needs of their clients and the chance to cross-sell the old and new products. Some other benefits are positive words of mouth, inclination to pay charged price and proclivity to see one's bank as a "relationship" bank (Amitav et al, 2014).

Service quality is generally viewed as a customer's overall evaluation of the service provided to them (Kandampully et al., 2011). Service quality is regarded as a critical success factor of service organizations (Avcikurt et al, 2011). This is due to the belief that service quality can deliver positive effects to organization such as increase customers' positive perceptions toward the organization (Kim & Damhorst, 2010), influences the customers' behavior to continuously receive service from the organization (Kim et al, 2010; 2012) and remain loyal to it (Gracia et al. 2011).

According to (Eshghi, Roy and Ganguli, 2008). Defined Service quality is as the overall assessment of a service by the customer. (Ghylin et al., (2008) points out that, by defining service quality, companies will be able to deliver services with higher quality level presumably resulting in increased customer satisfaction. Understanding service quality must involve acknowledging the characteristics of service which are intangibility, heterogeneity and inseparability, (Parasuraman et al., 1985); (Ladhari, 2008). In that way, service quality would be easily measured.

According to Venetis&Ghauri (2004), service quality is regarded as one of the few means of services differentiation, attracting new customers and increasing market share. It is also viewed as an important means of customer retention. Danaher and Mattson (1994) concluded that service quality is based on technical and functional service quality dimensions namely Tangibles, Reliability, Responsiveness, confidence, communication, sociability, valence, and waiting time.

Service quality is an elusive concept and producing an all-embracing definition is difficult (Philip and Hazlett, 1997). It merits to see some of them in way that serves the discussion of the topic of this paper. Oladepo & Abimbola (2014) defines service quality as the degree and direction of discrepancy between the consumer's perceptions and expectations or the extent to which a service meets or exceeds customer's expectations. Customer expectations are beliefs about a service that serve as standards against which service performance is judged (Zeithaml et al. 1993); which customer thinks a service provider should offer, rather than on what might be on offer. It is beliefs about a product or service before using it. On the other hand, perceived service quality can be defined as the customer's perceptions of what the service firm actually offers suggests that, the consumer perceives service in his/her own unique, idiosyncratic, end-of-the-day, emotional, irrational and totally human terms...there is no such thing as fact or reality. There is only what the customer thinks is reality. In effect, perceptions are reality as far as the customer and service quality are concerned (Philip and Hazlett, 1997) Gronroos (1984) again identified service quality as the evaluation process outcome, in which customers are involved and where a certain experience is always compared to the perceived service received." Definitions of service quality, therefore, focus on meeting the customers' needs and requirements, and how well the service delivered matches the customers' expectations of it (Philip and Hazlett, 1997).

2.1.3 Service quality model

Accompany in order to compete successfully must have an understanding of customer perception of the quality and the way service quality is influenced. Managing perceived service quality means that the company has to much the expected service and perceived service to each other so that customer satisfaction is achieved. The author identified three components of service quality models namely technical quality, functional quality and image quality.

1. **Technical quality:** different authors define about technical quality one of the authors Gronroos (1984) define technical quality is the quality of what consumer actually receives as a result of

his/her interaction with the service company and is important to him or her and to his or her evaluation of the quality service. According to Rust and Oliver (1994) models of technical quality refers to what customers are left with after the consumption of services.

2. Functional quality model is defined as how he or she gets the technical out comes. This is important to him or her view of service he or she has received.

3. Image: is very important to service company and this can be expected to build up mainly by technical and functional quality of service including the other factors (tradition ideology word of mouth pricing and public relations.

2.1.4 Service Quality Dimensions

For Gan et al. (2006), customer service quality was associated with the discrepancies amongst customers' anticipations of services providers' accomplishment and their assessment of the service they obtained. The service quality dimensions represent a bank client's total feeling of their automated banking service knowledge. Choudhury (2014) emphasizes the point that service quality is a multifaceted and multidimensional concept.

The service quality dimensions that are recognized in this research are: functional quality dimensions including (tangibility reliability, responsiveness, confidence and communication, and technical quality dimensions including (sociability valence and waiting time.)

1) Tangibles:

According to the authors of Danaher and Mattson (1994) define Tangible as the appearance of physical facilities, equipment, personnel, and communication materials. The condition of the physical surroundings is tangible evidence of the care and attentions to detail that are exhibited by the service provider. This assessment dimension also can extend to the conduct of other customers in the service.

2) Reliability: Reliability is defined as the ability to perform the promised service dependably and accurately or delivering on its promises. This dimension is critical as all customers want to deal with firms that keep their promises and this is generally implicitly communicated to the company's customers.

3) Responsiveness:

According to Liu (2005), responsiveness is the willingness to help customers and to provide prompt service. According to him, keeping customers waiting particularly for no apparent reason creates unnecessary negative perceptions of quality. If a service failure occurs, the ability to recover quickly and with professionalism can create very positive perceptions of quality.

4): confidence

Confidence is defined as the employees' knowledge and courtesy and the service provider's ability to inspire trust and confidence (Zeithaml et al., 2006). The trust and confidence may be represented in the personnel who links the customer to the organization

5) Communication: -means keeping customers informed in language item can understand.it means listening to customers, adjusting its language for different customers speaking simply and plainly. And also explain how much the service will cost paid assign the customer that a problem will be handled.

6) Sociability: - according to Wu and KO (2013) define sociability refers to the number, type and behavior of the people within the service setting.

7) Valence: -it refers to customer's post-consumption assessment of whether the service outcome is acceptable or unacceptable.

8) Waiting time: - the authors of Wu and KO (2013) define waiting time refers to the amount of time that customers spend waiting to be served.

2.2. Customer Satisfaction

It is well established that satisfied customers are key to long-term business success and key element in business strategy (Kristensenetal.1992; Zeithamietal.1996; McColl-Kennedy and Schneider, 2000 as cited in Munsamy, Chelliah and Mun2010). It concerns all organizations, regardless of the size, whether profit or non-profit, local or multi-national. Higher customer satisfaction leads to greater customer loyalty (Yi,1991; AndersonandSullivan,1993; Bouldinget al.,1993 as cited in Munusamy, Chelliah and Mun2010) which in turn leads to higher future revenue (Fornell,1992; Bolton,1998 as cited in Munusamy, Chelliah and Mun2010).

According to Kotler, Armstrong, Saunders, and Wong (1999) customer satisfaction is one of the major determinants of a firm's market share and profitability. Therefore, in a competitive market place where businesses compete for customers, customer satisfaction is seen as a key differentiator which is evident that many market leaders are found to be highly superior-customer-service orientated.

As Giese and Cote, (2000,) argue that there is no generic definition of customer satisfaction. Having carried a study on various definitions on satisfaction, they put forward customer satisfaction as a response (cognitive or affective) that pertains to a particular focus (i.e. a purchase experience and/or the associated product) and occurs at a certain time. The other definition of customer satisfaction is an individual's feeling of pleasure (or disappointment) resulting from comparing the perceived performance or outcome in relation to the expectation (Oliver, 1981; Brandy and Robertson, 2001; Lovelock, Patterson and Walker, 2001 as cited in Munusamy, Chelliah and Mun 2010). Generally, the concept satisfaction can be seen as a transaction-specific satisfaction and the cumulative satisfaction (Bouldingetal, 1993; Jones and Suh, 2000; Yi and La, 2004 as cited in Munusamy, Chelliah and Mun 2010). Transaction-specific satisfaction is a reaction of the customer who experiences a product or service for the first time in which the customer's very own evaluation of his or her experience and reaction towards a particular service encounter (Crony and Taylor, 1992; Bosh off and Gray, 2004 as cited in Monosomy, Challah and Mun2010). Cumulative satisfaction refers to the customer's overall evaluation of the consumption experience to particular service (Johnson, AndersonandFornell,1995 as cited in Munusamy, Chelliah and Mun. 2010) and is accumulation of a day to day encounter with services provided where the accumulated information helps customers establish a personal standard which is used to gauge service quality (Munusamy, Chelliah and Mun2010). In this context, it is agreed that customer satisfaction measurement is a post-consumption assessment by the user, about the products or services gained (Churchill and Surprenant,1982;

Yuksel and Rimmington, 1988 as cited in as cited in Munusamy, Chelliah and Mun2010). Customer satisfaction is a key to long-term business success. To protect or gain market shares, organizations need to outperform competitors by offering high quality product or service to ensure satisfaction of customers. In proportion to Mages' (2010), satisfaction means a feeling of pleasure because one has something or has achieved something. It is an action of fulfilling a need, desire, demand or expectation. Customers compare their expectations about a specific product or services

and its actual benefits. As stated by Kotler & Armstrong, (2010), satisfaction as a person's feelings of pleasure or disappointment resulting from the comparison of product's perceived performance in reference to expectations. Customer's feelings and beliefs also affect their satisfaction level. Zenithal (2009) satisfaction or dissatisfaction is a measure or evaluation of a product or service's ability to meet a customer's need or expectations.

Raza et al. (2007) also reported that overall satisfaction is the outcome of customer's evaluation of a set of experiences that are linked with the specific service provider. It is observed that organization's concentration on customer expectations resulted into greater satisfaction. If the customers of an organization are satisfied by their services the result is that, they will be loyal to them and consequently be retained by the organization, which is positive for the organization because it could also mean higher profits, higher market share, and increasing customer base (Karatepe et al., 2005).

Customer satisfaction has become important due to increased competition as it is considered very important factor in the determination of bank's competitiveness (Berry et al., 2002). Continuous measurement of satisfaction level is necessary in a systematic manner (Chakra arty et al., 1996). Because satisfied customer is the real asset for an organization that ensures long-term profitability even in the era of great competition. Cronin et al., (2000) mentioned in their study that satisfied customer repeat his/her experience to buy the products and also create new customers by communication of positive message about it to others. On the other hand, dissatisfied customer may switch to alternative products/services and communicate negative message to others. Customer satisfaction is a set of feeling or outcome attached with customer's experience towards any product/ service (Solomon, 1998). Hence, organizations must ensure the customer satisfaction regarding their goods/services. With reference to the various relevant aspects of customer behavior, satisfaction represents a central determinant from which come different types of influence on other variables and the economic success of an organization. Customer satisfaction is perceived as being a key driver of long-term relationships between suppliers and buyers (Geyskens et al., 1999), as it is positively related to customer loyalty and customer profitability (Zeithaml, 2000).

Customer satisfaction is generally described as the full meeting of one's expectations (Oliver, 1980). Customer satisfaction is the feeling or attitude of a customer towards a product or service

after being used. Customer satisfaction is a major outcome of marketing activity whereby it serves as a link between the various stages of consumer buying behavior. If customers are satisfied with a particular service offering after its use, then they are likely to engage in repeat purchase and try line extensions (East, 1997).

Mano and Oliver (1993) establish that satisfaction is an attitude or evaluative judgment varying along the hedonic continuum focused on the product, which is evaluated after consumption.

Fornell (1992) identifies satisfaction as an overall evaluation based on the total purchase and consumption experience focused on the perceived product or service performance compared with pre-purchase expectations over time.

Oliver (1997, 1999) regards satisfaction as a fulfillment response or judgment, focused on product or service, which is evaluated for one-time consumption or ongoing consumption. Customer satisfaction is widely recognized as a key influence in the formation of customers' future purchase intentions (Taylor & Baker, 1994). Satisfied customers are also likely to tell others about their favorable experiences and thus engage in positive word of mouth advertising (Richens, 1983; File & Prince, 1992). While for dissatisfied customers, they are likely to switch brands and engage in negative word of mouth advertising. Levesque and McDougall (1996) confirmed that unsatisfactory customer service leads to a drop in customer satisfaction and willingness to recommend the service to a friend. This would in turn lead to an increase in the rate of switching by customers. Hence, the customer feels satisfied if the perceived performance exceeds a customer's expectations (or a positive disconfirmation). In contrast, if the perceived performance is unable to meet a customer's expectations (or a negative disconfirmation), then the customer feels dissatisfied. Churchill & Surprenant (1982) reported that disconfirmation positively affected satisfaction. That is, when customers perceived the product performing better than expected, they became more satisfied (Churchill and Surprenant, 1982).

2.2.1 Factors that Influence Customer Satisfaction

There are many factors that affect customer satisfaction. Such factors include friendly employees, courteous employees, knowledgeable employees, helpful employees, accuracy of billing, billing timeliness, competitive pricing, service quality, good value, billing clarity and

quick service (Hokanson, 1995). From the studies carried out in many countries, factors like: service quality, and perceived value, are the key constructs affecting the customer's satisfaction.

Studies also point out that customer satisfaction results ultimately in trust, price tolerance, and customer loyalty. Therefore, building customer relationship is a backbone for all organizations in general, and companies in service industries in particular. Issues like: customer satisfaction, service quality, customer perception, customer loyalty, are the main concerns of the nowadays service companies, which improves organization's performance and translates into more profits. Cited by (IJARIBSS, 2011)

3.3 The Relationship between Service Quality and Customer Satisfaction

Anderson and Sullivan (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 & Sullivan, 1993) Fornell 1996; Spreng & Macky 1996). 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. More evidence has been proved that the service quality acted as one of the factors that influence satisfaction. Parasuraman (1985) in their study confirmed that when perceived service quality is high, then it will lead to increase in customer satisfaction. Some other authors also acknowledged that customer satisfaction is based on the level of service quality being provided by the service entities (Saravana & Rao, 2007). Cronin & Taylor (1992) has view of customer satisfaction to be base itself on the customer's experience on a particular service encounter implying that service quality is a determinant of customer satisfaction. Another author stated that definitions of consumer satisfaction relate to a specific transaction (the difference between predicted service and perceived service) in contrast with attitudes which are more enduring and less situational-oriented, (Lewis, 1983). This is in line with the idea of Zeithaml (2006).

3.4 Empirical Review.

Among the many studies in literature dedicated to customer satisfaction in banks, Albros (1999) study in the context of Washington, U.S., utilized a benchmark involving bank customers from all geographic areas and bank assets. The study involved asking customers various questions concerning their satisfaction with the banks. Data collected was utilized to benchmark customer satisfaction scores of banks participating in the financial client satisfaction index. The findings revealed that the most significant attributes that results in satisfaction include, human interaction issues like correcting errors promptly, courteous employees, and professional behavior Moreover, the findings also revealed that the provision of good, personal service is considered by the clients as more important more than convenience or products. The above findings were consistent with Wan et ales (2005) findings.

The study by Johnston (1997) suggested that satisfaction or dissatisfaction with retail banking did not arise from the same factors. To be more precise, some elements of service quality, if improved, enhance the satisfaction levels of the customers, while on the other hand, other elements may not improve satisfaction but simply function to keep dissatisfaction at bay or at best, reduce dissatisfaction alone. This line of accepted wisdom stems from the hygiene factors of Herzberg's motivation theory.

According to Portela and Thanassolis (2005), not only the relationship between service quality and customer satisfaction in banking system are limited, but also the existing studies on bank branches efficiency is so much important. Service quality is of utmost importance in analyzing the performance of bank branches, since service quality is the reason for survival for any bank.

Excellence in service quality is a key to achieve customer satisfaction which is the primary goal of business organizations, due to the advantages of customer retention (Ehigie, 2006). Several studies evidenced that by concentrating on and delivering excellent customer satisfaction outcome, firms achieve superior profitability. Hence, improving customer service may entail training procedure or enhancement of computer information systems of the bank. While improving customer service may lead to increased tangible accounting costs, it may also steer clear of the occurrence of intangible costs. Bankers can develop quantitative data through researching customer satisfaction, in the hopes of stressing that the emphasis and delivery of exceptional customer satisfaction can lead to improved revenues that are higher than increased costs. MO they

(1994) revealed that in order to achieve customer satisfaction, it is imperative for banks to make use of different tools that varies from re-engineering of service to focusing on specific tasks. In addition, Abor's (1999) study involved a national survey of the customers patronizing 814 banks in an attempt to determine customer satisfaction. He revealed that cross selling hinges on high level of customer satisfaction. The study also revealed a very high correlation between satisfaction score s and customer's predisposition to repurchase. In short, for happy customers to provide recommendations through word-of-mouth to others, they must be satisfied. On the contrary, if the firm is derelict in serving the customer, they will not hesitate to switch to another financial institution. It is important for current financial institutions to shift towards customer management for their satisfaction of the services provided. It is also imperative for banks to develop a system that continuously measures customer satisfaction (Chitwood, 1996). In Ethiopia, exploratory study was made by Yonatan Gebre (2010) to assess customer's perception of service quality in the banking sector in Ethiopia.

The study also indicates that the banks need to become more responsive and assuring to their customers as well as increase their accessibility. Shifera Bekele (June 2011) findings, show that relationship marketing dimensions (Trust, Commitment, Conflict Handling, Empathy,) have impact on customer loyalty. All the independent variables are positively and directly related to customer loyalty particularly in Dashen Bank S.C and in general in banking industry. The relationship between relationship marketing and customer loyalty is significant. Therefore, banks should make the whole system on work with customers, not in opposite of customers. And also they are expected to invest more on attracting new customers and retaining the existed ones with regard to relationship marketing to increase customer.

2.5 Dashen Bank in Ethiopia

Dashen bank was established in 1995. It was founded by eleven visionary shareholders and veteran bankers with initial capital of Birr 14.9 million in September 1995. Upon securing license from the National Bank of Ethiopia, Dashen opened its doors for service on the 1st of January 1996 with eleven fully-fledged branches.

Dashen Bank coined its name from the highest peak in Ethiopia, mount Dashen, and aspires to be unparalleled in banking services. Ras Dashen is Part of the Simien Mountains National Park, an

exotic setting with unique wildlife and breath-taking views on a landscape shaped by nature and traditional agriculture.

The Semen Mountains is home to endemic wild life including the Walia Ibex, Semen Fox or Ethiopian Wolf and the Gelada Baboon. Dashen aspires to set new heights in banking services through the delivery of unique value propositions second to none.

Headquartered in Addis Ababa, the Bank is among the biggest private Banks in Ethiopia. It operates through a network of more than 400+ Branches, ten dedicated Fouxex Bureaus, 350+ ATMs and 850 plus Point-of-Sale (POS) terminals spread across the length and breadth of the nation. It has established correspondent banking relationship with 462 banks covering 70 countries and 170 cities across the world. Wherever business takes customers around the world, Dashen Bank is already there.

Dashen Bank is the most reputable brand in the domestic banking market; a reputation earned through consistent delivery of values and preeminence unmatched by its competitors. Apart from the conventional banking, Dashen Bank also offers Sharia Compliant Interest Free Banking dubbed “SHARIK”. The Bank also works in partnership with leading brands in the electronic payments industry (AMEX, VISA, MasterCard & UnionPay) and prominent money transfer operators (Western Union, MoneyGram, Express Money & Dahabshiil, Ezremit, Transfast, World Remit and Ria).

Dashen Bank and its technology partner Moneta Technologies introduced “Amole” Digital Omni channel payment platform that offers subscribers digital payment capacity and access to aggregated digital product and service from Retailers, Entertainment Industries, Airtime Dealers, Bill Payment Points, Airlines, Social Media Players and Third-Party Service providers.

2.6 Conceptual (Research) Frameworks

The conceptual framework indicates the crucial process, which is useful to show the direction of the study. The study shows the relationship between the five functional quality dimensions, the three technical quality dimensions and customer satisfaction. And also the study focused on technical and functional service quality model which represents customer's perception towards the service offered which is refer to as the perceived service quality

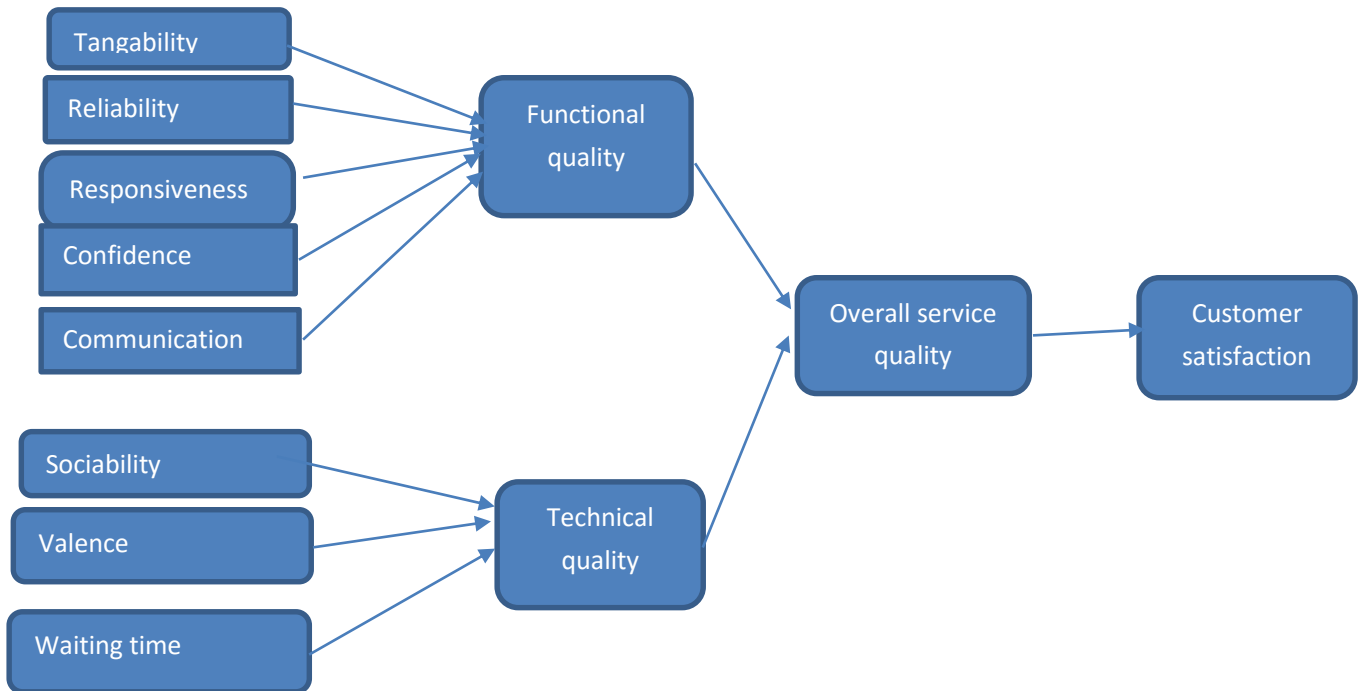


Figure 2.2 source adapted from Ali et al (2017).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

Research design: - refers to the overall strategy that you choose to integrate the different components of the study in a coherent and logical way. Descriptive design helps provide answers to the questions of who, what, when, where, and how associated with a particular research problem; Based on the research question descriptive research is applied for the study using quantitative research approach to analyze data collected as a sample.

According to Burns and Grove (2003), descriptive research is designed to provide a picture of a situation as it naturally happens. The researcher used descriptive research design, which was done with a specific research question in mind. It gave a set view of the subject, population, market segment and problem. It can also be used to justify current practice and make judgment and also to develop theories. The purpose of this research mainly is descriptive as it has a primary purpose of assessing customer's satisfaction and Service quality in the case of Dashen Bank. S, CO

3.2 Research Approach

There are three approaches to conduct any research: Qualitative, Quantitative and Mixed approaches the researcher was used quantitative research approach because of the quantitative research approach were relies on responses to pre-formulated questions. Data from large samples can be processed and analyzed using reliable and consistent procedures through quantitative data analysis. Based on these the researcher was used quantitative research approach.

3.3 Target population

The Target populations of the studies were Dashen bank selected branch customers. (i.e. Tana Sebategna, Abakoran and Bombtera). The researcher purposely selected customers who have used the services/products of the banks. These groups were targeted because the researcher believes that they are appropriate people to provide appropriate information and answer of the research questions.

3.4 Sampling Technique and sample size

For this study the researcher was used convenience sampling techniques used to selecting the samples of the study because Convenience sampling is perhaps the easiest method of sampling, and participants were selected based on availability and willingness to take part. Useful results can be obtained Using this sampling technique the researcher was selected 396 customers who are the nearest to the problem under study. For the sake of making the study valid and reliable, the researcher was used adequate and representative sample size. As a result, the researcher determined the samples of the study at 5% sampling error and with 95% confidence level due to this, error at five percent did not affect the reliability and validity of the results.

Accordingly, the sample size of this research is determined as follows. Because of almost all the respondents are regular (known) customers.

$$n = \frac{N}{1+Ne^2} \quad \text{where: } n=\text{sample size, } N=\text{population}$$

$$n = \frac{44176}{1+44176(0.05)^2} \quad n= 396$$

e = allowable error

Selected branches	Number of customers as of Dec 31,2020	Percentage share from total (%)	Sample size from branches
Tana	24441	55%	219
Abakoran	14,228	32%	128
Bombtera	2,880	7%	26
Sebategna	2,627	6%	23
TOTAL	44,176	100%	396

❖ SOURCES FROM DASHEN BANK BIP REPORTS AS OF DEC31, 2020.

396 customers were selected purposefully from the total of 44,176 customers of the selected West Addis Ababa district branches. And was asked to fill the questionnaires within 5 working days

3.5. Data Type and Source

There are two types of data which is usually used in researches, primary and secondary data. The Primary data was collected through self-administered questionnaires. According to Biggam (2008), primary data is the information that the researcher finds out by him/herself regarding a specific topic.

Secondary data sources are the other information and data source of the research which include literatures. These enable the researcher to have better understanding of customer satisfaction, service quality and technical and functional model. The medium of these data were books, articles, journals and internet.

3.6 Data collection Instruments.

Data collection instruments are very important to get more accurate and relevant data. Survey (Self-administered questionnaires) method was used in this research work as data collection instruments. Interview is the most important and get more accurate information's but Due to time and work load the only data collection instrument was used survey (self-administered questionnaires) The questionnaire was prepared in three parts. The first part of the questionnaire consists of issues related to the personal information of the respondent. It included the age, gender, marital status and educational background. The second part was concerned with the questions used to assess customer satisfaction and service quality of Dashen Bank. S.C. The research instrument was designed based on the five dimensions of service quality based on 26 items of functional model and three dimensions based on 11 items of technical quality models. The questionnaire includes four items which correspond to the tangibles dimension, five items which correspond to the reliability dimension, three items to the responsiveness dimension, four items to the confidence dimension and four items which correspond to the communication dimensions. Respondents indicate their degree of agreement with each of the items on five point Likert scale. The third part of the questionnaire measures the level of customer satisfaction and overall service quality using a five point Likert scale which ranges from highly satisfied to highly dis satisfied.

3.7 Data Analyzing Technique

In this study after collecting the relevant data it was analyzed and interpreted using quantitative techniques which includes descriptive analysis and percentage method using tables. After analyzing the data and properly interpreting them findings were summarized and based on the findings the appropriate conclusions were drawn and the possible recommendations were forwarded. Demographic information's of the respondents and service quality dimensions were interpreting by using descriptive statics.

3.8 Reliability and Validity

3.8.1. Reliability

Reliability refers to the consistency and dependability of a measuring instruments. One of the internal consistency methods of assessing reliability corn batch alpha coefficient was applied to check if it is proper to rely on the outcomes of the questioners. The coefficient has to be between 0 and 1 to label as reliable. The internal consistency of the item is better, as the result approaches to 1, which means all the items measures the same variable i.e. over all service quality and customer's satisfaction.

3.8.2 Validity

The validity assures that the constructs measure what they claim to measure. In other words, construct validity assures whether service dimensions could measure the predefined dependent variables or not. In this regard, different theories and empirical studies have been assessed to assure their validity in the literature survey portion of this paper.

3.9 Ethical Considerations

All the information was treated and kept secretly with high confidentiality without disclosure of the respondents' identity. No information was changed or modified, hence the information was presented as collected and the same with the literature collected for the purpose of this study. The questionnaire is anonymous and high level of confidentiality is considered. The information gathering through questionnaire was used solely for this research whose objective is one of fulfilling requirement of my MBA study.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Response Rate

This chapter covers the presentations analysis and interpretations of the collected data from primary sources. The questionnaires were developed in five scales ranging from five to one. When five represents strongly agree, four agree, three neutral, two disagree and one strongly disagree. In order to assess the service quality and customer satisfaction of commercial banks in the case of Dashen bank, 37 questionnaires were distributed to 396 respondents and 100 % of the questionnaires that is 396 questionnaires were returned in order to obtain valid and used for analysis

4.2 Demographic information of respondents

Customers participated in the survey of questionnaires have different personal information. Table one presents the demographic information of the participants as follows.

Table 4.1 Background Information's of the Respondents

Item	Valid	Frequency	Percent	Cumulative percentage
Gender	MALE	216	54.5	54.5
	FEMALE	180	45.5	100
	Total	396	100	
Age	Between 18-30	98	24.8	24.8
	Between 31-40	175	44.2	69
	Between 41-50	80	20.2	89.2
	Above 51	43	10.8	100

	Total	396	100	
Marital status	single	125	31.6	31.6
	married	250	63.1	94.7
	divorced	21	5.3	100
	widowed	0	0	0
	TOTAL	396	100	
Educational level.	diploma	60	15.1	15.1
	First degree	225	56.8	71.9
	master	108	27.3	99.2
	PHD	3	0.8	100
	OTHER	0	0	0
	TOTAL	396	100	

Source:-own survey, 2021

As shown in the above table the item one indicates that the background of the respondents regarding gender 54.5% of them was male and the rest 45.5 were female. This impels that the majority of the respondents were male.

Regarding to the age of respondents 24.8% of them were between 18-30 years old, 44.2% of them were between 31-40 years old, 20.2% of them were between 41-50 years old and 10.8% of them were above fifty-one years old .so, the majority of the respondents were between31-40. years old.

On item 3 from the above table31.6% of the respondents were single,63.1 % of them were married ,5.3 % of them were divorced. From these I conclude that the majority of the respondents were married.

On the item 4 of table 4.1 the educational level of the respondents 15.1% of them were diploma holders, 56.8% of them were first degree holders, 27.3% of them were master's holders and the rest 0.8% of them were the PHD holders. From these I conclude that majority of the respondents were first degree holders.

4.3 Descriptive analysis of data collected

Tangibility: according to the authors of Danaher and Mattson tangibility defined as the appearance of physical facilities, equipment, personnel and communication materials. Based on the tangibility dimensions four questionnaires were distributed to the respondents that is four questionnaires' distributed to 396 respondents based on the five point Likert scale. All the questionnaires were returned.

Table 4.2 Response of the respondents based on Tangibility service dimensions.

item	vailed	frequency	percentage	Cumulative percentage
1.Dashen bank has modern looking equipment	Strongly disagree	20	5.1	5.1
	Dis agree	220	55.5	60.6
	neutral	40	10.1	70.7
	agree	52	13.1	83.8
	Strongly agree	64	16.2	100
	total	396	100	
2.The front desk was visually appealing	Strongly disagree	10	2.5	2.5
	Disagree	200	50.5	53
	Neutral	80	20.2	73.2
	Agree	40	10.1	83.3
	Strongly agree	66	16.7	100
	Total	396	100	
3.Dashn bank facilitates and design make customer feel comfortable	Strongly disagree	30	7.8	7.8
	Disagree	60	15.2	23
	Neutral	20	5.1	28.1
	Agree	250	63.1	91.2
	Strongly agree	36	8.8	100
	Total	396	100	
4.Employees at Dashen bank are net in appearance	Strongly disagree	2	0.5	0.5
	Disagree	10	2.5	3
	Neutral	60	15.2	18.2
	agree	280	70.7	88.9
	Strongly agree	44	11.1	100
	total	396	100	

Source:-own survey 2021

From the above table 4 2 items regarding to Dashen bank should have modern looking equipment 5.1% of the respondents give their degree of agreement as strongly disagree.55.5% of them as disagree, 10.1 of them as neutral 13.10 % of them as agree, and 16.2 of them as strongly agree. According to the above table majority of the respondents were disagree that is 55.5 % of the respondents. So Dashen bank has not used modern looking equipment.

On item2 from the above table regarding to the front desk was visually appealing 2.5% of them as strongly agree,50.5 %of them as disagree, 20.2 % of them as neutral,10.1 %of them as agree and 16.7%of them as strongly agree. The majority of the respondents were disagreeing. This implies that the front desk of Dashen Banks was not visually appealing.

On item 3 from the above table 7.8% of the respondents were strongly disagree where as 15.2 % of the respondents were disagree,5.1 %of them as neutral ,63.1 of them as agree and 8.8% of them strongly agree. Based on the above table item 3 the majority of the responds 63.1 %of them were agree. This implies that Dashn Bank facilitates and design make customer feel comfortable.

On item four from the above table regarding too. Employees at Dashen Bank are net in appearance 0.5% of them as strongly disagree ,2.5 % of them as agree,15.2 % of them as neutral,70.7 %of them as agree and 11.1 % of them as strongly agree. Based on the above data of item 4 the majority of the respondents that was70.7% were agreed. This shows that Employees at Dashen bank are net in appearance. So the employees of the banks are attractive to get attentions of the customer.

Reliability: -can be defined as the ability to perform the promised services dependably and accurately or delivering on its promises based on the reliability service dimensions five questions were distributed to 396 respondents based on the five point Likert scale. All the questionnaires were returned.

Table 4.3 Respondent’s response based on Reliability Service Dimensions

Item	valid	Frequency	percent	cumulative
1. When the employees promise to do something by a certain time, they do so.	Strongly disagree	14	3.5	3.5
	Disagree	230	58	61.5
	neutral	20	5.1	66.6
	agree	110	27.8	94.4
	Strongly agree	22	5.6	100
	total	396	100	
2. Employees give customers personal attention.	Strongly disagree	40	10.1	10.1
	disagree	120	30.3	40.4
	neutral	70	17.7	58.1
	agree	96	24.2	82.3
	Strongly agree	70	17.7	100
total	396	100		
3. The staff (employees) insists on error-free records.	Strongly disagree	116	29.3	29.3
	disagree	150	37.9	67.2
	neutral	30	7.6	74.8
	agree	100	25.2	100
	Strongly agree	0		
total	396	100		
4. The employees should provide the service at the time they promise to do so.	Strongly disagree	80	20.2	20.2
	disagree	130	32.8	53
	neutral	20	5.1	58.1
	agree	120	30.3	88.4
	Strongly agree	46	11.6	100
	total	396	100	
5. The employees are neat, disciplined and professional.	Strongly disagree	40	10.1	10.1
	Disagree	90	22.7	32.8
	neutral	120	30.3	63.1
	agree	140	35.3	98.4
	Strongly agree	6	1.6	100
	total	396	100	

Source: own survey 2021

The above table item one of table 4.3 regarding to when the employees promise to do something by a certain time, they do so.3.5% of them as strongly disagree,58% of them as disagree,5.1% of them as neutral,27.8 %of them as agree and 50.5% of them as strongly agree. Based on the above data the majority of the respondents were disagree this implies that the employees were not keeping their promise to do something by a certain time, they to do so.

On item 2 of table 4. 3 regarding to Dashen Bank employees who give customer personal attention 10.1 % of them as strongly disagree,30.3 %of them as disagree,17.7 of them as neutral,24.2 % of them as agree and17.7 of them as strongly agree. Based on the above data the majority of the respondents that is 30.3% of them as disagree. This implies that most of the employees did not give customer attentions.

On item three of table 4.3 regarding to employees insists on error-free records 29.3% of them as strongly disagree,37.9% of them as disagree, 7.6 % of them as neutral and 25.2% of them as agree. The majority of the respondents that is 37.9 % of them as disagree. This implies that the majority of the employees were not recorded the transactions free-from errors.

On item four of table 4.3 regarding to the employees should provide the service at the time they promise to do so.20.2% of them as strongly disagree, 32.8 % of them as disagree, 5.1 %of them as neutral,32.8 % of them as agree and11.6 % of them as strongly agree. Based on the above data the majority of the respondents 30.3 %of them as agree. This implies that the majority of the employees should not provide the service at the time they promise.

on item five of table 4.3 regarding to the employees delivering services were neat, disciplined and professional.10.1% of them as strongly disagree,22.7 % of them as disagree,30.3% of them as neutral 35.5 % of them as agree and 1.6 % of them as strongly agree. Based on the above data the majority of the respondents that is 35.5 % of them as agree. This implies that the majority of the employees delivering the services were neat disciplined and professional.

Responsiveness: -according to LIOU (2005) responsiveness can be defined as the willingness to help customer and to provide prompt services. Based on the responsiveness service dimensions three questionnaires were distributed to 396 respondents based on the five point Likert scale and all the questionnaires were returned. The following table indicates the response of the respondents

Table 4.4 Respondent’s response based on Responsiveness service dimensions

ITEM	VALID	FREQUENCY	PERCENT	COMMULATIVE
1.employees responded promptly to my question	Strongly disagree	82	20.7	20.7
	disagree	150	37.9	58.6
	neutral	40	10.1	68.7
	agree	4	1.0	69.7
	Strongly agree	120	30.3	100
	total	396	100	
	total	396		
2. Dashen bank employees are always helpful.	Strongly disagree	87	22	22
	disagree	92	23.2	45.2
	neutral	70	17.7	62.9
	agree	147	37.1	100
	Strongly agree	-		
	total	396	100	
3 There are always adequate number of employees to respond to your needs at the branch of Dashen bank.	Strongly disagree	200	50.5	50.5
	disagree	100	25.2	75.7
	neutral	45	11.3	87
	agree	30	7.6	94.6
	Strongly agree	21	5.4	100
	total	396	100	

Source own survey,2021

On item 1 of table 4.4 regarding to employees respond promptly to my question.20.7% of them as strongly disagree,37.9 %of them as disagree,10.1% of them as neutral ,1.0% of them as agree and

30.3% of them as strongly agree. Based on the above data the majority of the respondents were not responded the customer's questions promptly.

On item 2 of table 4.4 regarding to the employees of Dashen Bank always helpful 22% of them as strongly disagree, 23.2 % of them as disagree, 17.7 % of them as neutral and 37.1 % of them as agree. Based on the above data the majority of the respondents that is 37.1 % of them as agree. This indicates that the employees of Dashen Bank always helpful to the customers

On item 3 of table 4.4 regarding to there are always adequate number employees to respond to your needs at the branch. 50.5 % of them as strongly disagree, 25.2% of them as disagree, 11.3 % of them as neutral , 7.6 % of them agree and 5.4 % of them as strongly agree. Based on the above data the majority of the respondents that is 50.5 % of them as strongly disagree. This implies that adequate number of employees were not found at the branches in order to respond the customer requests.

Confidence; -according to zeithaml et al, 2006 confidence can be defined as the employee’s knowledge and courtesy and the service provider’s ability to inspire trust and confidence. Based on the confidence service dimensions four questionnaires were distributed based on the five point Likert scale and all the questionnaires were returned. Table five indicates the responses of the respondents.

Table4.5 responses of the respondents based on confidence service dimensions

Item	valid	frequency	percentage	Cumulative percentage
1. The behavior of the employees in Dashen bank creates confidence in customer.	Strongly disagree	60	15.1	15.1
	disagree	88	22.2	37.3
	neutral	20	5.1	42.4
	agree	66	16.7	59.1
	Strongly agree	162	40.9	100
	total	396	100	
2. Dashen bank employees are consistently polite and respectful with customer.	Strongly disagree	10	2.5	2.5
	disagree	86	21.7	24.2
	neutral	20	5.1	29.3
	agree	100	25.2	54.5
	Strongly agree	180	45.5	100
	total	396	100	
3. Dashen bank employees can provide accurate services to the customer.	Strongly disagree	120	30.3	7.6
	Disagree	50	12.6	42.9
	neutral	96	24.2	67.1
	agree	30	7.6	74.7
	Strongly agree	100	25.3	100
	total	396	100	
4. Employees of Dashen Bank have the knowledge to answer customer requests.	Strongly disagree	40	10.1	10.1
	disagree	20	5.1	15.2
	neutral	70	17.7	32.9
	agree	160	40.4	73.3
	Strongly agree	106	26.7	100
	total	396	100	

SOURCE: own survey 2021

On item one of table 4.5 regarding to the behavior of the employees in Dashen bank create confidence in customer.15.1% of them as strongly disagree,22.2 % of them as disagree,5.1 % of them as neutral,16.7 % of them as agree and 40.9 % of them as strongly agree. Based on the above data majority of the respondents that is 40.9 % of them as strongly agree this implies that the behavior of the employees was crate confidence.

On item 2 of table 4.5 regarding to employees should be consistently polite and respectful with customers 2.5 of them as strongly disagree,21.7 % of them as disagree,5.1 % of them as neutral,25.5 % of them as agree and 45.5 % of them as strongly agree. Based on the above data the majority of the respondents that is 45.5%of them as strongly agree. This indicates that employees of Dashen bank should be consistently polite and respectful with customers.

On item 3 of table 4.5 regarding to Dashen bank employees could provide accurate service to the customers7 .6 % of them as strongly disagree,12.6 % of them as disagree,24.2 % of them as neutral 30.3 % of them as agree and 25.3 % of them as strongly agree. Based on the above data the majority of the respondents 30.3 % of them as agree. This indicates that the employees of Dashen bank could provide accurate service to the customers.

On item 4 of table 4 regarding to employees of Dashen bank should have the knowledge to answer customer requests.10.1 % of them as strongly disagree,5.1 %of them as disagree,17.7 % of them as neutral,40.4 % of them as agree and 26.7 % of them as strongly agree. Based on the above data the majority of the respondents 40.4 % of them as agree. This implies that the employees should have the knowledge to answer customer requests.

Communication: -means keeping customer informed in language item can understand it means listing to customers, adjusting its language for different customers. Based on this dimensions four questionnaires were distributed to three hundred ninety-six respondents based on the five point Likert scale and all the questionnaires were returned. Table six (6) indicates the responses of the respondents.

TABLE 4.6 Responses of the respondents based on Communication service dimension

Item	valid	frequency	percentage	Cumulative percentage
1.I received undivided attention at the front desk	Strongly disagree	10	2.5	2.5
	disagree	60	15.2	17.7
	neutral	80	20.2	37.9
	agree	110	27.8	65.7
	Strongly agree	136	34.3	100
	total	396	100	
2.the employee stride to find out my particular needs	Strongly disagree	140	35.4	35.4
	Disagree	90	22.7	58.1
	Neutral	120	30.3	88.4
	agree	46	11.6	100
	Strongly agree	-	0	
	total	396	100	
3. Employees anticipated my needs.	Strongly disagree	12	3.0	3
	disagree	70	17.7	20.7
	neutral	87	22	42.7
	agree	130	32.8	75.5
	Strongly agree	97	24.5	100
	total	396	100	
4. Charges on my account were clearly explained.	Strongly disagree	20	5.1	5.1
	disagree	16	4.0	9.1
	neutral	10	2.5	11.6
	agree	120	30.3	41.9
	Strongly agree	230	58.1	100
	total	396	100	

SOURCE: - Own Survey 2021

From the above table item one of table 4. 6 regarding too I received undivided attention at the front desk 2.5 % of them as strongly disagree,15.2 % them as disagree ,20.2 %of them as neutral ,27.8% of them as agree and 34.3 % of them as strongly agree. Based on the above data the majority of the respondents that is34.3 % of them as strongly agrees. This implies that the employees of Dashen Bank gave undivided attention to the customer.

On item 2 of table 4.6. regarding to the employee stride to find out my particular 35.4% of them as strongly disagree, 22.7% of them as disagree, 30.3 % of them as neutral, and 11.6% of them as agree. Based on the above data the majority of the respondents that is 35.4 % of them as strongly disagree. This implies that employees were not stride out my particular needs.

On item 3 of table 4.6 regarding to employees anticipated my needs 3.0% of them as strongly disagree,17.7% of them as disagree,22 % of them as neutral,32.8% of them as agree and24.5%of them as strongly agree. From the above data the majority of the respondents that is 32.8% of them as agree. This implies that the employees anticipated the needs of the customer.

On item4 of table 4.6 regarding to charges on my account were clearly explained 5.1% of them as strongly disagree,4% of them as disagree,2.5 % of them as neutral,30.3% of them as agree and 58.1 % of them as strongly agree. From the above data the majority of the respondents that is 58.1% of them as strongly agree. This implies that the employees of Dashen bank communicate the customer when the customer account charged.

Sociability: -according to WU and KO (2013) defined sociability refers to the number type, and behavior of the people within the service setting. Based on this service dimensions three questionnaires were distributed to three hundred ninety-six respondents based on the five point Likert scale and all the questionnaires were returned. .

Table 4.7 the responses of the respondents based on Sociability service dimensions...

Item	valid	frequency	percent	Cumulative percent
1. I was provided with opportunity for social interaction.	Strongly disagree	23	5.8	5.8
	disagree	30	7.5	13.3
	neutral	20	5.1	18.4
	agree	123	31.1	49.5
	Strongly agree	200	50.5	100
	total	396	100	
2. I felt a sense of belonging with other customer.	Strongly disagree	40	10.1	10.1
	disagree	82	20.7	30.8
	neutral	100	25.2	56
	agree	174	44	100
	Strongly agree	-	-	-
	total	396	100	
3. I made social contacts.	Strongly disagree	20	5.1	5.1
	disagree	30	7.6	12.7
	neutral	10	2.5	15.2
	Agree,	136	34.3	49.5
	Strongly agree	200	50.5	100
	total	396	100	

Source Owen survey 2021

On item 1 of table 4.7 regarding to provide with opportunity for social interaction 5.8 % of them as strongly disagree,7.5% of them as disagree,5.1 % of them as neutral,31.1% of them as agree and 50.5 of them as strongly agree. From the above data the majority of the respondent that is 50.5

% of them as strongly agree. This implies that there was the opportunity for the social interaction between the customer and the employees.

On item2 of table 4.7 regarding to I felt a sense of belonging with other customer 10.1% of them as strongly disagree, 20.7 % of them as disagree, 25.2 % of them as neutral, 44 % of them as agree. Based on the above data the majority of the respondents that is 44 % of them as agree. This implies that the customers were sense of belonging to other customers.

On item3 of table 4.7 regarding to, I was made social contacts. 5.1 % of them as strongly disagree, 7.6 % of them as disagree, 2.5 % of them as neutral, 34.3% of them as agree and 50.5 % of them as strongly agree. Based on the above data the majority of the respondents that is 50.5 % of them as strongly agree. This implies that the customers were strong social contacts with the employees.

Valence: -refers to customer’s post consumption assessment of whether the service outcome is acceptable or unacceptable. Based on valence service dimensions three questionnaires were distributed to three hundred ninety-six respondents based on the five point Likert scale and all the questionnaires were returned.

Table 4.8 the responses of the respondents based on Valence service dimensions

Item	valid	frequency	percent	Cumulative percent
1. When I left, I felt that I have got what I want.	Strongly disagree	30	7.6	7.6
	disagree	70	17.7	25.3
	neutral	120	30.3	55.6
	agree	176	44.4	100
	Strongly agree	-	-	
	total	396	100	
2. At the end of my stay, I felt that I had a good experience.	Strongly disagree	5	1.3	1.3
	disagree	96	24.2	25.5
	neutral	86	21.7	47.2
	agree	101	25.5	72.7
	Strongly agree	108	27.3	100
	total	396	100	
3. I would evaluate the outcomes of the service favorability.	Strongly disagree	120	30.3	6.3
	disagree	68	17.2	47.5
	neutral	95	24	71.5
	agree	88	22.2	93.7
	Strongly agree	25	6.3	100
	total	396	100	

Source Owen survey 2021

From the above table on item one regarding to when I left, I felt that I have got what I want.7.6% of the them as strongly disagree,17.7 % of them asdisagree,30.3% of them as neutral 44.4 of them as agree based on the above data the majority of the respondents that is 44.4 of them as agree. This implies that the customer has got what he/she want after left from the bank.

On item two of table 4.8 regarding to at the end of my stay, I felt that I had a good experience.,24.2 % of them as strongly disagree,21.7 % of them as disagree, 25.5 % of them as neutral ,25.5 % of them as agree and 27.3 % of them as strongly agree. Based on the above data the majority of the respondents that is 27.3 % of them as strongly agree. This implies that the customers had a good experience when the customer stays at the bank.

On item3 of table 4.8 regarding too I would evaluate the outcomes of the service favorability 30.3 % of them as strongly disagree,17.2% of them as disagree,24 % of them as neutral,22.2 % them as agree the remaining 6.3 % of them as strongly agree. Based on the above data the majority of the respondents that is, 30.3 % of them as strongly disagree. This implies that the customers were not evaluates the outcomes of the service in favorability.

Waiting time: -according to Wu and KO (2013) define waiting time refers the amount of time that customers spend waiting to be served. Based on this service dimensions four questionnaires were distributed to three hundred ninety-six respondents based on the five point Likert scale and all the questionnaires were returned. The following table indicates the responses of the respondents based on waiting time service dimensions

Table 4.9 responses of the respondents based on Waiting time service dimensions.

Item	valid	Frequency	percent	Commutative percent
1. The waiting time for the service was reasonable.	Strongly disagree	102	25.8	25.8
	disagree	120	30.3	56.1
	neutral	90	22.7	78.8
	agree	50	12.6	91.4
	Strongly agree	34	8.6	100
	total	396	100	
2. Dashen bank employees tried to minimize my waiting time.	Strongly disagree	200	50.5	50.5
	disagree	60	15.2	65.7
	neutral	30	7.5	73.2
	agree	86	21.7	94.9
	Strongly agree	20	5.1	100
	total	396	100	
3. The employees were able to answer my question quickly.				
	Strongly disagree	230	58.1	58.1
	disagree	100	25.2	83.3
	neutral	2	0.5	83.8
	agree	60	15.2	99
	Strongly agree	4	1.0	100
total	396	100		
4. Dashen bank employees provided services for me punctually.	Strongly disagree	15	3.8	3.8
	disagree	20	5.0	8.8
	neutral	45	11.4	20.2
	agree	120	30.3	50.5
	Strongly agree	196	49.5	100
	total	396	100	

Source Owen survey, 2021.

On item one of table 4.9 regarding to the waiting time for the service was reasonable 25.8 % of them as strongly disagree, 30.3 % of them as disagree, 27.7% of them as neutral.12.6 % of them as agree and 8.6 % of them as strongly agree. Based on the above data the majority of the respondents that is 30.3 % of as strongly disagree. This implies that the customers were not served in timely without any reasons.

On item 2 of table 4.9 regarding to Dashen bank employees tried to minimize my waiting time 50.5 % of them as strong disagree,15.2 %of them as disagree,7.5% of them as neutral,21.7 % of them as agree and 5.1 % of them as strongly agree. Based on the above data the majority of the respondents that is50.5 % of them as strongly disagrees. These indicate that the employees of the Bank did not minimize the waiting time for the service provide to the customer.

On item3 of table 4.9 regarding to the employees were able to answer my question quickly 58 .1 % of them as strongly disagree,25.2 % of them as disagree,6.5 % of them as neutral,15.2 % of them as agree and 1.0 % of them as strongly agree. Based on the above data the majority of the respondents that is 58.1 % of them as strongly disagree. This implies that the employees were not able to answer customers question quickly.

On item 4 of table 4.9 regarding to employees provided the service for me punctuality. The majority of the respondents that is 49.5 % of them as strongly agree. These implies that the employees provided the. Services as punctuality

Customer satisfaction: -according to (Oliver, 1980) customer satisfaction can be defined as the feeling or attitude of customer towards a product or service after being used. based on the customer's satisfaction. Four Questionnaires were distributed to three hundred ninety-six respondents based on the five point Likert scale and all the questionnaires were returned.

Table 4.10 respondent's response based on Customer Satisfaction survey

Item	valid	frequency	percent	Cumulative percent.
1. I am satisfied with the service of Dashen bank employees.	Strongly disagree	140	35.4	35.4
	disagree	102	25.7	61.1
	neutral	5	1.3	62.4
	agree	130	32.8	95.2
	Strongly agree	19	4.8	100
	total	396	100	
2. In most ways the service level of Dashen bank close to my expectation.	Strongly disagree	96	24.2	24.2
	disagree	150	37.9	62.1
	neutral	10	2.5	64.6
	agree	120	30.3	94.9
	Strongly agree	20	5.1	100
	total	396	100	
3. So far, I have gotten the important service I want in my entire visit to Dashen bank.	Strongly disagree	160	40.4	40.4
	disagree	103	26.0	66.4
	neutral	54	13.7	80.1
	agree	35	8.8	88.9
	Strongly agree	44	11.1	100
	total	396	100	
4. The service condition of Dashen bank is excellent.	Strongly disagree	82	20.7	20.7
	disagree	230	58.1	78.8
	neutral	46	11.6	90.4
	agree	18	4.5	94.9
	Strongly agree	20	5.1	100
	total	396	100	

Source Owen survey, 2021

On item 1 of table4.10 regarding too I am satisfied with the service of Dashen bank employees 35.4%of strongly disagree, 25.7%of them as disagree,1.3 % of them as neutral,32.8 %of them as

agree and the remaining 4.8 % of them as strongly agree. From the above data the majority of the respondents that is 35.4% of them as strongly disagree. This implies that the customers of Dashen bank were not satisfied the service of the employees.

On item 2 of table 4.10 regarding to in most ways the service level of Dashen bank close to my expectation 24.2% of them as strongly disagree,37.9 % of them as disagree,2.5 % of them as neutral,30.3 %of them as agree and 5.1 % of them as strongly agree. From the above table the majority of the respondents that was 37.9 % of them as disagree. These imply that the service level of Dashen bank was not closes to the customer expectation.

On item 3 of table 4. 10 regarding to .so far, I have gotten the important service I want in my entire visit to Dashen bank 40.4 % of them as strongly disagree,26.0 % of them as disagree,13.7% of them as neutral ,8.8 % of them as agree and the remaining 11.1 % of them as strongly agree. From the above data the majority of the respondent that is 40.4 % of them as strongly disagrees. This indicates that the customer has not gotten the importance service when the customer visits to the entire Dashen bank.

On item 4 of table4. 10 regarding to the service condition of Dashen bank is excellent.20.7% of them as strongly disagree,58.1 % of them as disagree,11.6 % of them as neutral,4.5 % of them as agree and the reaming 5.1 % of them as strongly agree. From the above table the majority of the respondents that was 58.1 % of them as disagree. This implies that the service conditions of Dashen bank were not an excellent.

Overall service quality: according to (Wilson, 2008) overall service quality focuses specifically on dimensions of service. Based on the overall service quality two questionnaires were distributed to three hundred ninety-six respondents and all the questionnaires were returned. The following table shows the respondents information's based on 1, highly dissatisfied,2dissatisfied,3 neutrals,4 satisfied and 5 highly satisfied

Table4. 11 responses of the respondents based on the Overall service quality.

item	valid	Frequency	percent	Cumulative percent
1.How would you rate the overall service you received	Highly dissatisfied	60	15.2	13.6
	dissatisfied	240	60.6	75.8
	neutral	2	0.5	76.3
	satisfied	54	13.6	89.9
	Highly satisfied	40	10.1	100
	total	396	100	
2. Please rate the quality of services you received.	Highly dissatisfied	30	7.6	7.6
	dissatisfied	150	37.9	45.5
	neutral	50	12.6	58.1
	satisfied	110	27.8	85.9
	Highly satisfied	56	14.1	100
	total	396	100	

Sources own survey ,2021

On item 1 of table 4.11 regarding to how would you rate the overall service you received.15.2 % of them as strongly dissatisfied,60.6 % of them as dissatisfied ,0.5% of them as neutral, 13.6 % of them as satisfied and 10.1 % of them as highly satisfied. From the above data the majority of the respondents that is 60.6 % of them as Dissatisfied. These implies that customer of the bank were not satisfied by the overall services of the bank.

On item 2 of table4. 11 regarding to Please rate the quality of service you received.7.6 % of them as highly dissatisfied,37.9 % of them as dissatisfied,12.6 % of them as neutral ,27.8 % of them as satisfied and 14.1 % of them as highly satisfied. The majority of the respondents that is 37.9 of them as dissatisfied. This implies that Dashn Bank were not gave quality services to the customer

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATION

5.1. Summary of the findings

The service quality dimensions and customer satisfaction were identified and well analyzed from dimensions of service quality, the finding results shows that customers were not satisfied with regarding to tangibility, reliability, responsiveness and waiting time service dimensions. Whereas customers were satisfied for other dimensions of service quality like confidence, communication sociability and valence. Tangibility, reliability, responsiveness and waiting time were the major factors that affect customer satisfaction. Therefore, the first questions were answered.

Confidence, communication, sociability and valence are positive relationship between service quality and customer satisfaction as per the respondent's responses. So customers are satisfied with regarding to these dimensions. Therefore, the second questions were answered.

In the data analysis part on large number of the respondents responds that they were dissatisfied regarding to the overall service quality of Dashen Bank. Therefore, the bank did not give quality service to the customers as per the responses of the respondents.

From the customer satisfaction analysis, the majority of the respondents were not satisfied in order to attain high customer satisfaction the bank should give quality services to the customers based on the overall service dimensions. Based on this the third questions were answered

5.2 Conclusions

Based on the research findings the following outcomes were drawn considering the research questions.

- Regarding to tangible service quality dimension's there were significance and strong effect on customer satisfaction. But Dashen bank did not have modern equipment and visually appealing physical facilities that can satisfy the expectation of customers. Providing service dependably and accurately determines the ability of the bank to deliver its services as promised and free from errors. However, the bank performs below the expectation of customers in providing services as promised, on the time it promises and right the first time. The bank also did not show sincere interest in solving customers' problem and there are problems on keeping records free from errors in the bank. As a whole Dashen Bank, Addis Ababa branches lack providing reliable services to their customers.
- Responsiveness is also one of the essential service quality dimensions in relation to customers' satisfaction and customers demand banks to have employees which are ready to help customers and provide prompt service. But, employees of Dashen Bank that are found in Addis Ababa have problems on responded the customer questions promptly.
- In relation to waiting time dimension of service quality it has significant relation to customer satisfaction. Thus customers expect to be given special caring and individual attention at all times from banks that can increase their satisfaction level. In the reverse the bank has problems to minimize the service waiting time of the customer's and. the employees were not able to answer customer question quickly.
- Based on the overall service quality and customer satisfaction there were a positive relationship to achieve the organizational objectives but Dashen bank customers were not satisfied by the overall service quality.

5.3. Recommendations

Based On the findings of the study the following recommendations were forwarded:

- ❖ Tangibles dimension of service quality which is more focused on the physical element of service as seen on the finding which shows customers were dissatisfied on the performance of the bank on tangibles dimension. So, managers and responsible bodies of the bank should address the problem by making their equipment's modern and their physical facilities visually appealing through periodic renovation and refurbishing and the bank should also make its printable advertising materials and statements more attractive by preparing them in clear, understandable and visually appealing manner.
- ❖ Being reliable to customers, which is the ability to perform the promised service dependably and accurately, have significant effect on satisfying customers as well as making them loyal and also it increases their reputation of customers. But the study indicates that the performance of the bank is below customers' satisfaction. in order to satisfy customers, the bank should keep its promises by telling customers the truth regarding the services it provide and the exact time on which it provides and at most it should also make records free from errors. and provide prompt service in order to satisfy the customers.
- ❖ The Reliability, Responsiveness and waiting time having direct and strong relationship with customer satisfaction. But still below the satisfactory level. Thus, managers of the bank should improve the employees' knowledge, behavior and make them to be trusted by customers (this needs hiring competent staff, providing periodic and continuous training) and also managers should improve the courtesy given to customers by trying to improve hospitality given by employees through training.
- ❖ In our current environment service preference of customers and their demands keeps on changing at a rapid speed and the bank should operate proactively in meeting its customer needs and preferences. Accordingly, the bank should be customer centric and management's focus area should emanate from the customer's need.
- ❖ The customer level satisfaction result showed that 58.1% of the respondents disagree with the service provided by Dashen bank. Therefore, the bank should exert its maximum effort to change this result for customers are key divers of its performance.

- ❖ The bank should work on the overall service quality dimension's in order to improve and maintain its customer satisfaction
- ❖ In general, the findings of the paper indicate that the bank performed below the expectation of its customers on the service quality dimensions. Therefore, the bank should give greater attention to improve its service quality and satisfy its customers by meeting or exceeding customers expectation through assessing and improving the gaps on all the service quality dimensions, focuses on the customer interest and employing other necessary strategies which will result in reputation of purchase, word of mouth and customer loyalty that helps the bank to stay competitive in the industry and increase its market share and profit.

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APPENDIX I

SERVEY QUESTIONNAIRES

Dear Participants,

This questioner is designed to gather information about assessment of service quality and customer satisfaction in commercial bank (the case of Dashen bank sc). All responses will be used to conduct a study for the partial fulfillment of master's thesis in business management general (MBA) at St Mary's universities. I would like to assure you that you will be guaranteed anonymity as I do not ask your name here and your response will not use for any other purposes other than the intended purpose. Besides, these questioners should only take about 10 minutes of your time. Your genuine questioner's response is highly valuable for the achievement of the objectives of this research.

Thank you in advance for your cooperation for answering.

Esubalew Mengaw

Phone no +904593448/942583749

General

Instruction

- Do not write your name in any part of the questionnaire
- Your frank response is vital for the success of the study
- Put a “ ✓ ” mark on your choice

I. Demographic information about the respondents.

Direction: Please put a check mark (✓) on the appropriate box.

1. Gender:

MALE FEMALE

2. Ages:

18-30 years 31-40 Years 41-50 and above 51 Years

3. Marital statuses:

Single married divorced widowed

4. Educational statuses:

Diploma First degree Master PhD and others

II. Please tick the number that you feel most appropriate for each feature on the left to say a bank is satisfactory on the service it provides on a scale of the point where 1= highly disagree 2= Disagree 3= Neutral 4= Agree and 5= strongly agree.

No	Service Quality dimensions	1	2	3	4	5
	Tangibles					
1	DASHEN Bank (DB) should have modern looking equipment.					
2	The front desk was visually appealing					
3	Dashen Bank facilitates and designs make customer feel comfortable.					
4	Employees at Dashen Bank are neat in their appearance.					
	Reliability					
5	When Dashen Bank staff promise to do something by a certain time, they do so.					
6	Dashen Bank employees who give customer personal attention.					
7	Dashen Bank insists on error-free records.					

8	Dashen Bank should provide the service at the time they promise to do				
9	The Employees delivering the service are neat, disciplined and professional.				
	Responsiveness				
10	Employees responded promptly to my request.				
11	.There are always adequate number of employees to respond to your needs at the branch of Dashen bank				
13	Dashen bank employees are always helpful.				
	confidence				
14	The behavior of employees in Dashen Bank sc should create confidence in customers.				
15	Employees of Dashen bank should be consistently polite and respectful. With customers.				
16	Dashen Bank employees can provide accurate services to the customer.				
17	Employees of Dashen bank should have the knowledge to answer customers' questions				
	communication				
18	I received undivided attention at the front desk				
19	The employees tried to find out my particular needs				
20	Employees anticipated my needs.				
21	Charges on my account were clearly explained.				
	sociability				
22	I was provided with opportunities for social interaction				
23	I felt a sense of belonging with other customers.				
24	I made social contacts				
	VALENCE				
25	When I left, I felt that I have got what I want.				
26	When I left, I felt that I have got what I wanted.				
27	I would evaluate the outcomes of the service favorably.				
	Waiting time				
28	The waiting time for the service was reasonable.				
29	Dashen bank employees tried to minimize my waiting time.				
30	The employees of Dashen bank understood that waiting time is				
31	Dashen bank employees provided services for me punctually.				

CUSTOMER SATISFACTION						
32	I am satisfied with the service of Dashen bank sc					
33	In most ways the service level of Dashen bank close to my expectation					
34	So far I have gotten the important service I want in my entire visit to Dashen bank.					
35	The service condition of Dashen banks is excellent.					
	Overall service quality (1, highly dissatisfied, 2 dissatisfied, 3 neutral					
	4, satisfied 5 highly satisfied					
36	How would you rate the overall service you received?					
37	Please rate the quality of service you received:					

Thank You for Taking your Time to Fill This Questionnaire!!!

APPENDIX II

የ አገልግሎት ጥራትና የ ደንበኛን እርካታ የሚያጠና መጠይቅ

ለዳሽን ደንበኛ ለሆኑ የቀረበ መጠይቅ

ወደ የዳሽን ባንክ ደንበኞች ጥናቱን የምሰራወ በዳሽን ባንክ የአገልግሎት ጥራትና የደንበኛን እርካታ በተመለከተ በቢዝነስ አስተዳደርዲግሪ ቅድመ ማሟያ ነዉ። ስለሆነም ጊዜ ሰጥተወ በመጠይቁ የተቀመጡ ጥያቄዎችን እንዲመልሱ በትህትና እጠይቃለሁ። ከመጠይቁ ለሚገኙ ማንኛዉም መረጃዎች ሚስጢራዊነቱ የተጠበቀ ነዉ። የሚሰጡት ታላማኒ መረጃ ለጥናቱ ዉጤታማነት ከፍተኛ አስተዋጽኦ አለዉ።

ክፍልአንድ፡

1.ጾታ

ወንድ ሴት

2.ዕድሜ

18-30 31 — 40 41 --- 50 ከ51 አመት በላይ

3.የጋብቻ ሁኔታ

ያላገባ ያገባ አግብቶ የፈታ ባላቸው የሞተባቸው

4. የትምህርት ሁኔታ

ዲፕሎማ የመጀመሪያ ዲግሪ ማስተር ዲግሪ የዶክትሬት ዲግሪ ሌላ

ክፍል ሁለት፡

የአገልግሎት ጥራትን የሚመለከቱ መጠይቆች

ማሳሰቢያ፡ የዚህ መጠይቅ ክፍል የዳሽን ባንክ የአገልግሎት ጥራትና የደንበኛን እርካታ የሚያተኩር ሲሆን ምላሽዎን በሰጥን ውስጥ በተቀመጡ ቁጥሮች ላይ የራዎት (“✓”) ምልክት በመጠቀም ይግለጹ።

1. በጣም አልስማማም፣ 2. አልስማማም፣ 3. ገልለተኛ፣ 4. እስማማለሁ ና 5. በጣም እስማማለሁ

የአገልግሎት ጥራት አቅጣጫዎች	1	2	3	4	5
I. ተጨባጭነት					
1. ዳሽን ባንክ ዘመናዊ ቁሳቁሶች እና ቴክኖሎጂዎች አሉት					
2 የዳሽን ባንክ ደንበኞች በግልጽ በሚታይ አገልግሎት አሰጣጥ ይረካሉ፡					
3. የዳሽን ባንክ አገልግሎት መስጫ ቁሳቁስ ና ቴክኖሎጂዎች ከሚሰጠው አገልግሎት አይነት ጋር ይሄዳሉ፡					
4. የዳሽን ባንክ ሰራተኞች አለባበስ ትክክልና እንከን የማይወጣለት ነው።					

ተአማኒነት					
5.የዳሽን ባንክ ሰራተኞች ቃል በገቡበት ጊዜ አገልግሎትን ይሰጣሉ።					
6.የዳሽን ባንክ ሰራተኞች ችግሮችን ለመፍታት ተአማኒና ተነሳሽነት አላቸው።					
7.የዳሽን ባንክ ሰራተኞች ከስህተት የጸዳ አገልግሎት ይሰጣሉ።	/				
8.የዳሽን ባንክ ሰራተኞች አገልግሎቶችን በተፈለገው ጊዜ ይሰጣሉ።					
9.የዳሽን ባንክ ሰራተኞች የ አገልግሎት አሰጣጥ ሙያዊ እና በስነምግባር የተላበሱ ናቸው።					
ሀላፊነት					
10.ዳሽን ባንክ በቅርን ጫፎቹ ሁል ጊዜ የደንበኞቹን ፍላጎት ለሚሟሟላት የሚመደበው የሰው ሀይል መጠን በቂ ነው።					
11.የዳሽን ባንክ ሰራተኞች አገልግሎት የሚያገኙበትን ትክክለኛ ቀጠሮ ይሰጣሉ።					
12.የዳሽን ባንክ ሰራተኞች በቀጠራዎች ጊዜ አገልግሎት አግኝተዋል።					
13.የዳሽን ባንክ ሰራተኞች ሁልጊዜ ለማገዝ ዝግጁ ናቸው።					
በራሰ መተማመን					
14. የዳሽን ባንክ ሰራተኞች ስነምግባር በደንበኞች ዘነድ መተማመንን ይፈጥራ።					
15.የዳሽን ባንክ ሰራተኞች ሁል ጊዜ ትክክለኛ አገልግሎት ይሰጣሉ።					
16.የዳሽን ባንክ ሰራተኞች ከስህተት የጸዳ አገልግሎት ይሰጣሉ።					
17.የዳሽን ባንክ ሰራተኞች ለደንበኞች ጥያቄ ምላሽ ለመስጠት የሚያስችል እዉቀት አላቸው።					
ግንኙነትን በተመለተ					
18.የዳሽን ባንክ ሰራተኞች ለእያንዳንዱ ደንበኛ ትኩረት ይሰጣሉ።					

19.የዳሽን ባንክ ሰራተኞች የግል ፍላጎትዎን ይረዳሉ።					
20.የዳሽን ባንክ ሰራተኞች በተለየ መልኩ ለኔ ትኩረት ይሰጣሉ።					
21.ለማንኛውም አይነት የአገልግሎት ክፍያ ሲኖር ከአካዉንቴ ለመቀነስ በግልጽ ይነግሩኛል።					
ማህበራዊ ግንኙነትን በተመለከተ					
22.ማህበራዊ ግንኙነት በማድረግ ተጠቃሚ ሁኛለሁ።					
23. ከ ሌሎች ደንበኞች ጋር የኔነት ስሜት ይሰማኛል።					
24. ከ ሌሎች ደንበኞች ጋር ማህበራዊ ግንኙነት አለኝ።					
ሻሌንስ					
25.አገልግሎት ተጠቅሜ ስዎጣ የፈለኩትን አገልግሎት እዳገኘሁ ይሰማኛል።					
26.አገልግሎት ለማግኘት በቆየሁባቸዉ ቅርንጫፎች ሁሉ ጥሩ ልምድ እዳገኘሁ ይሰማኛል።					
27.የአገልግሎት አሰጣጡን ዉጤት በአዎንታዊ መንገድ ገምግሜዉአለሁ።					
አገልግሎት ለማግኘት የወሰደበዎትን ጊዜ በተመለከተ					
28.አገልግሎቱን ለማግኘት የቆየበዎት ጊዜ ምክንያታዊ ነዉ					
29.የዳሽን ባንክ ሰራተኞች አገልግሎት ለመስጠት የሚዎስደዉን ጊዜ ለመቀነስ ጥረት ያደረጋሉ።					
30.የዳሽን ባንክ ሰራተኞች ለ ደንበኛች አገልግሎት የሚዎስደዉን የጊዜ ቆይታ ለደንበኛዉ ጠቀሜታ መሆኑን ይረዳሉ።					
31.የዳሽን ባንክ ሰራተኞች ሁል ጊዜ ቅን ናቸዉ።					
የደንበኞች አገልግሎት እርካታን በተመለከተ					
32.በዳሽን ባንክ አገልግሎቶች ሙሉ ለሙሉ ደስተኛ ነዎት።					
33.በአብዛሃኛዉ የዳሽን ባንክ አገልግሎት አሰጣጥ እኔ እንደምጠብቀዉ ነዉ።					
34.በዳሽን ባንክ ቅርንጫፎች ለመጠቀም በሄዱበት ሁሉ የሚፈልጉትን አገልግሎት አገኝተዋል።					

35.የዳሽን ባንክ አገልግሎት አሰጣጥ እጅግ በጣም ጥሩ ነዉ ::					
አጠቃላይ የአገልግሎትጥራትአይነቶች(1 በጣም አረካሁም ::2 በጣም እረክቻለሁ:: 3 ገለልተኛ:: 4 እረክቻለሁ:: 5 በጣምእረክቻለሁ::)	1	2	3	4	5
36.በአጠቃላይ ያገኙትን አገልግሎት እንዴት ይመዘኑታል?					
37.እባክዎ ያገኙትን አገልግሎት ከጥራት አንጻር ይመዘኑ::					

ጊዜዎን ሰጥተው መጠይቁን ስለሞሉ አመሰግናለሁ!!!