



ST. MARY'S UNIVERSITY

**THE EFFECT OF SERVICE QUALITY DIMENSIONS ON CUSTOMER
SATISFCATION IN CASE OF AWASH BANK**

BY:

EMEBET ADUGNA

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION IN ST. MARY'S
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ST. MARY'S UNIVERSITY
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Endorsement

This thesis entitled, “The effects of Service Quality Dimensions on Customer Satisfaction in the case of Awash Bank”, has been submitted to St. Marry University, for examination with my approval as a University advisor.

Research Advisor: Getie Andualem (PhD)

Signature _____

Date: _____

Declaration

I, Emebet Adugna declare that this work entitled “The effects of Service Quality Dimensions on Customer Satisfaction in the case of Awash Bank”, is outcome of my own effort and study and that all sources of materials used for the study have been duly acknowledged. I have produced it independently except for the guidance and suggestion of the Research Advisor. This study has not been submitted for any degree in this University or any other University. It is offered for the partial fulfillment of the degree of MA in Business Administration [MBA].

By: Emebet Adugna

Signature_____

Date_____

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Abstract

The purpose of this study is the effect of Service Quality Dimensions on Customer Satisfaction in the case of Awash Bank. descriptive and explanatory research design was employed by using quantitative research approach to assess the service quality dimensions and their impacts on customer satisfaction. The researcher used questionnaire method to gather the primary data from the customers of the two main branches of awash bank (finfine and lagahar) The questioner was distributed for 230 and 229 respondents returns the filled questioners. The independent variable that services quality of the banks is measured by using the five service quality dimensions including tangibility, reliability, responsibility, assurance and empathy and while customer satisfaction is considered for dependent variable. The regression output briefly shows that there was a statistically weighty link between service quality dimensions and customer satisfaction which is more sustained by R2 result explaining that the dependent variable is explained more than 80% by the five service quality dimensions. Assurance dimension takes the highest fraction in influencing customer satisfaction followed by reliability, tangibility, responsiveness and empathy. As customer expectations are changing over time, bank managers are advised to measure their customer expectation against the actual performance regularly and handle complaints timely and effectively.

Key Words: Service Quality, Customer Satisfaction

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CHAPTER ONE INTRODUCTION

1.1 Background of the Study

Now a day, marketing is one of a dynamic discipline in the area of business management. It deals with marketing both physical products and services. The focus of service marketing is selling or delivering quality services for the customers in effective and efficient manner. As competition becomes more intense and environmental factors become more hostile, the concern for service quality grows. As a result, service quality is becoming an approach to manage business processes in order to ensure full satisfaction of customers which will help to increase competitiveness and effectiveness of the service business. If service quality is a key factor to meet customer satisfaction and it becomes the cornerstone of marketing strategy, the service marketer must have the means to measure it. The most popular measure of service quality is SERVQUAL, it is an instrument developed by Parasuraman, Valarie Zeithami and Lonard Berry in 1988. Which is based on a set of five dimensions which have been consistently ranked by customers to be most important for service quality, which involve five dimensions of service quality, namely Reliability, Responsiveness, Empathy, Assurance, and Tangibles. In other word SERVQUAL is designed to measure service quality as perceived by the customers.

The service sectors have high contribution to the Ethiopian economy. Banking sector is one service sector that provides financial service for the user and contributes to the country service sector development. Accordingly, many private banks have already been established and their number is increasing from year to year. Due to this fact there is a fierce competition among banks has come to exist and will exist in the future.

Since all banks render almost the same types of services for their customers', banks can differentiate themselves from competitors by providing high quality service than their competitors to satisfy their customers. However, service providers are not in position to understand the relationship of service quality and customer satisfaction. So to survive in the competitive banking industry, bank employee need to know the quality of their service from customers perspectives and which service quality dimensions more affect customer satisfaction. Researchers that use the SERVQUAL model to measure service quality have different argument regarding to which service quality dimensions was affect customer satisfaction.

1.2 Statement of the Problem

Service quality is one of the critical factors that influence the competitiveness of an organization and also key to long-term business success (Zeithaml, et al., 1996). Particularly, service quality is essential in the banking services context because it provides high level of customer satisfaction, and hence it becomes a key to competitive advantage (Ahmossawi, 2001). In the financial service sector, particularly banks compete in the marketplace with generally undifferentiated products; therefore service quality becomes a primary competitive weapon (Stafford, 1996). The banking industry is highly competitive; banks do not only compete among each other; but also with non-banks and other financial institutions both local and foreign (Kaynak and Kucukemiroglu, 1992).

Now a day in Ethiopia, financial institutions like microfinance institutions would snatch a high portion of market from the banking sector as they are aggressively mobilizing deposits from the public at large. Thus, banks need to differentiate themselves from competitors merely by providing high quality service and having good relationship with customers than their competitors in more effective and efficient manner. Otherwise, any bank that fails to surpass customer expectations and meet customer satisfaction will not be able to compete with other banks.

According to Rashid, et al., (2011), various strategies are formulated to retain customers and the key of it is to increase the service quality level. As a result, if customers like the service quality, their satisfaction level will improve and banks will be able to maintain stable customer base. This also leads the bank not only to retain their customers rather to get the customer's positive word of mouth which make easy to capture the minds of potential customers.

Therefore, service quality has proved to be an essential ingredient to convince customers to choose one bank over another. Many banks have realized that maintaining service excellence on a consistent basis is imperative if they are to gain customer heart.

However, even though it is vital and considered as fundamental course of action to survive as well as to be successful in the competitive banking industry, formal research has not been done in this area specific to assessing the difference between the customer's expectation and perception level of actual performance toward the banking services. Measure of scale) thus adding to the diagnostic power of the service quality scale. Even the developers of performance-only scale

were cognizant of this fact and did not suggest that it is unnecessary to measure customer expectations in service quality research (Cronin and Taylor, 1992). This gives special reference for the newly opened private banks since such banks need to measure the difference of the customer expectation and perceived range of attitudes toward the actual performance of their service quality. So that to make adjustment and get competitive advantage over competitors. Above all, the major aim of the study was to evaluate all indicators of Parasuraman model of service quality dimensions in the context of customers selected from Awash bank.

1.3 Objectives of the Study

1.3.1 General objectives of the Study

The general objective of the study is to assess the effect of service quality dimensions on customer satisfaction in the case of Awash Bank.

1.3.2. Specific Objectives of the Study

In addition to the above general objective, the specific objectives are:-

- To assess the effect of tangibility of on the satisfaction of customers.
- To examine the effect of reliability on the satisfaction of customers.
- To find out the effect of assurance on the satisfaction of customers.
- To assess the effect of empathy on the satisfaction of customers.
- To assess the effect of responsiveness on the satisfaction of customers.

1.4 Research Hypothesis

The following hypotheses were developed:

- H1: service tangibility has a positive and significant effect on customer satisfaction
- H2: service reliability has a positive and significant effect on customer satisfaction.
- H3: service assurance has a positive and significant effect on customer satisfaction.
- H4: service empathy has a positive and significant effect on customer satisfaction.
- H5: service responsiveness has a positive and significant effect on customer satisfaction.

1.5 Significance of the study

This study is very much significant for the managers of the bank, for the researcher and for those interested to do further study in the area. For the bank managers, it is a good indicator to identify the weakness of the bank related to the quality of service and to take corrective actions to satisfy their customers. It also helps them to know the gap between management's perception of service quality and that of their customers. For the researcher, the study will help to apply the theoretical knowledge to solve the problem in the existing world. In addition to the above significance, the study will help for anyone who needs to undertake further study in this area as setting information.

1.6 Scope of the Study

The scope of the study is limited to customers who have an account in two main branches of Awash Bank, finfine branch which is located at the head office of the bank around Biherawi and legehar branch which is located at legehar by distributing questionnaires which takes one week to collect the respondents answer from march 17 to march 24/2021. The study examines the effects of service quality dimensions on customer satisfaction merely from customers' perspective.

1.7 Limitation of the Study

The study did not take into account the potential differences in customers because the major problem that hinders the researcher is to get demographic data of the respondents is not easily available and rather it's merely acquired from the respondents. Furthermore, the questionnaire is long which facilitates the reasons those customers not to respond the questionnaires timely by completing all the questions raised.

1.8 Organization of the Paper

This research is organized into five chapters. Chapter one contains background of the study, statement of the problem, research questions, hypothesis of the study, research objectives, significance of the study, scope and limitations of the study.

Chapter two deals with related literature review informing the reader of what is already known in this area of study. Chapter three discusses the methodology employed in the study, including, research design, sample size and sampling technique, data source and collection method, procedure of data collection, method of data analysis and model specification. Chapter four is about data analysis and interpretation of results finally chapter five contains conclusions, recommendations for stakeholders and directions for future researches.

CHAPTER TWO

REVIEW OF RELATED LITRATURE

2.1. Service Quality and Customer Satisfaction

In this section the researcher first presents the definition of related terms specific to the area of service quality dimensions and customer satisfaction and it's followed by the empirical investigation that are most relevant and specific to this area of study. Finally, the researcher develops conceptual framework of the study.

Service quality is a significant determinant of customer satisfaction and service quality was the basic factor that affects customer satisfaction. Therefore, high quality service is an increasingly important weapon to survive, the higher service quality was, and the higher customer satisfaction was. If customers like the service quality, their satisfaction level will improve and banks will be able to maintain stable customer base (Rashid et al.,2011).

Zeitham et al., (1988) developed a service research instrument called "SERVQUAL" this model is based on the premises by which customers can evaluate a firm's service quality through comparing their perception of its service and with their own expectations. SERVQUAL is seen as a generic measurement tool that can be applied across a broad spectrum of service industries. There are 22 perception items and expectation items that are reflecting the five dimensions of service quality. Respondents complete a series of scales that measure their expectation of companies in a particular industry in a wide area of service characteristics. They also discuss that when perceived performance ratings are lower than expectations, it is a sign of poor quality and reverse indicate good quality.

Parasuraman et al., (1988) says that in service and retail business, SERVQUAL is a multi-item

scale which is developed to assess customer perceptions of service quality but originally it is developed from GAP model.

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

2.2 Dimensions of Service Quality

Parasuraman et al., (1985) identified ten dimensions of service quality (e.g. credibility, security, accessibility, communication, understanding the consumer, tangibles, reliability, responsiveness, competence and courtesy). According to Jayaraman et al., (2010), SERVQUAL model is effective model to measure customer satisfaction in the retail banking. Managers from various banks should continuously measure and improve the level of customer satisfaction using the SERVQUAL model in order to maintain competitive in the market place.

Parasuraman et al., (1988) consolidated the above ten dimensions into five broad dimensions that are shown along with their definitions as follows;

- **Tangibles:** physical facilities, equipment and appearance of personnel. Moreover, Ananth et al., (2011) referred tangibility dimension in their study of private sector banks as modern looking equipment, physical facility, employees are well dressed and materials are visually appealing.
- **Reliability:** ability to perform the promised service dependably and accurately; Reliability is a significant factor of product quality in addition to good personal service, staff attitude, knowledge and skills (Walker 1990). It is found that service reliability is core to most customers and managers should use every opportunity to build

a “do-it –right-first” attitude because it helps a lot in it.(Berry et al,1990)

- **Assurance:** knowledge and courtesy of employees and their ability to convey trust and confidence; According to Sadek et al., (2010), in British banks assurance means the polite and friendly staff, provision of financial advice, interior comfort, eases of access to account information and knowledgeable and experienced management team. In addition, Parasuraman et al., (1988) found that assurance is an important factor of service quality next to reliability and responsiveness towards customer satisfaction.
- **Empathy:** Parasuraman et al., (1988) defined empathy as caring, individualized attention the firm provides for its customers. Jabnoun et al., (2003) found that bank customers believed empathy as an essential factor of service quality.
- **Responsiveness:** Refers willingness to help customers and provide prompt service; According to Parasuraman et al., (1988), responsiveness is willingness to help customers and provide prompt service. Responsiveness is likely to have an important and positive effect on customer satisfaction (Jun & Cai, 2001; Diaz & Ruiz, 2002; Joseph et al., 2005; Glaveli et al.,2006).

According to Mohammad et al., (2011), the five dimensions of service quality have significant influence on customer satisfaction. These dimensions include tangibles, reliability, responsiveness, assurance, and empathy. Moreover, our findings show that service quality is an important antecedent of customer satisfaction. This finding reinforces the need for banks managers to place an emphasis on the five dimensions of service quality to satisfy their customers.

2.3. Overview of SERVQUAL and SERVPERF Scale of Measurement

A number of measures have been proposed in the past to determine customer expectations, customer perceptions and overall satisfactions in service industries but the two most prominent scales forming the genesis for service quality assessment in different service sectors are SERVQUAL and SERVPERF. Despite the criticism, SERVQUAL has been widely used in various contexts throughout other studies. The SERVQUAL instrument has been widely used because it provides a basic skeleton which can be adapted or supplemented to fit the characteristics or specific research needs of a particular organization (Parasuraman et al., 1988). In addition, the SERVQUAL model has been the major generic model used to measure and manage service quality across different service settings and various cultural backgrounds and is valued by different academicians and practitioners.

In another empirical work, Parasuraman et al., (1994) refined SERVQUAL's structure to embody not only the discordance between perceived service and desired service, but also the discrepancy between perceived service and adequate service.

While, the role of expectations and its inclusion in the SERVQUAL measuring instrument is a cause and major concern for SERVPERF model. However, the incorporation of expectation scores provides richer information than that provided.

By the perception-only scores (i.e. SERVPERF measure of scale) thus adding to the diagnostic power of the service quality scale. Even the developers of performance- only scale were cognizant of this fact and did not suggest that it is unnecessary to measure customer expectations in service quality research (Joseph et al., 1992). These authors state that when somebody is called to evaluate the perception, she or he in their own mind has already considered the personal past expectation of the service, thus the evaluation of the perception already contains the expectation.

However, asking and knowing the customer's expectation is the key to a successful customer service as the idea is useful to create, deliver and communicate superior value. In fact the service offer should answer to the needs and demands of customers. Understanding customers are necessary not only because of their effect on marketing decisions but because customers' activities influence the entire organization.

Along the lines, banks are greatly dependent upon their customers. If they do not try to capture and know the customers expectation prior to development of customer dissatisfaction, they could lose their customers as well as businesses. Therefore, without customers banks would not exist and their purpose is to fulfill the needs of the customers. Since, the customer makes it possible to achieve their business aims.

Furthermore, the use of a SERVPERF scale is justified by reducing the dynamic character of the client's expectations and by the greater effort required by the respondents to complete two questionnaires, one prior using the services (i.e. expectations) and another post reduce the number of respondents willing to respond their genuine feedback merely about the actual service offered by the banks. The SERVPERF scale is found to be superior and more effective in dropping the number of items to be measured by half 22 items in contrast to SERVQUAL's 44 items. But in terms of diagnostic ability, the SERVQUAL scale that emerges as a clear winner since it necessitate a direct comparison of performance perceptions with customer expectations, which later provides a more pragmatic diagnosis of service quality short falls for managers of banks so that to identify weaknesses and conduct the correct measure that boosts service quality improvement. Especially in the event of time and resource constraints, the SERVQUAL scale is able to direct managerial attention to service areas which are critically deficient from the customer's viewpoint and require immediate attention.

In conclusion, no doubt the SERVQUAL scale entails greater data collection work which may result in customers losing their motivation to answer correctly (Shadin, 2006). But it can be eased out by employing direct rather than computed expectation disconfirmation measures. This can be done by asking customers to the extreme freedom and more time whereby they report their perception and expectation scores separately as it is required under the SERVQUAL scale.

2.4. What Managers can do to Improve Service Quality?

Delivering excellent service is a winning strategy. Quality service sustains customers' confidence and is essential for a competitive advantage of any company. Yet many companies are struggling to improve service, wasting money on ill-conceived service programs and undermining credibility with management rhetoric not backed up with action. There are ten guidelines to help managers chart a service-improvement strategy for their organizations (Berry et al, 1994).

A. Listening to Customers

Quality is defined by the customer. Conformance to company specifications is not quality; conformance to the customer's specifications is. Spending wisely to improve service comes from continuous learning about the expectations and perceptions of customers and noncustomers.

Customer research reveals the strengths and weaknesses of a company's service from the perspective of those who have experienced it. Noncustomer research reveals how competitors perform on service and provides a basis for comparison. Important expectations for the service that competitors fulfill better offer an agenda for action. Companies need to install an on-going service research process that provides timely, relevant trend data that managers become accustomed to using in decision making. Companies need to build a service quality information system, not just do a study. Conducting a service quality study is analogous to taking a snapshot. Deeper insight and a sense for the pattern of change come from a continuing series of snapshots

taken from many angles (Berry et al.,1994).

➤ **Reliability**

Reliability is the ability of the company to perform the promised service dependably and accurately without errors (Schroeder, 2007). Also Reliability is the core of quality service. Little else matters to customers when a service is unreliable. When a firm makes frequent mistakes in delivery, when it doesn't keep its promises, customers lose confidence in the firm's ability to do what it promises dependably and accurately. Friendliness from the staff and sincere apologies do not compensate for unreliable service. Although most customers appreciate an apology, the apology does not erase the memory of that service. If a pattern of service failure develops, customers conclude the firm cannot be counted on, friendly and apologetic or not (Barry et al., 1994).

➤ **Basic Service**

In addition to Reliability, service customers want the basics—they expect fundamentals, not fanciness; performance, not empty promises. The services delivery should at least be above their acceptable services. Basic services are the minimum requirements a service provides should deliver to meet the customers' desired service level (Berry et al., 1994).

➤ **Service Design**

Reliably delivering the basic service customers expect depends in part on how well various elements function together in a service system. These elements include the people who perform the specific services in the service chain, the equipment that supports these performances, and the physical environment in which the services are performed. Design flaws in any part of a service system can reduce quality. It is tempting to blame poor quality on the people delivering service but frequently the real culprit is poor service system design. Service mapping is one way

to improve service system design. A service map is a visual definition of a service system, displaying each sub-process in the system in the sequence in which it appears. In effect, the service map depicts the chronology and pattern of performances that make up a service. If drawn explicitly, it answers the questions: "What is the service?" and "How does it work?" (Berry et al., 1994).

➤ **Recovery**

Service encounters are moment of truth or interaction between a customer or potential customers and an organization (Zelthmal et al., 2006). While these moments of interaction provide an opportunity for firms to satisfy and even to delight the customers, there likewise is an opportunity to disappoint the customer. This happens when customers perception of initial service delivery behaviour falling below the customer's expectation, or "Zone of tolerance" (Zelthmal et al., 2006). The impact of active recovery strategies on a company's revenue and profitability is dramatic (Bamford et al., 2005). Service recovery involves the actions taken by an organization in response to a service failure presenting another and perhaps even more critical moment of truth, in which the company can not only satisfy and retain its customers, but it can even delight them with its effort. In this sense service recovery involves a wider set of activities than mere complaint handling (Holloway et. al., 2009). In such cases, the consumer may be unable or unwilling to complain, the service personnel may acknowledge the failure before customer initiates (Zelthmal et al.,2006).

Many dissatisfied customers do not complain directly to the company-to avoid a confrontation, or because they perceive no convenient way to complain, or do not believe complaining will do much good.

B. Encourage customers to complain and make it easy for them to do so.

Managers who wish to improve problem-resolution service must overcome the common customer perception that companies don't really care when things go wrong. Many firms rely exclusively on reactive recovery strategies in which customers must initiate contact.

Comment cards available in the service facility and toll-free telephone numbers are examples of reactive systems. These approaches are useful but they preclude customers unwilling to take the first step. Thus, proactive strategies, in which the company makes the first contact, should be considered.

C. Respond quickly and personally.

Companies often take too long to respond to unhappy customers, and then respond impersonally. By responding quickly, a firm conveys a sense of urgency. Quick response demonstrates that the customer's concern is the company's concern. By responding personally, with a telephone call or a visit, the firm creates an opportunity for dialogue with the customer-an opportunity to listen, ask questions, explain, apologize, and provide an appropriate remedy.

D. Develop a problem resolution system.

Service employees need specific training on how to deal with angry customers and how to help customers solve service problems. In some cases, they need access to information systems that will tell them more about the customer, the situation causing the problem, and possible solutions (Berry et al., 1994).

E. Encourage customers to complain and make it easy for them to do so.

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F. Surprising Customers.

Customers judge the dimensions of Responsiveness, Assurance, Empathy and Tangibles during the service delivery process; hence, these are process dimensions (Zelthmal et al., 2006). Reliability, judged following the service, is an outcome dimension. Although Reliability is the most important dimension in meeting customers' service expectations, the process dimensions- especially Assurance, Responsiveness, and Empathy-are most important in exceeding them. Companies are supposed to be reliable; they are supposed to provide the service they promise to provide. Thus, it is difficult for firms to exceed customers' expectations by being reliable. The process dimensions of service, however, provide the opportunity to surprise customers with uncommon swiftness, grace, courtesy, competence, commitment, or understanding. The opportunity is present to go beyond what is expected. In effect, exceeding customers' expectations requires the element of surprise, and the best opportunity for surprising customers is when service providers and customers interact (Berry et al.,1994).

G. Fair Play

Customers expect service companies to treat them fairly and become resentful and mistrustful when they perceive otherwise. Fairness underlies all the customers' expectations. Customer expect service companies to keep their promises (reliability), to offer honest communication materials and clean, comfortable facilities (Tangibles), to provide prompt service (Responsiveness), to be competent and courteous (Assurance), and to provide caring, individualized attention (Empathy).

Fairness is not a separate dimension of service but, rather, touches the very essence of what customers expect. The intangibility of services heightens customers' sensitivity to fairness issues. Because services are performances rather than objects, they are difficult for customers to evaluate prior to purchase.

Customers cannot try on services for fit and feel; there are no tires to kick such as in buying an automobile. Customers usually must buy the service to actually experience it. Thus, they must trust a service company to deliver on its promises and conduct itself honorably (Berry et al.,1994).

H. Teamwork

Teamwork is often seen in the academic literature as a means of supporting willingness to deliver service quality (Parasuraman et al., 1992). Having many customers to serve, like on a full airline flight or in a busy bank office, can be mentally and physically exhausting. Control over the service is often dispersed among different organizational units that function without cooperation, frustrating contact employees' ability to effectively serve their customers. It is common for employees to be so stressed by the service role that they become less caring, less sensitive, and less eager to please. The presence of service "teammates" is an important dynamic in sustaining servers' motivation to serve. Thus, effective team work tends to develop capabilities for delivering a high level of service quality (Ueno, 2008) Co-workers who support each other and achieve together can be an antidote to service burnout. Team involvement can be rejuvenating, inspirational, and fun.

I. Employees Research

Employee research is as important to service improvement as customer research, for three reasons.

First, employees are themselves customers of internal service, and thus are the only people who can assess internal service quality. Because internal service quality affects external service quality, measuring internal service quality is essential.

Second, employees can offer insight into conditions that reduce service quality in the organization. Employees experience the company's service delivery system day after day. They see more than customers see and they see it from a different angle. Employee research helps reveal why service problems occur, and what companies might do to solve these problems.

Third, employee research serves as an early-warning system. Because of employees' more intensive exposure to the service delivery system, they often see the system breaking down before customers do (Berry et al., 1994).

J. Management Commitment/Servant Leadership

Delivering excellent service requires a special form of leadership/management commitment which is also referred as "servant leadership" by Parasuraman et al., (1994). According to the authors, Servant leaders serve the servers, inspiring and enabling them to achieve. Such leaders fundamentally believe in the capacity of people to achieve, viewing their own role as setting a direction and a standard of excellence, and giving people the tools and freedom to perform their task. Empowerment of front-line staff could be fundamental to achieving and improving the level of service quality. Nevertheless, empowerment of front-line staff has both Positive and negative outcomes (Ueno, 2008). But still it is possible to achieve a high level of service quality form medium degree of empowerment.

2.5. Empirical Study

In fact that, the model developed in the context of one nation may not be necessarily applicable in other nations as the institutional, economic and socio- cultural factors may different from region to region or from one sector to another within the same region. This section briefly shows some of the research outputs/results related to specific this area of study.

2.5.1 The Impact of service quality in customer satisfaction

This empirical section briefly stated some of the research findings in the following manner. Since different studies have different conclusions regarding which dimension affect more customer satisfaction. Among these, study conducted in Jordan by Rashid et al., (2011) said that among the various dimensions of service quality, Assurance was especially significant in fostering satisfaction for the customers of Jordanian commercial banks. It is apparent that focusing on delivering high quality services, and improve service quality effectively is critical for customer satisfaction. While study conducted in India by Usha et. al., (2009) said that among the five dimensions of service quality, nature of service transactions greatly depends on the physical layout of the workplace i.e. tangibility. Common complaints regarding service escape include inability to concentrate on work because of noise and distraction, lack of privacy, poorly arranged work spaces, discomfort in temperature, lighting and ventilation. These tangible cues impact on how customers view a service firm. Customers in banks prefer those services which have comfortable and convenient physical evidence, planned layout and well- managed queues.

According to a study conducted by Niveen et al., (2013), the quality perception of bank customers in Egypt and the differences in relative importance they attach to the various quality dimensions using the SERVQUAL model. SERVQUAL appears to be a reliable scale to measure banking service quality, and provide a useful diagnostic role to play in assessing and monitoring service quality in banks. The research finding on Customer Satisfaction in the Egyptian banking services is significantly affected by Reliability, Empathy, Assurance and Responsiveness.

2.6 .The Conceptual Frame Work of the study

Based on previous research outcomes, the researcher developed the following conceptual frame work to find out the statistically significant and positive relationship between independent variable and dependent variable. Independent variable is service quality i.e. the five dimensions (tangibility, assurance, empathy, reliability and responsiveness) while, the dependent variable is customer satisfaction.

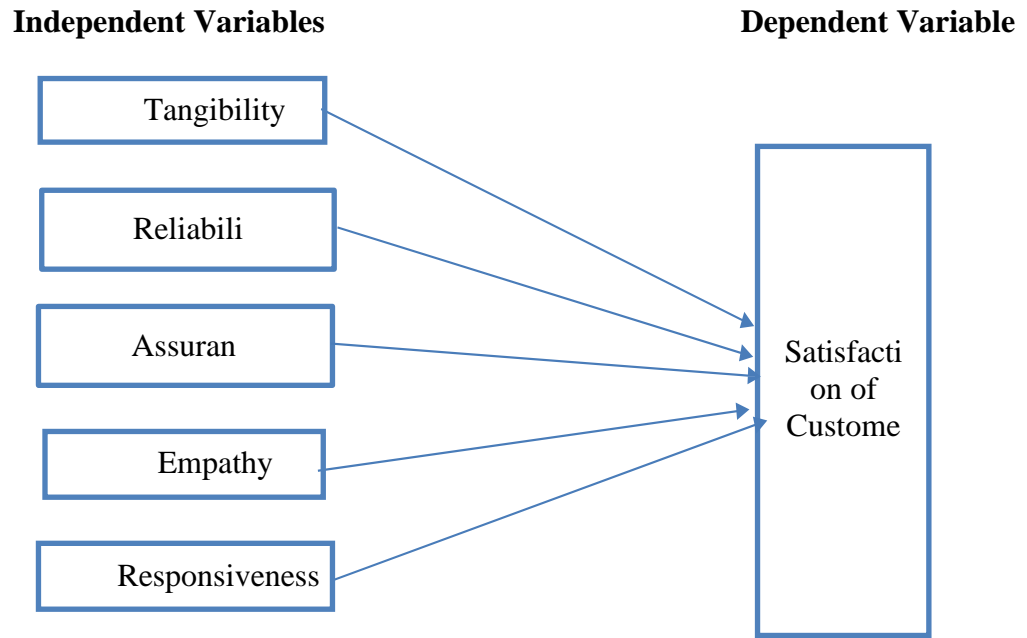


Figure -1: Conceptual framework of the study

CHAPTER THREE

RESEARCH METHODOLOGY

This section of the study presents the methodology that the researcher used to select sample, collect data and analyze the data in accordance with assessing effects of service quality dimensions on customer satisfaction. The researcher used the most popular measuring instrument that was developed by Parasuraman et al., (1988) known as SERVQUAL that have been refined to explain the effect of service quality dimensions on customer satisfaction.

3.1. Research Design

The researcher used descriptive research design which is intended to assess gap enquiry of customer expectation and perception toward dimensions of service quality. A descriptive research intends to present facts concerning the nature and status of a situation, as it exists at the time of the study and to describe present conditions, events or systems based on the impressions or reactions of the respondents of the research (Creswell, 1994). In addition, the researcher employed explanatory research design to examine the cause and effect relationships between service quality dimension and customer satisfaction.

3.2. Source of Data

The type of data employed in this study was cross-sectional in the sense that relevant data was collected from different area at one point in time. The researcher will use both primary and secondary source of data to undertake the study. The primary source was consists information gathered through structured questionnaires from the sample chosen. The secondary source of data includes; books or other published materials.

3.3. Sample Size and Sampling Technique

The total population of the study holds customers of two main branches of awash Bank S.C . The sample size of banks has been determined by using simple formula which was developed by Taro (1967) as stated on the work of Kassa (2012).

Using simple formula which was developed by Taro (1967) as stated on the work of Kassa (2012). In this calculation of sample determination, 95% confidence interval is used. It is calculated as follows: $n =$

$$N/1+N(0.05)^2$$

$$n = 1770/1+ 1770(0.05)^2 \quad n=229$$

$$n = \frac{N}{1+N(e^2)}$$

Where **n** is the sample size,

e denotes for the level of precision or

N is the population size, and

sampling error = (.05)

Where n is the sample size, N is the population size, and e denotes for the level of precision or sampling error = (.05)

$$n1 = \frac{nN1}{N}$$

Hence, the total sample size is 229. Since the number of people in each branch is not the same, therefore the number of samples for each branch was calculated with the following formula:

Where n = total number of samples N = total number of populations N_1 = total number of populations in each branch n_1 = number of samples in each branch.

Table 3.1: Number of Customers and Proportion of Samples taken from each bank

Banks	Total number of Populations	Sample size taken in each branch
Awash bank two branches	1770	229

Source: Own compilation based on banks reports (2021)

Banks Total Number of Population Sample Size Taken in Awash Bank branches; 1770/ 229

3.4. Data Gathering Techniques

The researcher will use survey method (questionnaire) to gather the primary data from the customers of the two main branches of the bank. The questionnaire constructed having three major sections. The first section questions are about personal profiles of the respondents. While, the second section contains the five constructs measuring of SERVQUAL in the view of respondent's expectation of service qualities as proposed by Parasuraman et al., (1988). This part consists of 22 different statements that are divided in to the five dimensions. Finally, the third section deals about the items that measure customer's feeling and perception toward the actual performance of service of these selected banks. Questions that measure customer satisfaction level is also included in this section.

3.5. Data Analysis Methods

After the data collection and coding, the appropriate data analytic techniques will include both the Descriptive and inferential statistical method Graphs and tables used in order to describe the demographic features of the respondents and general distribution of the data set to examine the gap enquiry of service quality dimensions. While, inferential statistical method used to view the objective of the study by using latest version of Statistical by using latest version of Statistical Package for Social Scientist (SPSS).

3.6. Description of Variables and Measurements

The study will investigate the service quality dimensions and its impact on customer satisfactions. The independent variable that services quality of the bank will be measured by using the five service quality dimensions including tangibility, reliability, responsibility, assurance and empathy and while customer satisfaction is considered for dependent variable

3.7. Model Specification

The researcher used multiple regression analysis (i.e. a popular and widely used analysis that is similar to linear regression analysis except that the outcome is dichotomous (e.g., success/failure or yes/no or died/lived) for analyzing the impact of service quality dimensions on customer satisfaction. The dependent variable (i.e., customer satisfaction) is a function of independent variable service quality dimensions (i.e., responsiveness, assurance, reliability, empathy and tangibility).

The equation is: $CS = \alpha + \beta_1Ta + \beta_2Re + \beta_3As + \beta_4Em + \beta_5Res + \epsilon$

Where, y is the measured value of customer satisfaction α is constant term

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ are coefficients of the variables

Ta: is the measured value of tangibility

Re: is the measured value of reliability

As: is the measured value of assurance

Em: is the measured value of empathy

Res: is the measured value of responsiveness

ϵ - Error term

3.8. Reliability Test

Reliability test is an assessment of the degree of consistency between multiple measurements of a variable (Bryman et al., 2003). According to George et al., (2003), reliability is the degree to which measure are free from error and therefore yield consistent results. The reliability of a measure indicates the stability and consistency with which the instrument measures the concept and helps to assess the “goodness” of a measure (Cavana et al., 2001).

Cronbach’s alpha is the most widely used measurement tool with a generally agreed lower limit of 0.7. According to Hair, et al., (2006), if α is greater than 0.7, it means that it has high reliability and if α is smaller than 0.3, then it implies that there is low reliability. To meet consistency reliability of the instrument, the researcher considered the questionnaires result which includes the service quality dimensions and customer satisfaction question.

Reliability statistic of service quality dimension

Reliability Statistics for	Number of Items	Cronbach's Alpha
Expected Tangibility	4	0.853
Expected Reliability	5	0.869
Expected Assurance	4	0.925
Expected Empathy	5	0.763
Expected Responsiveness	4	0.795
Perceived Tangibility	4	0.909
Perceived Reliability	5	0.910
Perceived Assurance	4	0.908
Perceived Empathy	5	0.885
Perceived Responsiveness	4	0.922

Source: survey (2021)

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

The analysis and interpretation of this study is based on the data collected from the customers of two Awash Bank Branches. The data was collected through survey questionnaire. The survey questionnaires were administered with main branches of the two banks. Out of the 230 questionnaires distributed to randomly selected customers, 229 were properly completed and returned. This represents a response rate of approximately 100% from the distributed questionnaires. Hence, the data gathered were organized and analyzed in a manner that enables to answer the basic research questions raised at the beginning of the study. This chapter is broadly categorized in to three sections. The first section explores the respondents' profile. The second section deals with descriptive data analysis part which contains the average score value of customer's expectation and perception of banks' services, the gap analysis and standard deviation. The third section shows statement of intent with the inferential statistics consisting of the co linearity statistics, regression analysis and hypothesis testing part.

4.1 Respondents Profile

The questionnaires were distributed with convenient sampling method to the respondents. The demographic characteristics include: gender, age, level of education, and frequency of using the bank's service. This aspect of the analysis deals with the personal data which is briefly described through the graph and tables below.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	99	43	43	43
	Female	130	57	57	100
	Total	229	100.0	100.0	

Source: Own Compilation (2021)

Table 4.1 Respondent's gender

The above table gives information on the composition of the respondents in terms of sex. The reason that the researcher included this part is for example, to make sure that respondents are in appropriate mix in terms of gender. In addition, the responses to the items in the instrument are also expected to be balanced. The survey showed that there were more males as compared to females. Male respondents represented 43 %; on the other hand 57% were females. However, as the chart indicates there is an appropriate mix of gender in the study.

Table 4.2 demographic information of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-30	124	54.4	54.4	54.4
	31-40	75	32.9	32.9	87.3
	41-60	18	7.9	7.9	95.2
	>60	12	4.8	4.8	100.0
	Total	229	100.0	100.0	

Table 4.3: Education level of the respondents

Education

		Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid	High	24	10.5	10.5	10.5
	Diploma	9	3.9	3.9	14.5
	First degree	115	50.0	50.0	64.5
	Second degree	50	21.9	21.9	86.4
	Other	31	13.6	13.6	13.6
	Total	229	100.0	100.0	100.0

Source: Survey Result (2021)

High School, 10.5%, Diploma; 3.9%, First Degree; 50%, second degree 13.6% and other Total of 229,100%.

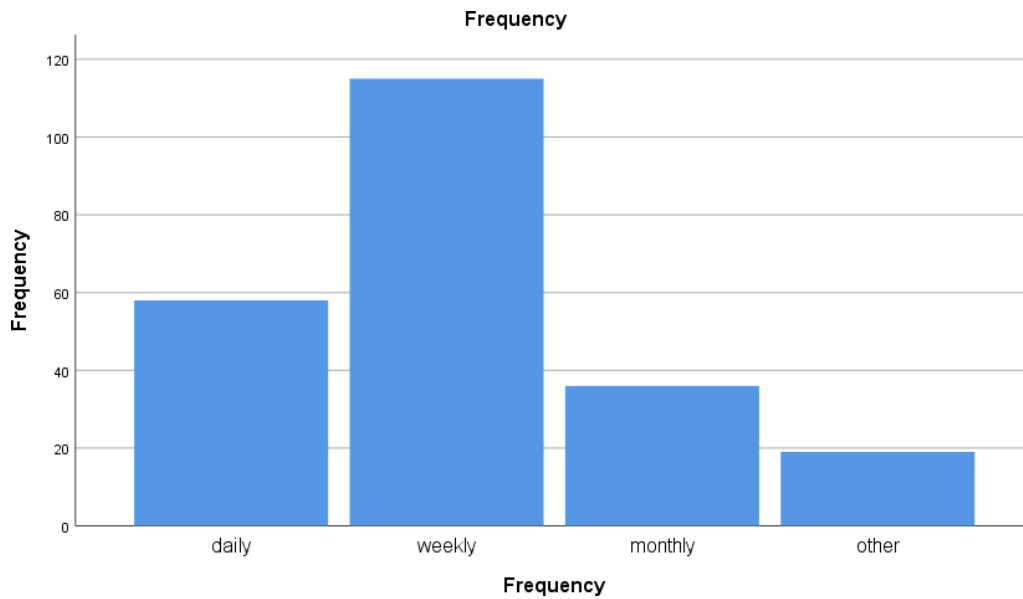
Respondents. Moreover, it summarizes the respondents' age and level of education. Information on age and level of education might give the researcher a clue about respondents' understanding level about the issues raised on the survey questionnaires. Most of the respondents are in the age range of 18-30 it's about 54.4% of the total sample size. When it comes to the level of education, it is clear from the table 4.3 that above 71.9% of the respondents are first- and second-degree holders. This indicates that most of the respondents can understand and evaluate banking service quality dimensions.

Table 4.4: Frequencies of using the bank's service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Daily	58	25.4	25.4	25.4
	Weekly	115	50.4	50.4	75.9
	Monthly	37	15.8	15.8	91.7
	Other	19	8.3	8.3	100
	Total	229	100.0	100.0	

Table 4.4: Frequencies of using the bank's service

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	Weekly	115	50.4	50.4	75.9
	Monthly	37	15.8	15.8	91.7
	Other	19	8.3	8.3	100
	Total	229	100.0	100.0	



.Source: Own Compilation (2021)

The above table and gives information concerning the frequency of customers reached to the bank counter to get the necessary service from their bank; this helps the researcher to understand the level of attachment available between the bank and the customers because it's helps the researcher to know how much customers made enough and prevalent interaction with the bank's service which later strengthen the bank service evaluation. Finally, the banks services which can be measured by 22 statements are consistently filled by customers who have been reached the bank counter daily and weekly and it is 100% of the respondents were involved in completing the questionnaire. The survey showed that most of the respondents use the bank in weekly basis, in percentage it is 50.4% followed by daily 25.4%, Monthly 15.8 and other 8.3%.

4.2 GAP ANALYSIS

Table 4.5: Gap Analysis

Service quality dimension	Quality	Average expectation	Average perception	Difference (P- E)	Standard deviation
Tangibility	229	4.1356	3.8717	-0.2639	0.4985
Reliability	229	4.2903	3.8915 -	-0.3988	0.58255
Assurance	229	4.1196	3.4391	-0.6805	0.59904
Empathy	229	3.980	3.7701	-0.2109	0.61569
Responsiveness	229	4.1238	3.8258	-0.2979	0.73606
Overall	229				0.8540

Source: calculated from survey (2021)

The gap analysis is conducted based on the same procedure of a SERVQUAL instrument. Table 4.5 shows that all the values of average expectation of each service quality dimensions except empathy indicates that respondents are almost all agree with the statements that measures customer's expectation of service offered by the bank. While, less agree on the empathy service quality dimension which shows that the respondent's expectation toward the caring and individualized attention is not as such affected by types of information's they may get from explicit and implicit service promises which leads to form service expectation. Since, customer's level of service expectation is much more

influenced by explicit service promises, implicit service promises, word of mouth communication and past experience as confirmed on by Zeithamal et al., (2004). The difference score of all service quality dimensions are negative indicating that the bank are fail to meet customers overall expectations of bank services. While discussing each dimension separately assurance has the highest gap (difference) score of followed by reliability, responsiveness, tangibility and empathy. This shows that there are weaknesses in provision of financial advice, interior comfort and eases of access to information. This might be because of that the bank is not active in their branch expansion and core banking applications. Thus, customer's expectation might be influenced by their past experience and exposure with other private banks while here it's not actually obtainable by the bank. Reliability dimension has the second highest gap score which indicates that these banks' and their employees are operating with more promise and less effective way to ensure customer satisfaction which might affect the banks' reputation negatively. Responsiveness has the highest standard deviation score which depicts 0.73, suggesting that it was highly dispersed. Which indicates that these banks' and their employees are not willing to help customers and provide prompt service, which might affect the banks' reputation negatively.

4.3. Assumption for Regression Analysis

4.3.1 Test of Multi co linearity

One obstacle that presents difficulty in rendering regression analysis is the existence of multi co linearity. Multi co linearity refers to the situation when independent variables are multi collinear; there is overlap or sharing of predictive power. This may lead to the paradoxical effect, whereby the regression model fits the data well, but none of the explanatory variables (individually) has a significant impact in predicting the dependent variable Gujarati (2004). This is because when the predictor variables are highly collinear with one another, they share essentially the same information. Thus, together, they may explain a great deal of the dependent variable, but may not individually contribute

significantly to the model. Thus, the impact of multi co linearity is to reduce any individual explanatory variable's predictive power by the extent to which it is associated with the other explanatory variables. A number of different methods can be used for diagnosing colinearity problem. The most used one is the variance inflation factor (Weisberg, 1985).

4.3.2 Regression Analysis and Hypothesis Testing

Multiple regression analysis was employed to test the impact of service quality dimensions on customer satisfaction. It is a useful technique that can be used to analyze the relationship between a single dependent and several independent variables (Hair et al., 1998). Table 4.4: Regression Analysis result

Table 4.3: Multicollinearity Statistics

Model	VIF	Model	VIF	Model	VIF	Model	VIF	Model	VIF
TE1	5.132	RE5	3.680	AE10	4.859	EE14	4.696	REE19	1.570
TE2	3.105	RE6	2.923	AE11	3.953	EE15	4.215	REE20	1.868
TE3	2.563	RE7	1.913	AE12	5.218	EE16	2.874	REE21	2.060
TE4	2.339	RE8	2.357	AE13	4.936	EE17	1.663	REE22	2.609
TP1	3.748	RE9	3.803	AP10	6.599	EE18	2.233	REP19	4.576
TP2	2.412	RP5	3.244	AP11	4.435	EP14	2.535	REP20	2.692
TP3	2.676	RP6	3.326	AP12	4.634	EP15	4.133	REP21	3.252
TP4	3.236	RP7	2.109	AP13	2.617	EP16	3.760	REP22	1.060
		RP8	2.854			EP17	2.864		
		RP9	3.145			EP18	1.848		

Table 4.3: Multicollinearity Statistics

Source: Generated from Survey Result (2021)

As it can be presented in table 4.4, the explanatory variables included in the study were not significantly suspected to multi co linearity problem because all of the VIF coefficients are below 5. As a result, none of the predictor variables contribute uniquely and significantly to the prediction of independent variable after the other independent variables is included.

4.4 Regression Analysis and Hypothesis

Testing multiple regression analysis was employed to test the impact of service quality dimensions on customer satisfaction. It is a useful technique that can be used to analyze the relationship between a single dependent and several independent variables (Hair et al., 1998).

4.4 Regression Analysis

Table 4.5: Regression Analysis result

Service Quality Dimensions	B	t	Sig.
Constant	.200	3.461	0.000
Tangibility	.044	.611	0.000
Reliability	.053	.854	0.007
Assurance	.237	2.468	0.004
Empathy	.013	.160	0.000
Responsiveness	.039	.513	0.002
R	0.740(a)		
R-squared	0.800		
Adjusted R Square	0.831		
S. E of the Estimate	0.835		
Sig.	0.0000		

Source: Generated from Survey Result (2021)

From (Table 4.5), it can be observed that the coefficient of adjusted (R²) was 0.831, representing that 83.1 percent of customer satisfaction can be predicted by the above five service quality dimensions. The remaining 16.9% change in customer satisfaction is because of other factors that are not included in the model. Thus, service quality dimensions (tangibility, reliability, assurance, empathy and responsiveness) combined significantly influence the satisfaction of customers. The sig. (p-value) shows that all explanatory variables tangibility, reliability, assurance and responsiveness are statistically significant at one percent significance level. The researcher found the established regression function as follows:

$$CS=0.2+0.04 *T+0.053*Re+0.237*As+0.013*Em+0.039*Res +e$$

As it can be observed from table 4.4, the regression showed positive and statistically significant relationship between service quality dimensions and customer satisfaction. Accordingly, assurance dimension of service quality is carried out superior to the other four dimensions with a β coefficient of 0.237 and it's a significant predictor of customer satisfaction. The study conducted in Jordan by Rashid et al, (2011) confirmed that assurance was especially significant in fostering satisfaction for the customers of Jordanian commercial banks. Thus, a 1% increase in assurance of bank's service would result a 23.7 percent increase on customer satisfaction. This result agreed with various previous research findings like Shireen et al., (2011) and Suresh et al., (2003). They confirmed the significant positive relationship of assurance and customer satisfaction.

Reliability dimension is the second determinant variable and the second strong indicator followed by tangibility, responsiveness and empathy in explaining the independent variable customer satisfaction. This result is supported by Al-Hawary et al., (2011) reported that reliability has a positive and significant effect on customer satisfaction. This result also

supported by Malik et al., (2011), found that reliability has a significant and positive effect on customer satisfaction. Therefore, a 1% increase in reliability of Banks would result 5.3 percent rise on CS. Moreover, assurance and reliability dimensions are need to be given much emphasis than the other dimensions. Because, customers are much expecting on both service quality dimensions and at the same time the impact of these variables on customer satisfaction also high and sensitive as compared to tangibility, responsiveness and empathy dimension.

The result of this study also indicates that tangibility has a positive and significant effect on Customer satisfaction. A 1% improvement in tangibility would result on 4.4 percent increase on customer satisfaction.

Another customer satisfaction affecting variable is responsiveness. It's true that responsiveness is the willingness of staff to provide responsive service with affordable and fast delivery accuracy. Regression results also show that a 1% spending wisely to improve responsiveness dimension found to have 1.3% change on customer satisfaction. This is in line with the study conducted by Alhamadani et al., (2011) and by Al-Hawary et al., (2011) who found that responsiveness has a positive and significant effect on customer satisfaction. In most cases of Ethiopian banking practices it is observed that long queues and slow process of serving customers due to network interruption and any other reason is clearly observed. This forced customers to shift their accounts for better and fast service delivery in order to avoid such types of delays and queues.

Empathy also has significant and positive relationship with customer satisfaction. Jabnoum et al. (2003) found that bank customers believed empathy as an essential factor of service quality. Empathy is the attitude to environment in term of the customer's view. As it can be observed from the regression output, a 1% improvement on caring and individualized attention that these banks provide for their customers have a return of 1.3% on customer satisfactions. Even if empathy service quality dimension indicates inferior impact in affecting the overall customer satisfaction but still it has a significant relationship with dependent variable (i.e. customer satisfaction). The gap analysis part also shows that the average customer's expectation is exceeding the actual provision of caring and individualized attention given by these banks.

In order to understand and determine the significant and positive relationship between service quality dimensions and customer satisfaction, a number of hypotheses were devised. The regression analysis shows sig. test of service quality dimensions along with the degrees of freedom to check the hypothesis which was formulated by the researcher. According to the Table 4.5, there is a significant relationship between the five dimensions of service quality and customer satisfaction since their coefficients are significant at 1% significant level. Furthermore, the hypotheses were devised and tested as shown below.

H1: There is statistically significant and positive relationship between Tangibility and customer satisfaction.

Research hypothesis one predicts a statistically significant and positive relationship between Tangibility and customer satisfaction. Similar to the hypothesis, the regression output showed positive and statistically significant relationship between tangibility and customer satisfaction. This would enable the researcher not to reject the hypothesis H1.

H2: There is statistically significant and positive between reliability and Customer Satisfaction. Research hypothesis two predicts a statistically significant and positive between reliability and Customer Satisfaction. Similar to the hypothesis, the regression output showed positive and statistically significant between reliability and Customer Satisfaction. This shows a significant relation between reliability and customer satisfaction. This would enable the researcher not to reject the hypothesis H2.

H3: There is statistically significant and positive relationship between assurance and Customer Satisfaction.

Research hypothesis three predicts a statistically significant and positive relationship between assurance and customer satisfaction. Similar to the hypothesis, the regression output showed positive and is statistically significant relationship between assurance and customer satisfaction. This shows a significant relation between assurance and customer satisfaction. This would enable the researcher not to reject the hypothesis H3.

H4: There is statistically significant and positive relationship between empathy and Customer Satisfaction.

Research hypothesis 4 predicts a statistically significant and positive relationship between empathy and customer satisfaction. Similar to the hypothesis, the regression output showed that there is a positive and is statistically significant relationship between empathy and Customer Satisfaction. This outcome would also be enabling the researcher not to reject the hypothesis H4.

H5: There is statistically significant and positive relationship between Responsiveness and Customer Satisfaction.

Research hypothesis five predicts a statistically significant and positive relationship between responsiveness and customer satisfaction. Similar to the hypothesis, the regression output showed positive and is statistically significant relationship between responsiveness and customer satisfaction. This confirms that there is a positive and significant relation between tangibility and customer satisfaction. This would enable the researcher not to reject the hypothesis H5.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

The study was intended to investigate the effect of service quality dimensions on customer satisfaction in case of Awash bank. Accordingly, this chapter briefly sums up the overviews of its main outcomes, conclusion of the study and recommendations pertaining to the identified findings. Finally, future research directions are also presented.

5.1 Summary of major findings

Based on the analysis made in previous chapter, summary of major findings is drawn below. As it can be observed from the gap analysis result, the perceived performance.

- Ratings of the five service quality dimensions are lower than expectation which declares that it is a sign of poor quality and less course of actions taken by this bank in measuring the customer expectation. It is observed that service quality dimensions are important antecedent of customer.
- Satisfaction. Among the five dimensions of SERVQUAL model, Assurance service quality dimension takes the highest fraction in influencing customer satisfaction followed by reliability, tangibility, responsiveness and empathy with a β coefficient of 0.237. Accordingly, a 1% enhancement on knowledge and courtesy of employees in a way that convey trust and confidence in customers would result a 23.7 percent increase on the level of customer satisfaction. Reliability dimension is the second explaining variable with β coefficient of 0.053.

- This dimension also has a significant and positive relationship with customer satisfaction. Thus, a 1% enhancement in the bank's ability to perform the promised service dependably and accurately without errors would result 5.3 percent rise on the level of customer satisfaction. In line with, both assurance and reliability dimensions have the highest negative gap score which implies that bank is fail to meet customers overall expectations. The result of this study also indicates that tangibility has a positive and significant
- Effect on customer satisfaction. A 1% development in the people who perform the specific services in the service chain, the equipment that supports these performances and the physical environment in which the services are performed would result 4.4 percent increase on customer satisfaction. Another affecting variable on customer satisfaction is responsiveness. A 1%
- Spending wisely to improve the willingness of staff would result to have 1.3% changes on customer satisfaction. The gap analysis part also shows that the average customer's expectation is exceeding the actual provision of caring and individualized attention given by these banks. Since, empathy is the attitude to environment in term of the customer's view. As it can be observed from the regression output, a 1% improvement on caring and individualized attention that these bank provide for their customers have a return of 1.3% on customer satisfactions. Even if empathy service quality dimension indicates inferior impact in affecting the overall customer satisfaction but still it has a significant relationship with dependent variable (i.e. customer satisfaction).

5.2 Conclusion of the study

The study aims to examine the service quality dimensions and their statistical effect on customer satisfaction. In order to achieve the major objective of the study the researcher used the most popular measuring instrument which is called SERVQUAL scale of measurement. Similar to SERVQUAL measurement application, the researcher tried to show existing gap inquiry of customer expectation and perception of the actual performance. As a result, the difference between average expectation and perception value of respondents are clearly shows a negative value for all of service quality dimensions. This, implies that the bank fail to meet customers overall expectations of bank services. The difference amount is also highly reserved by assurance service quality dimension followed by reliability, responsiveness, tangibility and empathy. Moreover, the result of the regression analysis shows that service quality dimensions are important antecedent of customer satisfaction. This weighty link is more sustained by adjusted R2 result which constructs that more than 80% change in customer satisfaction is due to the change made by the five service quality dimensions. Beside among the five dimensions, assurance takes the lion share in explaining customer satisfaction. Reliability is the second explaining dimension followed by tangibility, responsiveness and empathy. Above all, the proposed model was adequate as the overall significance test observed at one percent significant level. In addition, all the hypotheses were strongly supported and the proposed framework of the present study was able to demonstrate positive and significant relationship between explanatory and dependent variables. Therefore, notably this study provides evidence for the direct effect of service quality dimensions on customer satisfaction as suggested by the literature.

5.3 Recommendation

Here, the researcher forwarded the following recommendations to the management of the bank and suggestion for other researchers. The main theme of the recommendation focus on the proper enhancement of the five service quality dimensions. Since, customer's actual perception of service quality dimensions was not adjacent to the real customer's expectation.

- It's observed in gap analysis the customers expectation of knowledge and courtesy of employees and their ability to convey trust and confidence is much higher than what actually perceived. Therefore, bank should teach their employees especially those who are working at the front office to create more friendly communication with customers and sort deeper understanding from real needs of customers and create a more intimate atmosphere to customers. Here the emergence of foreign banks also expected in the coming few years, thus local banks especially those who are join the industry recently need to improve their service quality by providing more experienced employees and branch managers to serve the customer in the operations in a way that meets the customers expectation so that to be competent enough in their service delivery.
- It is found that service reliability is core to most customers and managers should Use every opportunity to build a do-it-right-first attitude and error free transactions. Thus, the bank managers and top managements also should give serious attention especially for the frequent mistakes made during service delivery. Otherwise, when the bank doesn't keep its promises and fault free transactions customers lose confidence in the bank's ability to do what it promises dependably and accurately.
- Finally, friendliness from the staff and sincere apologies do not compensate for

unreliable service. The bank should built convenient atmosphere by ensuring cleanliness and Favorable ambience with appropriate modern looking equipment, music and lighting, employees are also need to be well dressed. Customers, who use a particular bank service, consider switching bank as a threat.

- Customer are more educated and knowledgeable, their demand is also on an increasing trend. In order to stay in the business, bank need to improve their customer service campaign and service delivery time that is convenient to customers need.
- In order to advance the Willingness of employees to help customers and provide Promote service, frontline staffs need to be continuously trained with proper skill of providing effective communication, accurate response and prompt service. Moreover, staff that are committed in implementing quality services should be gained recognitions from customers should be given better rewards.
- In general, as customer expectations are changing over time, bank practitioners are advised to measure their customer expectation against the actual performance regularly and handle complaints timely and effectively. Because, wisely improvement of service quality and gaining a strategic advantage and survive in today's ever-increasing competitive environment comes from continuous and regular measurement of the expectations and perceptions of customers.

5.4 Direction for future research

This study was conducted to examine the effect of Service Quality Dimensions on Customer Satisfaction merely the case of two main branches of Awash bank. However, the present study has a number of limitations which can be overwhelmed by the future studies. Firstly, the nature of

sampling unit under study cannot be generalized to a larger population and future researches should have to draw sample of respondents on more number of branches for the sake of generalizing the results of the study. Secondly, the use of single-item measurement for overall customer satisfaction level also need to be substituted with other measurements of Walfried et al., (2000) (i.e. customer satisfaction was measured by a nine item). Thirdly, future study should use more banks which are more fruitful to conduct the study that creates a comprehensive picture about nationwide banking practices from customer perspective. Furthermore, its better if the proposed model can also be extended to other service industries especially for the public owned institutions so that to identify the gap between the customer's expectation and perception prior to the advancement of dissatisfaction.

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Annexes

APPENDIX

APPENDIX A: RELIABILITY TEST

**Reliability Statistics of
Expected Tangibility**

Cronbach's Alpha	N of Items
.853	4

**Reliability Statistics of
Expected Assurance**

Cronbach's Alpha	N of Items
.925	5

**Reliability Statistics of
Expected Reliability**

Cronbach's Alpha	N of Items
.869	5

**Reliability Statistics of
Expected Responsiveness**

Cronbach's Alpha	N of Items
.795	4

**Reliability Statistics of
Expected Empathy**

Cronbach's Alpha	N of Items
.763	4

**Reliability Statistics of
Perceived Reliability**

Cronbach's Alpha	N of Items
.910	5

**Reliability Statistics of
Perceived Tangibility**

Cronbach's Alpha	N of Items
.909	4

**Reliability Statistics of
Perceived Empathy**

Cronbach's Alpha	N of Items
.885	5

**Reliability Statistics of
Perceived Assurance**

Cronbach's Alpha	N of Items
.908	4

**Reliability Statistics of
Perceived Responsiveness**

Cronbach's Alpha	N of Items
.922	4

APPENDIX B: Regression Output

Model		B	Std. Error	t	Sig.
1	(Constant)	.200	.058	3.461	0.000
	Tangibility	.044	.072	.611	0.000
	Reliability	.053	.062	.854	0.007
	Assurance	.237	.096	2.468	0.004
	Empathy	.013	.081	.160	0.000
	Responsiveness	.039	.076	.513	0.002

ቃለ መጠይቅ

ቅድስተ ማርያም ዩኒቨርሲቲ የድህረ ምረቃ ት/ት ክፍል

በቅድሚያ ደረጃ ምዘት ለመውሰድ ለሚገቡ ለተማሪዎች እና ፍቃደኛ ስለሆኑ ክልብ ለመሰጠት እንደሚገባው ይህ መጠይቅ አዋጥ በገንዘብ ስጦታ በሚገኙ ሁለት ቅርንጫፎች የሚሰጡት የደንበኞች አገልግሎት በደንበኞች እርካታ ላይ ስለሚኖረው ተፅዕኖ ላይ የሚያተኩር ሲሆን እርስዎ ይህን መጠይቅ በመሙላት አስፈላጊውን ትብብር እንዲያደርጉልን ስል በአክብሮት እጠይቃለሁ። እርስዎ በዚህ ጥናት በመሳተፍ የሚሰጡት መረጃ ለጥናቱ እጅግ አስፈላጊ መሆኑን ልገልፀሎት እፈልጋለሁ።

እርስዎ በዚህ ጥናት በመሳተፍ ማንኛውም ሚስጥር ለሌላ አካል ተላልፎ የማይሰጥ ለጥናቱ አላማ ብቻ እንደሚውል ላረጋግጥሎት እወዳለሁ።

ከሠላምታጋር።

ማስታወሻ: መጠይቁን ሲሞሉ ስሞትን መፃፍ አያስፈልግም።

I. የግል መረጃ መመሪያ: እባክዎን ከተሰጡት አማራጮች

የተስማሙበትን ያክብቡ።

1. ስም

U/ ወንድ ለ/ ሴት

2. ዕድሜ

U/ 18-30 ሐ/ 41-60

ለ/ 31-40 መ/ ከ60 ዓመት በላይ

2. የትምህርት ደረጃ

U/ ሁለተኛ ደረጃ ሐ/ የመጀመሪያ ደረጃ

ለ/ ዲፕሎማ መ/ ሁለተኛ ደረጃ እና ከዛ በላይ

ሠ/ ሌላ

3. በምን ያህል ጊዜ ውስጥ የባንኩ አገልግሎት

ተጠቃሚ ነዎት

U/ በየቀኑ ሐ/ በወር አንድ

ለ/ በየሰዓቱ ሙ/ ሌላ

II ደንበኞች እዲቀርብላቸው የሚጠብቁት አገልግሎት መጠይቅ

መመሪያ፡ እባክዎን ከተሰጡት አማራጮች የተስማሙበት ላይ ምልክት ያድርጉ። የሚስማሙበትን የሚለኩበት ናቸው።

የሚከተሉት

(5; በጣም እስማማለሁ, 4; እስማማለሁ, 3; እርግጠኛ አይደለሁም, 2; አልስማማም 1; በጣም አልስማማም)

ቁጥር	መለኪያዎች	5	4	3	2	1
1	ባንኩ ዘመናዊ መሳሪያዎች ሉኖሩት ይገባል።					
2	ባንኩ ንፁህና ማራኪ ሊሆን ይገባል።					
3	ባንኩ የሚሰጠውን አገልግሎቶች የሚገልፁ በራሪ ፅሁፎች በበቂ ሁኔታ መዘጋጀት አለበት።					
4	ባንኩ በሚሰጠው ቀጠሮ መሰረት አገልግሎቱን ሊሰጥ ይገባል።					
5	ባንኩ ደንበኞቹ ለሚያቀርቡት ቅሬታ ተገቢውን ምላሽ ሊሰጥ ይገባል።					
6	ባንኩ ለደንበኞቹ የሚሰጠው አገልግሎት ደንበኞቹን በማያጉላላ ወይም በማያሰለች መልኩ መሆን አለበት።					
7	ባንኩ ቃል በገባው መሠረት አገልግሎት መስጠት አለበት።					
8	ባንኩ ከስህተት በፀዳ መልኩ መረጃዎች ሊያስቀምጥ ይገባል።					
9	የባንኩ ሰራተኞች ባህሪ አመኔታን ሊያሳድርብኝ ይገባል።					
10	ባንኩ በሚሰጠው አጠቃላይ የደንበኞች አገልግሎት የደህንነት ስሜት ሊሰማኝ ይገባል።					
11	የባንኩ ሰራተኞች ደንበኞችን የሚያገለግሉት ከታላቅ አክብሮት ጋር ሊሆን ይገባል።					
12	የባንኩ ሰራተኞች የሚኖረኝን ጥያቄ ለመመለስ በቂ እውቀት ሊኖራቸው ይገባል።					
13	ባንኩ ለደንበኞች የግል ፍላጎት ሊረዳ ይገባል።					
14	የባንኩ ሰራተኞች የደንበኞችን ፍላጎት ሊረዱ ይገባል።					
15	ባንኩ የደንበኞች ምቹ የሆነ የስራ ሠዕት ሊኖረው ይገባል።					
16	የባንኩ ሰራተኞች የባንኩን የአገልግሎት ሠዕት ሊነግሩኝ ይገባል።					
17	የባንኩ ሰራተኞች ፈጣን አገልግሎት ሊሰጡኝ ይገባል።					
18	የባንኩ ሰራተኞች ምንም ጊዜ ደንበኞችን ለማገልገል ፍቃደኛ መሆን አለባቸው።					
19	የባንኩ ሰራተኞች ደንበኞች በሚያቀርቡት ጥያቄ ተገቢውን ምላሽ ሊሰጡ ይገባል።					
20	የባንኩ ሰራተኞች ባህሪ አመኔታን ሊያሳድርብኝ ይገባል።					
21	ባንኩ የደንበኞች የግል ፍላጎት ትኩረት የሚሰጡ ሰራተኞች ሊኖረው ይገባል።					
22	ባንኩ የደንበኞችን የግል ፍላጎት ሊረዳ ይገባል።					

III. ለደንበኞች በተግባር እየቀረበላቸው ስላለው አገልግሎት መጠይቅ

✓ መመሪያ፡ እባክዎን ከተሰጡት አማራጮች የተስማሙበት ላይ ምልክት ያድርጉ። የሚስማሙበት የሚለኩት ናቸው።

(5; በጣም እስማማለሁ, 4; እስማማለሁ, 3; እርግጠኛ አይደለሁም, 2; አልስማማም 1; በጣም አልስማማም)

ቁጥር	መለኪያዎች	5	4	3	2	1
1	ባንኩ ዘመናዊ መሳሪያዎች አሉት።					
2	ባንኩ ንፁህና ማራኪ ነው።					
3	የባንኩ ሰራተኞችን ንፁህና ማራኪ ልብስ ይለብሳሉ።					
4	ባንኩ የሚሰጣቸውን አገልግሎቶች የሚገልፁ በራሪ ፅሁፎች በበቂ ሁኔታ አሉት።					
5	ባንኩ በሚሰጠው ቀጠሮ መሰረት አገልግሎቱን ይሰጣል።					
6	ባንኩ ደንበኞቹ በሚያቀርቡት ቅሬታ ተገቢውን ምላሽ ይሰጣል።					
7	ባንኩ ለደንበኞቹ የሚሰጠው አገልግሎት ደንበኞቹን በማያገለግል ወይም በማያሰለጥን መልኩ ነው።					
8	ባንኩ ቃል በገባው መሠረት አገልግሎት ይሰጣል።					
9	ባንኩ ከስህተት በፀዳ መልኩ መረጃዎች ያስቀምጣል።					
10	የባንኩ ሰራተኞች ባህሪ አመኔታን ያሳድርብኛል።					
11	ባንኩ በሚሰጠው አጠቃላይ የደንበኞች ሒሳብ እንቅስቃሴ የደህንነት ስሜት ይሰጣል።					
11	የባንኩ ሰራተኞች ደንበኞችን የሚያገለግሉት ከታላቅ አክብሮት ጋር ነው።					
12	የባንኩ ሰራተኞች የሚኖረኝን ጥያቄ ለመመለስ በቂ እውቀት አላቸው።					
13	ባንኩ የደንበኞች የግል ፍላጎት ትኩረት ይሰጣል።					
14	ባንኩ የደንበኞች የግል ፍላጎት ትኩረት የሚሰጡ ሰራተኞች አሉት።					
15	ባንኩ የደንበኞችን የግል ፍላጎት ይረዳል።					
16	የባንኩ ሰራተኞች የደንበኞችን ፍላጎት ይረዳሉ።					
17	ባንኩ ለደንበኞች ምቹ የሆነ የስራ ሠዓት አለው					
18	የባንኩ ሰራተኞች ፈጣን አገልግሎት ይሰጣሉ።					
19	የባንኩ ሰራተኞች የባንኩን የአገልግሎት ሠዕት ይገልጻሉ።					
20	የባንኩ ሰራተኞች ምንም ጊዜ ደንበኞችን ለማገልገል ፍቃደኛ ናቸው።					
21	የባንኩ ሰራተኞች ደንበኞች በሚያቀርቡት ጥያቄ ተገቢውን ምላሽ ይሰጣሉ።					
22	ባንኩ በሚሰጠው አጠቃላይ የደንበኞች አገልግሎት ምን ያህል እረክተዋል?					

ST. MARY’S UNIVERSITY

GRADUATE PROGRAM IN BUSINESS ADMINISTRATION

Dear Respondents,

I am Emebet Adugna, an MBA student of St. Mary’s University. Currently I am conducting a research work entitled “**The effects of service quality dimensions on customer satisfaction in case of awash bank**” as a partial fulfillment of the requirements for Masters of Business Administration (MBA). The purpose of this questionnaire is, therefore, to collect data from the customers of Awash Bank on the issues of bank service and customers satisfactions. Thus, kindly cooperate in filling the questionnaire as your genuine, complete, and timely responses are crucial for the success of my study. Besides, I would like to assure that the data collected using this questionnaire is purely for academic requirement and your responses will be held confidentially and anonymously. Hence, the researcher kindly requests you to respond each item carefully.

Note:

- No need of writing your name
- Please fill the answer by putting “√” mark
- Kindly provide your response attentively and return the completed questionnaire as soon as possible

Thank you for participating in this questionnaire!

Section I: Background Information

1. Gender 1. Male 2. Female
2. Educational Qualification
 1. Diploma 2. Degree 3. Masters 4. Other
3. Age 1. 18-30 2. 31-40 3. 41-60 4. Above 60
4. Frequency of using bank 1. Daily 2. Weekly 3. Monthly 4. Other

Section II: Performance and satisfaction

Instructions: using the scale below, please indicate to what extent you agree or disagree with the following items. Thus, if you strongly disagree with the statement choose 1; if you strongly agree choose 5; if the statement corresponds as somewhere in the middle, please rate it accordingly. Please use “√” in the block that best reflects your answer where:

Performance Appraisal practices		Measurement scale				
No.	EXPECTATION	1	2	3	4	5
1	The bank should have modern equipments.					
2	Bank should be clean and attractive					
3	Enough leaflets to be prepared to inform services about the bank to customers					
4	The bank should give services based on its appointment to customers.					
5	The bank should give appropriate response to customers comment					
6	The bank should give Fast services to customers					
7	The bank Services should be based on its promise					
8	The bank should Save information free from error					
9	The bank Employees behavior should be trustworthy					
10	Customers should feel safety on the services of the bank					
11	The bank Service should be with respect of customers					
12	Employees of the bank should have enough knowledge to answer customers questions					
13	The bank Should understand personal interests of customers					
14	Employees should understand customers interests					
15	The bank should have appropriate working houer for customers					
16	Employees of the bank should tell customers the service hour					
17	Employees should give fast services					
18	Employees of the bank should always have interest to serve customers					
19	Employees of the bank should give appropriate services based on customers interest					
20	The bank should give priority for customers needs					
21	The bank should employees who give priority for customers needs					
22	The bank should have to understand the customers personal needs					

	PERCEPTION	1	2	3	4	5
1	The bank has modern equipments					
2	The bank is clean and attractive					
3	Employees dressing protocol is strict					
4	There is enough leaflets informing about the services of the bank					
5	The bank serve customers based on its appointments					
6	The bank give appropriate response for customers dissatisfaction requests					
7	The bank serve customers in appropriate way					
8	The bank give services based on its words					
9	The bank keeps information free of error					
10	The behavior of employees of the bank is trust worthy					
11	Employees serve customers with respecting					
12	Employees of the bank have enough knowledge to answer customers questions					
13	The bank give priority for customers needs					
14	The bank has employees who give priority for customers needs					
15	The bank understand the customers personal needs					
16	The employees of the bank understand personal needs of customers					
17	The bank has appropriate working hours for customers					
18	The bank gives fast services for customers					
19	Employees of the bank explains services for customers					
20	Employees have interests to serve customers					
21	Employees of the bank are give responses for customers requests					
22	In general are you satisfied by the bank's service?					