ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION
THE CASE OF AWASH BANK HABTE GIORGIS DILDIY BRANCH

BY: ASSEN MOHAMMED HUSSEN

JUNE 2023

ADDIS ABABA, ETHIOPIA

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CERTIFICATION

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Dean, Graduate Studies   **Signature**

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External Examiner   **Signature**

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Internal Examiner   **Signature**

DECLARATION

First, we declare that this paper is our imaginary work. This Thesis Paper Submitted to the School of Business in St Marry University in Partial Fulfillment of the Requirement for the Award of Masters of Art Degree in Business Administration. We seriously declare that this paper not submitted to other Universities anywhere for the Partial Fulfillment of the Masters of Art Degree in Business Administration.

<u>Assen Mohammed Hussen</u>   _____

   Name   Signature

St. Mary's University, Addis Ababa   **June 2023**

APPROVAL

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

Mesfin Tesfaye (PHD.)   _____

Advisor   Signature

St. Mary University, Addis Ababa   **JUNE 2023**

Table of Contents

ACKNOWLEDGMENTS

ABRVIATION AND ACRONOMYS

NBE	National Bank of Ethiopia
SERVQUAL	Service Quality
VIF	Variance Inflation Factor
OLS	Ordinary Least Square
P	Perception
E	Expectation
O	Outcome
SPSS	Statistical Package for Social science
STD	Standard deviation

LIST OF FIGURES

LIST OF TABLE

ABSTRACT

The main objective of this study was examine the effect of service quality on customer satisfaction in case of Awash Bank and focus on five independent variables such as tangibility, reliability, responsiveness, assurance and empathy and also customer satisfaction as dependent variable. in this study convenience sampling technique was utilized. In addition, this study used explanatory and descriptive research design and quantitative approach was utilized. Both primary and secondary data is used as a source. In this study the researcher was used 122 respondents as a sample from 15,760 the target population. In this study, the researcher was used questionnaire as the data collection instrument for five Likert scale method. The data analysis conducted through statistical techniques such as descriptive and inferential statistics by using SPSS. The result revealed that customer expectation greater than the actual perception on the service delivery at the selected banks. From the data collected and result of the analysis, the study indicates that the five dimensions of service quality are positive and significant relationship with overall customer satisfaction. In addition, for this, the bank advised to give strong emphasis to all the service quality dimensions in maintaining and improving the service quality the bank provides.

Key words: service quality, reliability, tangibility, assurance, Customer Satisfaction.

CHAPTER ONE

INTRODUCTION

1.1 . Background of the Study

Bank plays an important role in the economic development of a country. A financial institution accepts deposits and channels those deposits into lending activities either directly or through capital markets. A bank connects customers, which have capital deficits to those customers with capital surpluses. The banking industry in Ethiopia is facing certain challenges i.e. challenges of quality service, customer satisfaction, customer retention, customer loyalty, Quality service plays a major role in achieving customer satisfaction, and creating brand loyalty in banking sector (Kumar, 2000).

In recent years, the financial services sector in Ethiopia particularly in the banking sector has become more competitive because of increased adoption of new technology and economic reforms. Due to the global competition, it is necessary to provide quality service in order to satisfy customers. Therefore, betterment of quality of service and sustained customer satisfaction is a major challenge for banks as it results in rapid growth and development of the banking sector (Revathi&Saranya, 2016).

Service quality is an antecedent for success and survival in today's competitive environment. The most central factor to sustainable competitive advantage is to provide the best possible service quality, which will result in improved customer satisfaction, customer retention, and profitability (Sureshchandar, 2002; Buttle, 1996). Service quality leads to customer loyalty and attraction of new customers, positive word-of-mouth, employees' satisfaction and commitment, enhanced corporate image, reduced costs and increased business performance (Berry et al., 1989).High service quality allows service providers to differentiate themselves from their competitors and thus gain sustainable competitive advantages in the global market place (Berkman&Gilson, 1986). Businesses need to attract and establish a customer market and would need to retain it through satisfaction. That is the key to its business performance (Berkman& Gilson, 1986). In order to attain this goal, a company should have a high satisfaction rate from its clients. The increasing competition, whether for profit and non- profit purposes, is forcing the business sectors to pay much and more attention to satisfying customers (Zeitham&Bitner, 2003). Levels of customer satisfaction and loyalty frequently attributed and linked to

positive outcomes for a firm (Kashyapet al., 1999). Measurement of the rate of customer satisfaction is also a measurement of how products and services supplied by a company meet or surpass customer expectation.

Customer Satisfaction is a measure of how products and services provide by any organization meet the expectations of a customer. It varies from person to person and service to service. A customer defined as a user or potential user of banking services. A customer would include an account holder, or a person carrying out casual business transactions with a bank. The efficiency of a banking sector depends upon how best it can deliver services to its target customers. In order to survive in this competitive environment and provide continual customer satisfaction, the banking services providers are required to frequently increase the quality of services (Umma&Abdullah , 2016).

Recent years have shown a growing interest in customer satisfaction. The globalization of competition, saturation of markets, and development of information technology have enhanced customer awareness and created a situation where long-term success no longer achieved through optimized product price and qualities. Instead, companies build their success on a long-term customer relationship (Bitta, 2009).

1.2 Background of the organization.

1.2.1 Background of Awash bank

Awash Bank, Ethiopia is pioneering private bank established on November 10, 1994 after the downfall of the socialist regime. The Bank established by 486 founding shareholders with a paid-up capital of Birr 24.2million and started banking operations on Feb. 13, 1995. Since embarking operation, the Bank has registered remarkable growth. Notwithstanding global and domestic challenges, Awash Bank has exhibited a superior operational and financial performance among private banks operating in Ethiopia. Awash Bank is currently working towards strengthening its capital base, technological capabilities, human resources and customer base.

1.3 Statement of the Problem

Today globalization and liberalization are affecting economies of not only developing but also developed countries. The focus areas for organizations are also changing from profit maximization to maximizing profits through increased customer satisfaction. The

pressures of competition forcing the organizations to not only look on the processes but also on the way, they delivered (Schneider &White, 2004).

Marketers are facing with the challenge of examining their service quality from customers' point view. To achieve this, marketers of service organizations try to determine customers' expectations and then develop their service quality dimension to meet or exceed their customers' expectation (Hill et al, 2003).Providing a good service quality is a major issue for all business. Customer satisfaction may determine the success or failure of the business. In order to remain competitive in the marketplace, banks need to identify their customers' needs, which in turn will help them to ensure a high market share and substantial return (Keller, 2010).

It is very important to meet competition, increase market share and achieve adequate returns in the banking sector. The need for continuous improvement of service provided to customers and enhanced customer satisfaction go hand in hand.

Satisfaction is a function of perceived performance and expectation. The term 'customer satisfaction' is subjective and non-qualitative term. It results from the quality of banking services product (technical quality), quality of service delivery, engagement of the customers (functional quality) price factors and exceeding customer's expectations. Expectation influences customer satisfaction through market communication, image, word of mouth and customer needs. Customers are now becoming increasingly conscious of their rights and are demanding evermore than before (Naeem et al., 2009).

Quality of services has the power to create customer satisfaction and making them loyal. On the other hand poor quality of service results in customer dissatisfaction and customer defection by going to other competitors. In reality, one satisfied customer tells only one person but dissatisfied customer tells nine other people about the problem. Creating customer's satisfaction includes prompt and effective response and solutions to their needs and desires as well as building and maintaining good relationship.

Even though the banks are aggressively working on branch expansion and human resource development and technology innovation striving to realize their vision. The researcher believe that the technical superiority may not be a sound strategy to win the competition because of the following two main reasons: first, it be easy for competitors to copying the technology and second, customer tend to select those service providers who are

superior on giving personal support than technical support since banking is high involvement product.

When we come to our country 2014 G.C Gebremedhin study about Service Quality and Customer satisfaction of Awash Bank s.c and he conclude customers of those banks not satisfied by the service delivery of that bank in relation to the service quality dimensions. However, there are inadequate published studies, which demonstrate if really the quality of banking service is poor. Customer satisfaction and Service Quality effective marketing efforts of awash bank in through analyzing customer awareness and related knowledge is still not come in focus of any researcher. Therefore, the researcher through study the service quality and customer satisfaction of Awash bank in Addis Ababa city areas has wide the place gap through conducting the study in Addis Ababa for the first time. Therefore, this study aims to analyses the dimensions of service quality in banks (using dimensions of SERVQUAL model) and to examine the relationship between service quality and customer satisfaction and the significance of demographics on service quality.

Gap 1: The first gap is about the difference between actual customers' expectation and the idea of the management team about customers' expectations. Not knowing what consumers expect. The reasons for the gaps may be: due to Lack of marketing orientation, the organizations are not able to provide their customers a clear view of the services they are going to provide, it may be due to inadequate information from the company to the customers and the structure of the organizations which includes too many levels of management. In order to reduce the first gap of the model, the organizations should enhance the research activities so that they can observe and recognize the customers' needs and wants. In the larger organizations having more level of management, the management should be able to make sure that there are enough opportunities for upward communication.

Gap 2: This gap is about the wrong service quality standards provided by the organizations i.e. improper service-quality standards. In other words, it explains the inconsistency of quality specifications with supplier's perceptions of the quality expectation of the customers. The reason for this gap is: Insufficient dedication towards the service quality, planning in the organizations may be poor and also it may be lacking goal- setting. This problem is also associated with the first gap of the model. It can also be possible that the management has the sufficient information about

customers' expectations, but the planning may still fail. The management of the organizations should be in good contact with the service provider when making plans so that the plans that they make can be smoothly implemented.

Gap 3: This gap is about the uncertain role and role conflict. It also means that the quality services are not met by employing unskilled or wrong person in the organization. They should be well trained and highly skilled for the jobs. The reason of the existence of the gap could be: Lack of technology and perceived control. Lack of team work also affects the service of the organization; the improvements can be made through changing the control systems to be more uniform by training the staffs and good team work. In many cases, even the skills and attitudes of the staffs cause problems. As there could be the people who cannot adapt the requirements of the systems, it is necessary to make the improvement in the recruiting procedures.

Gap4: This gap in the model illustrates the inconsistency of the promises of the delivered service to the customers. A gap may be formed if the marketing and production are not managed in a proper way. Mostly the customers are influenced by what they hear and see about the company. Therefore, the people will go for it rather than choosing other organizations hoping to get the quality service. But sometime the company cannot fulfill all the requirements of the customers which are mentioned in the campaigns. This could be another reason for widening the gaps. For the improvement, there should be implementation external marketing communication campaigns with service production and service delivery. Over promising should also be avoided in order to narrow the gap. If this gap not taken into consideration, then it can lead to negative customer perception.

Gap 5: This gap shows the difference between the customers' expectation and their perceptions of the delivered service. Customers expect certain kind of services from the certain companies. Customers' expectations influenced by personal needs, word of mouth recommendation and experience of past services. This gap in the companies can bring negative influences on the image of the company.

1.4 Objectives of the study

1.4.1 General objectives

The general objective of this study is the effect of service quality on customer satisfaction In Case of Awash Bank

1.4.2 Specific objectives

➢ To investigate if tangibility has significant effect on customer satisfaction in Awash Bank

➢ To investigate if reliability has significant effect on customer satisfaction in Awash Bank

➢ To investigate if responsiveness has significant effect on customer satisfaction in Awash Bank

➢ To investigate if assurance has significant effect on customer satisfaction in Awash Bank

➢ To investigate if empathy significant effect on customer satisfaction in Awash Bank

1.5 Significance of Study

The findings of the study was likely to assist service providers (Awash Banks) to identify service quality dimensions that most predict customers' satisfaction, in order to concentrate on them according to their degree of importance. Thus, the present study helped bank manager to better understand how to hold loyal customers by satisfying their overall needs with expectation that they was advocate for the bank, and hold their trust upon the bank which results good profit, and enhances reputation as well.

This study provided the insights of how Bank Manager can improve their weak areas regarding customer satisfaction so by improving that weak areas customer could be satisfy at maximum level. This study was extend the body of knowledge in respective field. These researches also contribute a model of customer satisfaction. The future researches took guidelines if they had to conduct research study in respective area.

The findings from this study used as references for further research work by anyone who might be interested in this area of study. The study are likely to contribute academically towards future research by leveling the sensitivity of different attributes of service quality on the customer satisfaction and providing strategies to be put in place in order to meet customers' needs in terms of satisfaction.

Finally, the study help customers to express their feelings and perceived position on the way bank are delivering services, with expectation to receive improved service quality.

The consideration that bank were given to findings from this study is taken by customers as a potential upgrading of perceived service.

1.6 Scope of the Study

This study undertaken in Addis Ababa City in Ethiopia. The study primarily was focus on the Effect of service quality and customer satisfaction particularly in Awash Bank in Ethiopia, only in Addis Ababa city such as Tangibility, Reliability, Responsiveness, Assurance and Empathy. Methodologically the study objective conducted via cross-sectional or the collected data were cross section time, which collected once at a time. The study undertaken between the period of December 2022 and July 2023 the time was limited for this study

1.7 Limitation of the study

The researcher was focus on the Awash Bank in Addis Ababa city and selected one main branch from the bank. As a result, the findings of this study might not generalize for all customers of the bank in Addis Ababa city. Non-probability; convenience sampling technique was applied in the selection of the customers of the bank; this it had its own limitations.

1.8 Organization of the Study

This research report was comprised of five chapters. Chapter one consists of introduction that including background of the study, statement of the problem, research question, objective of the study, hypothesis, significance of the study, scope of the study, limitation of the study and organization of the study. Chapter 2 consists of Review of Related Literature, Chapter Three Methodology of the study. This chapter includes description of the study area, research design and strategy, method of data collection, sampling design, data collection instruments and method of data analysis.

CHAPTER TWO
REVIEW OF RELATED LITERATURES

Relevant literature had reviewed and discussed in this chapter This chapter demonstrates a theoretical frame work which consists of definition about service, characteristics of service, service quality, customer expectation, factors affecting customer expectation, customer perception, customer satisfaction, determinants of customer satisfaction, relationship between service quality and customer satisfaction, SERVQUAL, Determinants of SERVQUAL, and SERVPERF. At the end, conceptual framework discussed.

2.1 Theoretical litrature

2.1.1 Definition of service

A service is any activity or benefit that one party can offer to another which is essentially intangible and does not result in the ownership of anything. The advance economies of the world are now dominated by services and virtually all companies view services as critical to retaining their customers today and in the future. Even manufacturing companies that, in the past, have depend on their physical goods for their existence but now their come to see and recognize that service provides one of their few sustainable competitive advantages (Zeithaml and Bitner, 2003). It is important to distinguish between a service and goods. Goods are most tangibles (an object) while services are more of an act (a deed or performance).

There are many definitions of services in the literature, which focus on different characteristics of service and depend on the author and focus of the research. However, one of the most important and unique characteristics of services which has to be raised is that services are process, not things. Put in the simplest terms, "services are deeds, processes and performances", (Zeithaml and Bitner, 2003). Bitner define service as "Service is an activity or benefit that one party can offer to another that are essentially intangible and does not result in the ownership of anything and its production may or may not be tied to a physical product"(Zeithaml,1988).
Service is an intangible product involving a deed, a performance or an effort that cannot be physically possessed (Zeithaml and Berry, 1988). Services are a form of product that consist of activities, benefits, or satisfactions offered for sale that are intangible and

do not result in ownership of anything (Kotler and Armstrong, 2004). Services bought the basis of promises of satisfaction. Promises with the images and appearances of symbols help consumers make judgments about tangible and intangible products (Parasuraman, 1988). One of the comprehensive definitions of services is: "Services are all economic activities whose output is not a physical product or construction, is generally consumed at the time it is produced, and provides added value in forms such as convenience, amusement, timeliness, comfort or health. That is essentially intangible concerns of its first purchaser" (Zeithaml and Bitner, 2003).

2.2 The Nature of Service and Its Marketing Implication

Kotler and Keller, 2009) argued that there are four distinctive characteristics that greatly affect the design of marketing programs. These are:

2.2.1 Intangibility

Services are intangible, because they are performances rather than objects; most service cannot be counted, measured, inventoried, tested or verified in advance of delivery to ensure quality. The main implication of intangibility is that generally one cannot store a service, thus removing the final quality check commonly found in the manufacturing sector (Kotler and Keller, 2009).

2.2.2 Inseparability

Services are Inseparability which is meant that the production and consumption of services are not separate as they are in manufacturing. As a consequence, in the service industry, quality is not engineered into the product at the manufacturing plant and then delivered intact to the consumer. Rather, quality occurs during the delivery of the service, usually during the interaction between the client and the key contact person from the service provider. In these situations, the consumers' input becomes critical to the quality of the service performance. Indeed, in many service contexts, the customer wishes to participate in creating the service.

The involvement of the customer in the production and delivery of the service means that the service provider must exercise care in what is being produced and how it is produced. Therefore, proper selection and training of customer contact personnel is necessary to ensure the delivery of quality (Kotler&Keller, 2009).

2.2.3 Variability

Services are not homogeneous and are less standardized and uniform. Heterogeneity reflects the potential for high variability in service delivery. The service provider and the customers have close interpersonal interactions and often the consumer plays a role in the production of services. The characteristic of heterogeneity relates to the inevitable, but can be minimized variations in quality in the delivery of the service. Services are varying from producer to producer, from customer to customer and from day to day. This leads to difficulty to asses, compare and evaluating services. Because of the nature of service is variability, there is lack of standardization to evaluate the quality of service (Kotler and Keller, 2009).

2.2.4 Perishability

The characteristic of perishability refers to the inability to store services for use at alter date as services are time bound. Services marketers need to balance demand and supply in a way that maximizes profitability. In other words the unused service capacity at a certain time cannot be saved or stored for future need. In general, due to the above characteristics evaluating service quality is difficult. Perish-ability is not a problem when demand for a service is steady, but fluctuating demand can cause problems. (Kotler&Keller, 2009)

2.3 Service quality

Service quality has become a major area of attention during the past few decades for managers, researchers, practitioners because of its huge impact on business performance of firms. Customers judge service quality relative to what they want by comparing their perceptions of service experiences with their expectations of what the service performance should be. Marketers described and measured only quality with tangible goods, whereas quality in services was largely undefined and not researched (Parasuraman, et.al., 1985).

Service quality has become a key strategic factor for companies to differentiate their products and services from other competitors by using service quality as a process that customers evaluate. Many researchers suggest that customers' asses service quality by comparing what they feel a seller should offer and compare it against the seller's

actual service performance, The importance of quality to firms and customers is unequivocal because of its benefits contributing to market share and return on investment (Parasuraman, et al., 1985).

The customer has defined Service quality in literature as an overall assessment of service. Perceived service quality is believed to be resulting from comparison between customers' prior expectations about the service and their perceptions after actual experience of service performance (Parasuraman et al., (1985). Service quality has been increasingly recognized as a critical factor in the success of any business (Parasuraman, et al., 1988). Also Ladhari(2008) supported the role of service quality and stated that it is considered as an important tool for a firms struggle to differentiate itself from its competitors.

Service quality defined by many researchers through time. Parasuraman et al, (1985) defined service quality as a function of the differences between expectations and performance along the quality dimensions and that service quality is a relativistic and cognitive discrepancy between experience based norms and performance concerning service benefits.

Another definition of service quality is by Munusamy,et al, (2010)stated that service quality as the consumer's overall impression of the relative inferiority/superiority of the organization and its services. Parasuraman et al, (1985) stated that service quality is more difficult for the consumer to evaluate than goods quality, service quality perceptions result from a comparison of consumer expectations with actual service performance and that quality evaluations are not made solely on the outcome of a service, they also involve evaluations of the process of service delivery. According to Gronroos, (1994) there are three types of service quality outcome, the technical Quality, the function quality and the corporate image:

1. The technical quality, which involves what the core service received by customer from the service delivery.

2. Functional quality, which involves the manner in which the service delivered. This concerns the psychological interaction between the buyer and the seller an is perceived in a very subjective way,

3. Corporate image dimension of quality is the result how consumers perceive the firm, and it expected to build up mainly by the technical and functional quality of its services

and will eventually affect service perceptions. Similarly, Lee,et al. (2000) offered another model with three dimensions of service quality: physical, interactive and corporate. Physical quality is about the quality of physical products involved in service delivery and consumption. Interactive dimension refers to the interaction between the customers and the service organization employees. Corporate quality refers to the corporate image as perceived by the customer.

2.4 . Customer expectation

2.4.1 Definition of customer expectation

Customers' expectation is what the customers wish to receive from the services. Expectations are the results of prior experience with the company's products. Zekiri,(2011) proposed that customers, expectation is formed by many uncontrollable factors which include previous experience with other companies, and their advertising, customers, psychological condition at the time of service delivery, customer background and values and the images of the purchased product.

In addition, Zeithaml et al. (1990) stated that customer service expectation is built on complex considerations, including their own pre-purchase beliefs and other people's opinions. Similarly, Miller also stated that customers, expectation related to different levels of satisfaction. It based on previous product experiences, learning from advertisements and word-of-mouth communication. the diversity of expectation definitions can be concluded that expectation is uncontrollable factors which including past experience, advertising, customers perception at the time of purchase, background, attitude and product's image.

Furthermore, the influences of customer's expectation are pre-purchase beliefs, word of mouth communications, individual needs, customers' experiences, and other personal attitudes. Different customers have different expectation based on the customer's knowledge of a product or service. Studies supported that expectations precede satisfaction for instance: Kashyap,et al.(1999) found in Canada that perceived expectations are positively correlated with customer satisfaction. Anderson et al. (1994), who conducted investigation on Swedish firms, argue that there is a positive and significant relationship between expectations and customer satisfaction.

2.5 Customer Perception

According to Zekiri. (2011), perception is an opinion about something viewed and assessed and it varies from customers to customers, as every customer has different beliefs towards certain services and products that play an important role in determining customer satisfaction. Customer satisfaction is determined by the customers' perceptions and expectations of the quality of the products and services. In many cases, customer perception is subjective, but it provides some useful insights for organizations to develop their marketing strategies. Providing high level of quality service has become the selling point to attract customer's attention and is the most important driver that leads to satisfaction.

Therefore, customer perception and customer satisfaction are very closely linked together, because if the perceived service is close to customer's expectations it leads to satisfaction. Satisfied customers provide recommendations; maintain loyalty towards the company and customers in turn are more likely to pay price premiums (Zekiri, 2011). and pointed out that service quality perceptions are formed during the production, delivery and consumption process. The author concluded that customers' favorable and unfavorable experience, as well as their positive and negative emotions may have an important impact on perceived service quality.

As a result, this paper aims to determine service quality levels and customer satisfaction. Customer satisfaction is the state of mind that consumers have about a bank when their expectations have been met or exceeded over the life time of the service.

2.6 Methods of Measuring Service Quality

Measurements need to take account of different types of concepts and customers. Indeed, different measurement criteria are required for different concepts such as service quality, Customer satisfaction, customer perceptions, expectations and loyalty. Assessment of these concepts was also entail the use of different measuring scales, and scope of opinions, Attitudes and behavior.

Though there are different methods of measuring customer expectations and customer Perceptions, for example, SERVQUAL, SERVPERF, Critical Incidents Technique, observation studies, focus group discussions and in-depth interviews and evaluate

these methods in terms of their relevance and appropriateness for services marketing in different contexts (Gilmore, 2003), but most of the studies use SERVQUAL and SERVPERF.

2.6.1 SERVQUALMODEL

SERVQUAL was created to measure service quality and is based on the view that the customer's assessment of service quality is paramount. It is operational zed in terms of the relationship between expectations and outcomes. That is, SERVQUAL based on measuring customer satisfaction in terms of the relationship between expectations (E) and outcomes (O). If the outcome (O) matches expectations (E), then the customer is satisfied. If expectations (E) exceeds the outcome (O), and then customer dissatisfaction is indicated. If the outcome (O) exceeds expectations (E), then customer 'delight' may be the result (Gilmore, 2003).

Service quality dimensions considered as determinants of service quality levels. In this regard, Parasuraman, et al. (1985) pointed out that customers rely on a set of criteria or dimensions to evaluate and determine the service quality of any business. This based on Gap 5 or customer gap. On the bases of information from 12 focus group interviews with consumers, Parasuraman et al.(1985) concluded that consumers evaluated service quality by comparing expectations with perceptions on ten dimensions such as: Tangibles, Reliability, Responsiveness, Courtesy, Credibility, Security, Access, Communication, Knowing/Understanding the customer. Subsequently, these ten dimensions collapsed into five dimensions, (Parasuraman et al., 1988).

2.6.2 Dimension of Service Quality

Tangibility: Representing the service physically

Tangibles are defined as the appearance of physical facilities, equipment and communication materials. All of these provide physical representation or images of the service that customers' particularly new customers were used to evaluate service quality. Most companies combine tangibles with another dimension to create service quality strategy for the firm.

Reliability: Delivering on promises

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

Responsiveness: Being Willing to Help

Parasuraman et al. (1985) defined Responsiveness is the willingness to help customers and to provide prompt service. This dimension emphasizes attentiveness and promptness in dealing with customer request, questions, complaints and problems. To perform well on the dimension of responsiveness, a company must be certain to view the process of service delivery and the handling of requests from the customers' point of view rather than the company's point of view. It is also involves understanding needs and wants of the customers, convenient operating hours, individual attention given by the staff, attention to problems and customers safety in their transaction (Kothari et al., 2014).

Assurance: Inspiring and trust

Assurance is defined as employees' knowledge and courtesy and the ability of the firm and its employees to inspire trust and confidence. Visible evidence of degrees, honors, and awards and special certifications may give a new customer confidence in a professional service provider.

Empathy: Treating customers individuals

It is defined as the caring, individualized attention the firm provides for its customers. The essence of empathy is conveying through personalized or customized service, that customers are unique and special.

2.6.3 SERVPERF

SERVQUAL grounded in the Gap model, measures service quality as the calculated difference between customer expectations and performance perceptions of a service encounter (Parasuraman et al., 1988, 1991). Cronin and Taylor. (1988) challenged this approach and developed the SERVPERF scale based on Parasuraman's

SERVQUAL methodology which directly captures customers' performance perceptions in comparison to their expectations of the service encounter.

SERVPERF only measures performance perceptions and operationalize service quality as customers' evaluations of the service encounter. It uses only performance data because it assumes that respondents provide their ratings by automatically comparing performance perceptions with performance expectations. As a result, SERVPERF uses only the performance items of the SERVQUAL scale (Cronin and Taylor, 1988,). Arguments in favor of SERVPERF are based on the notion that performance perceptions are already the result of customers' comparison of the expected and actual service (Babakus&Boller, 1992).

Therefore, performance only measures should be preferred to avoid redundancy. Thus, SERVPERF assumes that directly measuring performance expectations is unnecessary. Cronin and Taylor. (1992) built their argument for the superiority of SERVPERF over SERVQUAL by empirically showing that SERVPERF is a better predictor of overall service quality than SERVQUAL. Nevertheless, many authors concurred those customer assessments continuously provided services may depend solely on performance. Hence, the authors suggesting that performance-based measures explain more of the variance in an overall measure of service quality. These findings are consistent with other research that have compared these methods in the scope of service activities, thus confirming that SERVPERF (performance-only) results in more reliable estimations, greater convergent and discriminate validity, greater explained 19 variance, and consequently less bias than the SERVQUAL and EP scales (Cronin and Taylor, 1988; Parasuraman et al., 1994).

Whilst its impact in the service quality domain is undeniable, SERVPERF being a generic measure of service quality may not be a very adequate instrument by which to assess perceived quality. This research bears on these conclusions and adopts the performance-based SERVPERF Paradigm. In general, SERVQUAL is a measurement of service quality based on the difference between the customer's expectations of the quality of service he/she will receive, and his or her perceptions of the service received. SERVPERF, in contrast, is a performance-only measurement of service quality (Kumar et al., 2010).

2.7 Service Quality Gap

Parasuraman et al. (1985, 1988) which is most commonly used to measure service quality developed SERVQUAL or gap analysis. SERVQUAL is the multi- item scale developed to assess customer perceptions of service quality in a service and retail businesses (Parasuraman et al.,1988).

It hypothesized that gaps one through four-cause gap five. With reference to figure 2.1, this model demonstrates how service quality emerges. The upper part of the model includes phenomena related to the customer, while the lower part shows phenomena related to the service provider. The expected service is a function of the customers' past experiences and personal needs and word-of-mouth communication. It is also influenced by the market communication activities of the organization. The service experienced, which, in this model, is called perceived service, on the other hand, is the outcome of a series of internal decisions and activities.

2.8 Customer satisfaction

Most researchers agree that satisfaction is an attitude or evaluation that is formed by the customer comparing their pre-purchase expectations of what they would receive from the product to their subjective perceptions of the performance they actually did receive (Sriyam, 2010). According to Zekiri. (2011) "satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some 22 needs, goals or desire".

Satisfaction as a person's feelings of pleasure or disappointment resulting from comparing a product's or service's perceived performance (or outcome) in relation to his or her expectations (Kotler and keller, 2006) . Customer satisfaction is also defined as an "evaluation of the perceived discrepancy between prior expectations and the actual performance of the product" (keller, 2006).
These definitions of customer satisfaction have in common that, if the performance falls short of expectations, the customer is dissatisfied. If the performance matches the expectations, the customer is satisfied. If the performance exceeds expectations, the customer is highly satisfied or delighted. In conclusion, customer satisfaction is defined

as a result of customer's evaluation to the consumption experience with the services. However, the customers have different levels of satisfaction as they have different attitudes and perceived performance from the product/service.

2.8.1 Determinants of Customer Satisfaction

Customer satisfaction is influenced by specific product or service features and by perceptions of quality. Satisfaction also influenced by customer's emotional responses, their attributions and their perceptions of equity (Zethaml&Bitner, 2003).

Product and service features: Customer satisfaction with a product or service is influenced significantly by the customer's evaluation of a product or service features.

Consumer emotion: Customer's emotion can also affect their perceptions of satisfaction with products and services. These emotions can be stable, preexisting emotions. For example, when some is at a very happy stage in his/ her life, and happy mood and positive frame of mind have influenced how they feel about the services they experiences. Alternatively, when you are in bad mood your negative feelings may carry over in to how you respond to services, causing you to overreact or respond negatively to any little problem (Zethaml&Bitner, 2003).

Attributions for service success or failure: the perceived causes of events influence perceptions of satisfaction. When they have been surprised by an outcome either the service is much better or much worth than expected, consumers tend to look for the reasons, and their assessments of the reasons can influence their satisfaction (Zethaml and Bitner, 2003).

Perceptions of Equity or Fairness: Customers ask themselves: have I been treated fairly compared with other customers? Did other customers get better treatment, better prices, or better quality services? Did I pay a fair price for the service? Notion of fairness are central to customers' perceptions of satisfaction with products/services.

Other consumers, family members, and coworkers: In addition to products and service features one's own individual feelings and beliefs, consumer satisfaction is often influenced by other people. For example, satisfaction with family vacation trip is a dynamic phenomenon, influenced by the reactions and expressions of individual family members over the duration of the vacation. Latter, what family members express in terms of satisfaction or dissatisfaction with the trip will be influenced by stories that are retold among the family and selective memories of the events

(Zethaml&Bitner, 2003).

2.8.2 The Relationship between Service Quality and Customer Satisfaction

Service quality is an important tool to measure customer satisfaction and there is a close relationship between service quality and customer satisfaction (Kadir et al., 2011).

Although confusion still exists between the two concepts (service quality and satisfaction), several authors have managed to highlight the distinction between them. Thus, 'service quality is the managerial delivery of services while satisfaction is customers' experiences with those services' (parasurmaan et al., 2009) And is considered a consequence of service quality (Manolis et al.,2000). Other authors consider that 'service quality is a consumer's judgment about the service itself, while satisfaction is more a judgment of how the service emotionally affects the consumer' (Schneider &White, 2004).

Studies suggest that there is a positive relationship between service quality and the satisfaction of customers (Omar, 2008). And other researchers suggested that there is a positive relationship between service quality, retention and future intention of customers (Ahmad et al., 2011; Jajaee and Ahmad, 2012). Naeem.(2009) found that customer satisfaction is the outcome of high service quality within the banking sector.

The study revealed that service quality is an antecedent of customer satisfaction and customer satisfaction is an antecedent of profitability. Moreover, Zeithaml. (2000) also found evidence about the influences of service quality on profits and Heskett et al. (1997) argued that a "direct and strong" relationship exists among service quality, customer satisfaction and profitability. Vimi and Mohd. (2008) studied the determinants of performance in the Indian retail banking industry based on perception of customer satisfaction. The finding of the study reinforces that customer satisfaction linked with performance of the banks.

2.8.3 Measuring Service Quality and Customer Satisfaction

Customer satisfaction is the leading criterion for determining the quality is actual delivered to customers through the product or service and by the accompanying servicing (Kothari, 1997). Several studies have found that it costs about five times as much in time, money and resources, to attract a new customer as it do to retain an existing customer (Naumann,

1995). This creates the challenge of maintaining high levels of service, awareness of customer expectations and improvement in services and product.

Knowledge of customer expectations and requirements, is essential for two reasons, namely it provides understanding of how the customer defines quality of service and product, and facilitates the development of a customer satisfaction questionnaires (Hayes, 1997). Furthermore, customer satisfaction is recognized as of a great importance to all -commercial firms because of its own influence on repeat purchases and word-of mouth recommendations (Berkman& Gilson, 1986).

2.9 Conceptual Frame Work of the Study

Although alternative models have proposed for the measurement of service quality, SERVQUAL scale has been widely used by researchers and practitioners to measure service quality. Here the independent variables are the SERVQUAL dimensions: Tangibles, Responsiveness, Reliability, Assurance and Empathy and customer satisfaction is the dependent variable that the study measure with the independent variables. Therefore, this model used as a reference point for the study to develop hypothesis test

Independent Variables   **Dependent Variable**

Service Quality   **Customer Satisfaction**

| Tangibility |
| Reliability |
| Responsiveness |
| Assurance |
| Empathy |

CUSTOMER SATISFACTION
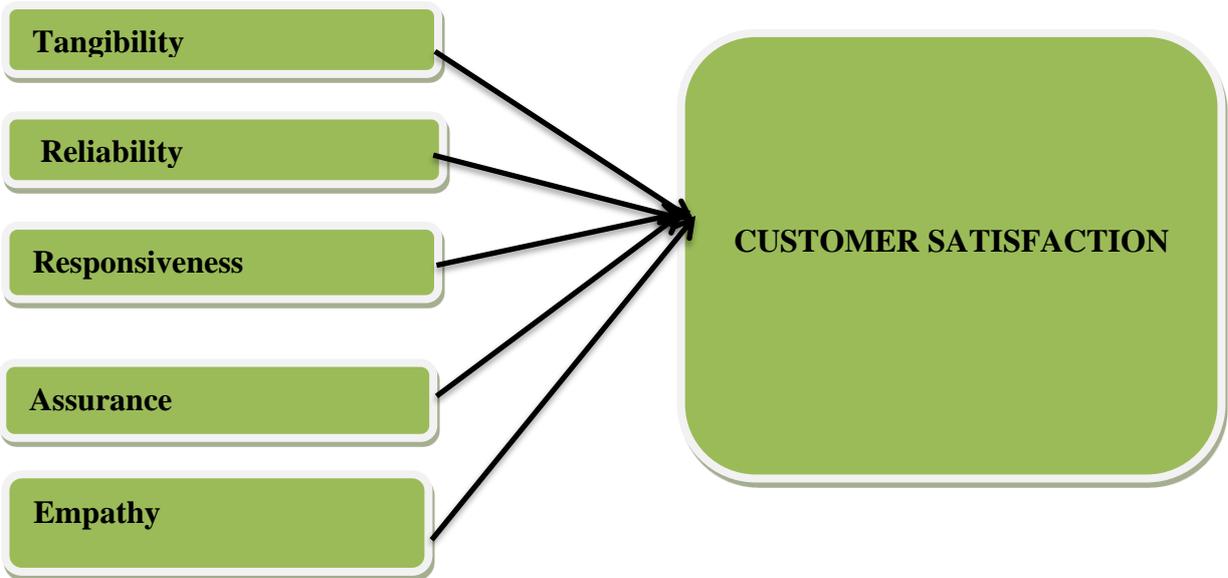
Source: modified conceptual framework adapted from Parasuraman, 2009

Research Hypothesis

HI: Tangibility has statistically significant effect on customer satisfaction in awash Bank.

H2: Reliability has statistically significant effect on customer satisfaction in awash Bank.

H3: Responsiveness has statistically significant effect on customer satisfaction in awash bank.

H4: Assurance has statistically significant effect on customer satisfaction in awash Bank.

H5: Empathy has statistically significant effect on customer satisfaction in awash Bank.

CHAPTER THREE
METHODOLOGY OF THE STUDY

This chapter deals how the research conducted to achieve the objectives of the study. It consists of description of the study area, research design and strategy, method of data collection, sampling design, data collection instrument and Method of data analysis presented.

3.1 Research Design

A research design is a framework of the study. From different types of research, designs explanatory and descriptive research design employed as the main research design for this study. Because, to explaining, understanding, predicting, and controlling the relationship between variables.

3.2 Research Approach

When conducting a research, there are different ways of approaching the problem. According to Creswell (2009), there are three approaches of research; quantitative, qualitative and mixed. The Quantitative research is a means for testing objective theories by examining the relationship among variables.

On the other hand, qualitative research approach is a means for exploring and understanding the meaning individuals or groups ascribe to a social or human problem with intent of developing a theory or pattern inductively. Finally, mixed methods approach is an approach in which the researchers emphasize the research problem and use all approaches available to understand the problem (Creswell, 2003). Hence,

Based on the above discussions of the three research approaches and by considering the research problem and objective, this study used quantitative approach. Because to give a better understanding of the problem and yield evidence that is more, complete.

3.3 Sources and types of data

3.3.1 Primary Data

In this study both primary and secondary source of data were used.

Primary data was collected using self-administered questionnaire for this study, the primary purpose of this study was to assess customer expectation, perceptions, identifying gaps between their perceptions and expectations, and assessing the overall customer satisfaction towards the selected banks. The researcher were used a five point Likert Scale simply to rate their agreement or disagreement to a particular statement to easier for the respondents and to develop their own ideas concerning the questioners.

3.3.2 Secondary Data

The researcher used secondary data sources like: books, articles, journals, website, annual reports of banks and previous researches.

3.4 Target Population

A population defined as all people or items (unit of analysis) with the characteristics that one wishes to study. The population in this research consists of customers of awash bank found in Addis Ababa habtegiorgis dildiy branch. The selection of these branches is because in terms of loan provision, customer size, branch size, capital per share etc.

The target population of this study was 15760 saving account holder customers of habtegiorgis dildiy branch. because the researcher believe that those customers was make high contact and thus leads to evaluate the service quality easily which have got a minimum of 1 year service experience.

3.5 Sampling Technique

The sampling technique for this study was non-probability sampling which is convenience method. Because a non-probability sampling method is advantageous than probability sampling methods, primarily due to the large population that potentially has involve, the need for undertaking a survey that covers a large geographical area and the limitations in the timing of conducting the survey and costs.

3.6 Sample Size

Sample size refers to the number of items selected from the universe to constitute a sample (Kothari, 2004). Since the number of customers' having current saving account in this bank are enormous. Therefore, the researcher is used Yamane sample size formula.

Yamane formula (1967) of n= N/1+N (e) [2].

n= Sample Size

N= Target Population

e= Level of precision

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

n=$\frac{15,760}{1+15,760(0.09)^2}$=**122**

Therefore, from the target population of 15,760 saving account holders customers the researcher selected **122** as sample to distribute the questionnaires.

3.7 Data collection Instrument

In order to gather first-hand information, the researcher was collected data from the customers having saving account in Awash Bank through questionnaire.

To measure service quality levels, the researcher was used structured close-ended questions using modified five dimension. The questionnaires organized in to three sections. The first section of the questionnaires, which asks respondents to obtain their personal background. The second part of the questionnaire presents customer' perception and expectation of service quality those statements divided into five different dimensions (tangibility, reliability, responsiveness, assurance, and empathy). The final section of the questionnaire is to analyze questionnaires concerning overall customer satisfaction from the selected banks using Five-point Likert scale where 1 stands for "Strongly Disagree", 2 stands for "Disagree", 3 stands for "Neutral",4 stands for "Agree" and 5 stands for "Strongly Agree

3.8 Method of Data Analysis

The researcher was analyzed the data to assess service quality deficiencies on individual attributes and on the five SERVQUAL dimensions as well as to Awash Bank. Each alternative answer given a score and the score for expectations and perception summarized. Then the difference between expectations and perceptions counted and a judgment about the service quality is given. The method of analysis is descriptive statistics, which refers to a set of concepts and methods used in organizing, summarizing, tabulating, describing and collecting of data.

➢ Descriptive analysis in this study was included percentage method and frequency. Therefore, to analyze the data that are going to be gathered through questionnaire, the researcher was used tabulation to present data numerically and analyze by using SPSS. And analyze the present data through descriptive and inferential statistics.

➢ Pearson correlation analysis: To check the effect of service quality on customer satisfaction the researcher uses correlation and

➢ Linear regression analysis: Linear regression analysis used to investigate the effect of service quality dimensions.

The overall regression analysis function, which is:

$$Y(CUSTOMER\ SATISFICATION)$$
$$= \alpha 0 + \beta 1\ TANGIBILITY\ i + \beta 2\ RELIABILITY\ i + \beta 3\ RESPONSIVNESSi$$
$$+ \beta 4 ASSURANCE)\ i + \beta 5 EMPATHY\ i + Ei$$

3.9 Validity and Reliability Test

3.9.1 Validity

Validity defined as the extent to which data collection method or methods accurately measure what they were intended to measure (Sounders et. al., 2003).

3.9.2 Reliability Test

Reliability is the degree to which the measure of a construct is consistent or dependable (Bhattacherjeend, 2012). To measure internal consistence Cronbach's alpha is the most widely used measure to assess the reliability. In this study, Cronbach's coefficient alpha was executed. Alpha coefficient ranges in value from zero to one. The higher the score, the more internally reliable the generated scale is Cronbach's coefficient alpha value over 0.7 is believed to be acceptable reliability coefficient (Pallant, 2005).

Table *3*.1. Cronbach Alpha Coefficient for each item

	No of item	Cronbach's Alpha if Item Deleted
CS	5	0.748
TAN	4	0.896
REL	5	0.809
RESP	4	0.869
ASS	4	0.784
EMP	6	0.752
Total	**28**	**0.809**

The above table illustrates that the values of Cronbach's alpha for each of the questionnaire and the entire questionnaire. For the fields, values of Cronbach's alpha ranged between 0.748 and 0.896, which is highly acceptable according to Malhotra, et.al. (2007). based on the above reliability statistics, it is above the minimum required threshold and showed that the high reliability of the questionnaire.

CHAPTER FOUR

PRESENTATION OF FINDINGS AND DATA ANALYSIS

This chapter deals with the result and analysis of the finding and it contain three section. The first section presented descriptive and correlation analysis on variable of the study , the second section presented fulfillment of the assumption, the third section laid down the result of regression analysis that constitute the main finding of the study

4.1 Response Rate of Respondents

Table 4.1 Response Rate

Questionnaires Distributed	Questionnaires Returned	Percentage %
Response	122	100
Non response	**0**	**0**
Total	**122**	**100**

As shown in table 4.1 above indicates that the response that were received via questionnaires distributed to selected 122 respondents. The researchers able to get back 122(one hundred twenty two) out of one hundred twenty two (122), which gives there is no returned questionnaires so, this implies that the researcher was get larger response rate.

4.2 Demographic Profile of Respondents

The first part of the questionnaire consists of the demographic information of the participants. This part of the research requested a limited amount of information related to personal and demographic characteristics of respondents. The variables summarized and described in the subsequent table. These variables include sex, age, educational status, occupation, monthly income and experience with the bank.

Table 4.2 Demographic Profiles of Respondents

Demographic variables	Item	Frequency	Percentage %
GENDER	MALE	71	58.19
	FEMALE	51	41.81
	TOTAL	**122**	**100**
AGE	26-33	47	38.21
	34-41	23	18.70
	18-25	11	8.94
	42-50	29	16.26
	>51	22	17.89
	TOTAL	**122**	**100**
LEVELS OF EDUCATION	No education	3	2.44
	Primary education	9	7.32
	Secondary education	15	12.20
	College diploma	33	26.83
	First degree	33	27.64
	Second degree &above	30	24.39
	TOTAL	**122**	**100**
RESPONDENTS OCCUPATION	Student	18	14.63
	Gov't employee	45	36.59
	Private employee	23	18.70
	Self-employee	20	16.26
	Unemployed	16	13.82
	TOTAL	**122**	**100**
MONTHLY INCOME	<1000	22	17.89
	1001-3000	31	25.20
	3001-5000	37	30.08
	>5000	32	26.83
	TOTAL	**122**	**100**
EXPERIENCE	1-3 year	42	34.15
	4-6 year	56	45.53

	7-9 year	19	16.26
	>10 year	5	4.06
	TOTAL	**122**	**100**

Source: survey result (2023)

Based on the gender distribution of respondents 71 respondents or 58.19 % covers males respondents and also 51 respondents or 41.81 % covers females respondents. Therefore, the majority of respondents in this study was males.

On the basis of the age group between 26-33 years old which shows a percentage of 38.21 % (47)respondents. The second largest respondents fall in the age group between 34-41 years old having a percentage of 18.70 % (23) respondents followed between the age group and percentage of >51 (18.70%), 42-50 (16.26 %) and 18-25 (8.94 %) respondents respectively. This indicates majority of respondents were young customers and fall in the productive age

Based on Educational Level shown in the Table 4.3 above, the main respondent in this research were degree holders consists of 33 (27.64 %), diploma holders33 (26.83 %), masters and above 30 (24.39 %), followed by high school certificate 15 (12.20 %) ,elementary school completed 9 (7.32 % and no education 3 (2.44 %)). This indicates customers of Awash Bank have enough knowledge to evaluate their perception and expectation evaluates the banks service provision.

As shown from the table 4.4 45 (36.59%) respondents were public employees followed by private employees 23 (18.70 %). The rest were self-employee, students and unemployed which accounts 20 (16.26 %), 18 (14.63 %) and 17 (13.82 %) respectively. This indicates majority of the respondents of this study were public employees and private employees.

The income table shows 30.08% of respondents' have monthly income Birr 3001-5000, 26.83 % birr 5000 and above while 25.20 % earned 1001-3000 birr and the rest 17.89 % earned 1000 or less. This indicates that majority of the respondents of this study earned monthly income in the high range.

As it shown from the above Table the majority of the respondents in Awash Bank were customers who stay for 4-6 years which accounts for 56 (45.53 %) of the total respondents, followed by those customers who have stay between 1-3 years with a percentage 34.15% (42). The rest 20 (16.26 %) and 5 (4.06 %) were covered by the respondents of having 7-9 and 10 and above years stay as customer respectively. From this we can say that, respondents in this study have sufficient knowledge to evaluate the service quality provided by the bank.

4.3 PRACTICE OF SERVICE QUALITY IN AWASH BANK

Table 0-3.1 Tangibility

Descriptive Statistics						
	N	Range	Minimum	Maximum	Sum	Mean
The bank has modern – looking equipment	122	2	5	3.57	.111	1.1226
The bank has visually appealing physical facility	122	2	5	3.48	.111	1.228
The bank has neat and professionally groomed employees	122	2	5	3.33	.099	1.094
Materials associated with the service (such as pamphlets or statements) will be visually appealing of your bank	122	3	5	4.11	.084	0.929
Grand Mean						**1.0934**

 Source: own source (2023)

Table 4.3.1 shows that the respondents were asked for 122 respondents to rate their agreement or disagreement for the statements of 'The bank has modern –looking equipment, The bank has visually appealing physical facility, The bank has neat and professionally groomed employees, Materials associated with the service (such as

pamphlets or statements) will be visually appealing of your bank, the above table illustrates that **1.0934** % respondent were strongly agree.

Table 0.3.2 Reliability

Descriptive Statistics						
	N	Range	Minimum	Maximum	Sum	Mean
When the bank promise to do something by a certain time they do	122	3	2	5	447	3.66
When you have a problem, the staff shows a sincere interest in solving it.	122	2	3	5	512	4.2
The staff of the bank preforms the service right the first time.	122	3	2	5	416	3.41
The staff of the bank provides the service at the time they promise to do so.	122	2	3	5	504	4.3
The staff of the bank insists on error free records.	122	3	2	5	455	3.73
Grand Mean						**3.86**

Source: own source (2023)

Table 4.3.2 indicates that the respondents were asked for 122 respondents to rate their agreement or disagreement for the statements of 'when the bank promise to do something by a certain time they do, When you have a problem the staff shows a sincere interest in solving, The staff of the bank preforms the service right the first time, The staff of the bank provides the service at the time they promise to do so, The staff of the bank insists on error free records, the above table illustrates that, **3.86%** respondent were agree.

Table 4.3.3 Responsiveness

Descriptive Statistics						
	N	Range	Minimum	Maximum	Sum	Mean
Employees of the bank tells you exactly when service be performed	122	4	1	5	447	3.87
Employees of the bank give your prompt service	122	2	3	5	464	3.8
Employees of the are always willing to help you	122	3	2	5	456	3.41
Employees of the bank are never being too busy to respond your requests.	122	2	3	5	486	4.3
Grand Mean						**3.845**

Source: own source (2023)

Table 4.3.3 the respondents were asked for 122 respondents to rate their agreement or disagreement for the statements of 'Employees of the bank tells you exactly when service be performed, Employees of the bank give your prompt service, Employees of the are always willing to help you, Employees of the bank are never being too busy to respond your requests. The above table illustrates that, **3.845%** respondent were agree.

Table 0.3.4 Assurance

Descriptive Statistics						
	N	Range	Minimum	Maximum	Sum	Mean
The behavior of employees in the bank instills confidence in you.	122	4	1	5	358	2.93
The staff of the bank makes you feel safe in Transaction.	122	4	1	5	430	3.52
Employees of the bank are Consistently Courteous with you.	122	3	2	5	399	3.27
Employees of the bank have the knowledge to answer your questions.	122	3	2	5	472	3.87
Grand Mean						**3.397**

Source: own source (2023)

The above table shows that the respondents were asked for 122 respondents to rate their agreement or disagreement for the statements of 'The behavior of employees in the bank instills confidence in you, The staff of the bank makes you feel safe in Transaction, Employees of the bank are Consistently Courteous with you, Employees of the bank have the knowledge to answer your questions, the above table illustrates that, **3.397%** respondent were agree.

Table 0.3.5 Empathy

Descriptive Statistics						
	N	Range	Minimum	Maximum	Sum	Mean
Employees of the bank are able to communicate effectively with you	122	4	1	5	350	2.87
Employees of the bank understand your specific needs	122	2	3	5	420	3.3
The bank has operating hours convenient to all their customers.	122	3	2	5	519	4.25
Employees of the bank have their customer's best interest at heart.	122	2	3	5	380	3.11
The staff of the bank shows personal attention to you	122	3	2	5	470	3.85
Grand Mean						**3.476**

Source: own source (2023)

Tabel 4.3.5 to achieve the objective, the respondents were asked for 12 respondents to rate their agreement or disagreement for the statements of 'Employees of the bank are able to communicate effectively with you, Employees of the bank understand your specific needs, The bank has operating hours convenient to all their customers, Employees of the bank have their customer's best interest at heart, The staff of the bank shows personal attention to you, the above table illustrates that, **3.476**% respondent were agree.

0.4 The Levels of Customer Satisfaction in Awash Bank

Table 4.4.1Descriptive statistics of variables

Descriptive statistics		
	Mean	Std. Deviation
Customer Satisfaction	4.3934	.28277
Tangibility	3.8541	.47034
Reliability	3.8262	.41217
Responsiveness	3.8246	.44976
Assurance	3.8419	.47690
Empathy	4.0111	.41254

The mean of customer satisfaction was 4.3934 with the standard deviation of 0.28277 it implies that the value of standard deviation not close to the mean value of customer satisfaction of the awash bank, which means that the data points are spread out over a wider range of value. The mean value of tangibility in the bank is 3.8541 with the standard deviation 0.47034 from 122 number of sample indicates that the data points spread out over a wider range of value likewise the other four variables also have high value from the mean of the variability, which indicates the data are widely distributed.

4.4.2 Service quality

Table 0.4.3 Perception, Expectation and Servqual

DIMENSIONS	MEAN EXPECTATION	MEAN PERCEPTION	SERVQUAL GAP
TANGIBILITY	4.39	2.67	1.72
RELIABILITY	4.24	2.65	1.58
RESPONSIVENESS	4.20	2.74	1.46
ASSURANCE	4.12	2.71	1.41
EMPATHY	4.22	2.80	1.41
Total Mean	4.23	2.71	

Source: survey result (2023)

Table 4.4.4 depicts the respondents' response towards their expectation and perception relating to service quality at Awash Bank and also shows mean of an individual service quality attribute, average score of the five dimensions of service quality as well as service quality gap which is calculated according to Kotler and Keller, (2006) by perception minus expectation (P-E) of SERVQUALD dimensions. That dimension dissatisfies this means if the mean performance or perception falls short of mean expectation, the customer. If the mean performance matches the mean expectation, the customer is satisfied. If the mean perception exceeds mean expectations, the customer is highly satisfied or delighted. Based on Kotler and Keller,(2006) defilation of customer satisfaction the researcher analyzed the above findings of average score of perception and expectation as well as their difference is presented as follows.

4.4.5 Customer Expectation, Perception and Gap score on Tangibility Dimension

This dimension involves modern looking equipment, appearance of physical facilities, Materials associated with the service and neat appearance of employees. The average score of expectation for this dimension is 4.39 while, the average perception score is reached to 2.67 with a difference of -1.72.

Since the result indicates negative value which implies customers of the bank expected more in tangibility dimension but the actual service delivery of the bank does not meet customers' requirements. Because of this, customers of the bank may dissatisfy.

4.4.6 Customer Expectation, Perception and Gap score on Reliability Dimension

Reliability dimension includes the consistency of performance and dependability, keeping promises, showing a sincere interest in solving problem, give right service the first time, providing the service at the time the company promise to do so and trying to keep an error free record. The customers' response shows that an average expectation of service quality is at a mean of 4.24 while their average perception is at a mean of 2.65. The difference calculated to -1.58.

This shows that the bank performance was rated bad with regard to providing its service at the time it promises to do so and performing the service right the first time' And its weakest performance was observed with regard to its ability to show a sincere interest in solving customers' problems and providing the services as

promised'. Therefore, customers 'do not believe their overall expectations are fulfilled by this dimension.

4.4.7 Customer Expectation, Perception and Gap score on Responsiveness Dimension

Responsiveness dimension measures the willingness of employees to help customer, to provide prompt service, telling the exact time when the service will be provided. As the result revealed in Table 4.8 the average customer mean expectation and average mean perception for this dimension is 4.20 and 2.74 respectively and its difference is calculated to -1.46.

To conclude that, the mean gap of Responsiveness obtained from perception minus expectation is high. Hence, employees of the bank lacks willingness to help their customer, not providing prompt service, not telling exactly when the service will be performed and customers expect their request to be solved quickly and perfectly. Therefore, banks need to work a lot so as to beat the competition and survive in the market place and to satisfy their customer.

4.4.8 Customer Expectation, Perception and Gap score on Assurance Dimension

This dimension is about the behavior and ability of the employees to instill confidence, secure transactions, courtesy of the employees and the knowledge of the employees to answer questions of the customer. As depicted in Table 4.2, the customers response shows that, average expectations in this dimension is at mean of 4.12 whereas the overall perception for this dimension is at a mean of 2.71 indicating a difference of -1.41. As a result, the respondents are not satisfied with the service that they received.

4.4.9 Customer Expectation, Perception and Gap score on Empathy dimension

This dimension has an average expectation score of 4.22 whereas their average perception is 2.80 this indicates a difference of -1.41 (see Table 4.2).This gap revealed that there is a gap in giving individual attention and caring to the customer in the bank at the time of service provision. The findings illustrate that the customers' have higher expectations than perceptions, which lead to the gap between expected service and perceived service. This is significant because, when the perceived service falls short of the customer's expectations, they found to be disappointed and dissatisfied.

Table 0.4.4 Overall Customer Satisfactions at Awash Bank

	Frequency	Percent (%)	Cumulative percent
Strongly disagree	1	0.81	0.81
Disagree	43	35.77	36.58
Neutral	30	24.39	60.97
Agree	40	32.52	93.49
strongly agree	7	6.51	100
Total	122	100	

Source: survey result (2023)

From the objectives of this study, assessing the overall customer satisfaction is among others. To achieve this objective, 122 respondents asked to rate their agreement or disagreement. For the statement of 'I am satisfied with the overall service quality provided by the bank' Accordingly, the above table illustrates that, 0.81% (1) respondents were strongly disagree with the statement, where as 35.77% (43) respondents were disagree, and 24.39% (30)respondents responded that neutral which means the banks service provision was Satisfactory. 32.52% (40) and 6.51% (8) respondents responses were agree and strongly agree with statement respectively. To sum up, the majority of respondents not agreed with the overall customer satisfaction. Thus, from the total respondents' majority of respondents were not satisfied with the service provided.

4.5 Relation Ship between Service Quality and Customer Satisfaction in Awash Bank

This section presents the findings from the econometric results on the Customer Satisfaction. The section covers regression model used in this study and the results of the regression analysis of the estimated model specified presented as follows.

$$Y = \alpha + \beta 1\, TAN + \beta 2\, REl + \beta 3\, RES + \beta 4 ASS + \beta 5 EMP + Ei$$

Where:

Y= Customer Satisfaction

Tangibility ($\beta_1 \mathbf{X1}$)

Reliability ($\beta_2 \mathbf{X2}$)

Responsiveness ($\beta_3 \mathbf{X3}$)

Assurance ($\beta_4 \mathbf{X4}$)

Empathy($\beta_5 \mathbf{X5}$)

4.6 Tests for the Classical Linear Regression Model

According to Gujarati (2009), the objective of the model is to predict the strength and direction of association among the dependent and independent variables. Thus in order to maintain the validity and robustness of the regression result of the research in classical linear regression model, it is better to satisfy basic assumption of classical linear regression model such as Normality, Heteroscedasticity, and Multicollinearity tests. The linearity of the parameter assumed since the model applies OLS. When these assumptions are satisfied, it considered as all available information used in the model. However, if these assumptions violated, there will be data that left out of the model. Therefore, before applying the model for testing the significance of the slopes and analyzing the regressed result, Normality and Heteroscedasticity tests made for identifying misspecification of data.

4.6.1 Normality Test

According to Gujarati, (2009), one assumption of classical linear regression model is the normal distribution of the residual part of the model. If the disturbances independently and identically distributed with zero mean and constant variance and if the explanatory variables are constant in repeated samples, the OLS coefficient estimators asymptotically normally distributed with means equal to the corresponding β‟s.

As it noted by Altman and Bland, (1995), normality test used to determine whether sample data drawn from a normally distributed population within some tolerance. If the assumption of normality is not valid, the results of the tests will be unreliable. With large enough sample sizes (> 30 or 40), the violation of the normality assumption should not cause major problems. This implies that residuals are asymptotically normal in this study. The study shows that, the sample has been drawn from normally distributed population, as it is 122 for awash bank, which are greater than 40.

Histogram

A histogram is a pictorial presentation of points of data organized into user-specified categories.

A normally scattered variable has a bell-shaped with one peaked point and is symmetric over the mean (Susan M. Krebs-Smith, 1964).

Figure 4.1 Histogram
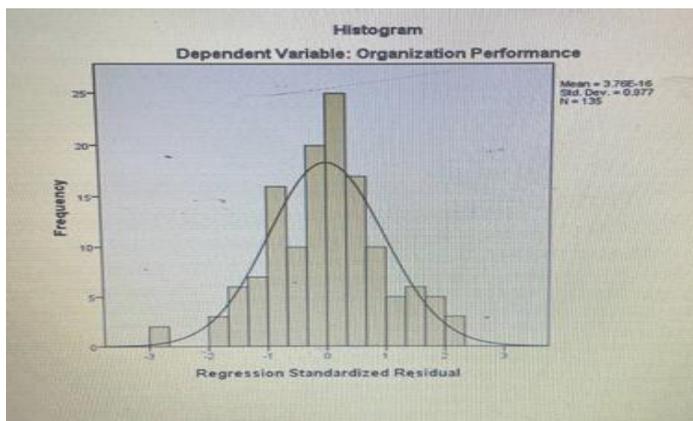
Source Own Survey 2023

As the picture of the histogram indicated, the variables or data are almost normally distributed and the data's are symmetric to the mean. There is no more skewness from both in the left as well as the right. The graph has one peak and symmetric to the mean. Therefore, the variables are normally distributed.

4.6.2 LINEARITY

The normal probability plot is a graphical tool performed for deciding whether the data in question is normally distributed. The data displayed in comparison to a theoretical normal distribution, with the points forming a nearly straight line. The probability plot is a subset of the standard probability plot.

As shown by the graph of normal probability plot, the data normally distributed, with the points plotted along the line and forming a straight line, indicating that the variables were normally distributed.

Figure 4.2 Normal probability plot of regression

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: CS
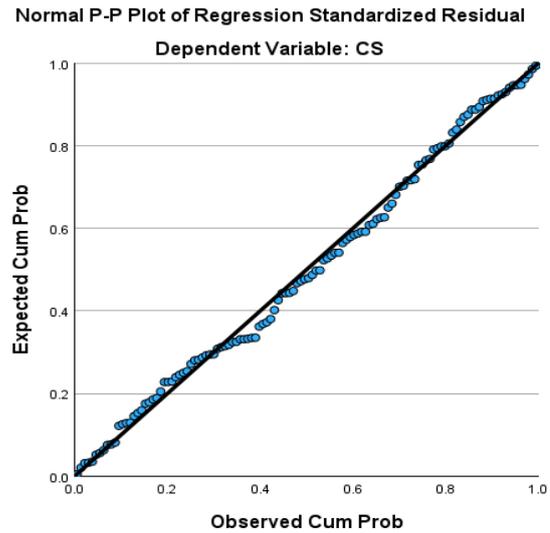
4.6.3 Multi-collinearity Test

A variance inflation factor (VIF) in regression analysis is a measure of the level of Mullticollinearity a VIF value larger than 1indicates moderate collinearity, a VIF value greater than 5 indicates extreme collinearity, and a VIF value greater than 10 indicates not tolerable collinearity. A variance inflation factor (VIF) in regression analysis is a measure of the level of Mullticollinearity.

Mullticollinearity occurs when there is a correlation between multiple independent variables in a multiple regression model. This can adversely affect the regression outputs (Bhandari, 2020).

Table 4.5 Mullticollinearity tests

Collinearity statistics		
Model	Tolerance	VIF
Tangibility	0.236	3.973
Reliability	0.423	2.916
Responsiveness	0.850	1.213
Assurance	0.345	2.767
Empathy	0.247	3.945

Table 4.6 Correlation test

Correlations							
		CS	Tan1	Relia	Resp	Assur	Emp
Pearson Correlation	CS	1.000					
	Tan1	.329	1.000				
	Relia	.143	.334	1.000			
	Resp	.232	.219	.016	1.000		
	Assur	.186	.184	.196	.224	1.000	
	Emp	.532	.253	.021	.016	.099	1.000
		122	122	122	122	122	122

According to the above table shows that the independent variables such as tangibility, reliability, responsiveness, assurance and empathy have positive correlation with customer satisfaction that is when any of these independent variable grow better the bank customer satisfaction increase as well as the independent variables have low unit of measurement the dependent variable affected by the amount of variables affected

4.7 Result of regression analysis

Table 4.7.1 linear regression analysis coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	2.327	.329		7.075	.001
	Tan1	.103	.050	.172	2.054	.002
	Rel	.003	.054	.004	.047	.000
	Res	.036	.052	.058	.698	.004
	Assur	.064	.046	.108	1.399	.001
	Emp	.317	.055	.463	5.769	.001

Source: Own Survey 2023

Dependent variable (Customer satisfaction),

Independent Variables (tangibility, reliability, responsiveness, assurance, empathy)

Significant variables

(1): Tangibility have positive effect on customer satisfaction in the case of Awash bank.

According to the coefficient table shows the above statistically stated P-value of 0.002 with corresponding Beta value of 0.172 which means the value p less than the value of alpha (0.05) and the significant that is tangibility has significant as well as positive effect for customer satisfaction as of the research Parasuraman et al (1985). Hence, the null hypothesis (H0) rejected. The customer satisfaction of awash bank increased by a unit of 0.172 as following the tangibility rise by everyone unit amount of 0.0.172.

(2): The reliability have positive effect on the customer satisfaction in awash bank.

In accordance with coefficients table 4.13 above, the statistically stated P-value of 0.004 with corresponding Beta value of 0.058 which means the value p less than the value of alpha and the significant that reliability is significant as well as it has positive effect for customer satisfaction. In this result of testing, the null hypothesis rejected rather the

alternative hypothesis accepted. Because of the value of p less than the value of alpha (0.05). The customer satisfaction of Awash bank increased by a unit of 0.058 in each units of increment of reliability. Similarly, reliability boosts customer satisfaction significantly as of Parasuraman et al (1985).

(3): Assurance has significant effect on customer satisfaction in Awash Bank

In accordance with coefficients table 4.13 above, the statistically stated P-value of 0.004 with corresponding Beta value of 0.058 which means the value p less than the value of alpha and the significant that reliability is significant as well as it has positive effect for customer satisfaction. In this result of testing, the null hypothesis rejected rather the alternative hypothesis accepted. Because of the value of p less than the value of alpha (0.05). The customer satisfaction of Awash bank increased by a unit of 0.058 in each units of increment of reliability. Similarly, reliability boosts customer satisfaction significantly as of Parasuraman et al (1985).

(4): Empathy have significant effect on customer satisfaction in Awash Bank
In accordance with coefficients table 4.13 above, the statistically stated P-value of 0.001 with corresponding Beta value of 0.463 which means the value p less than the value of alpha and empathy is significant as well as it has positive effect on customer satisfaction of Awash bank. In this result of testing, the null hypothesis rejected rather the alternative hypothesis accepted. Because of the value of p less than the value of alpha (0.05). The customer satisfaction of Awash bank increased by a unit of 0.463 in each units of increment of empathy. As a research of (Naumann, 1995).

Empathy have positive significant effect. The result of this research regarding the variable of empathy similar with the result of (Naumann, 1995).

4.8 Discussion
In this part of the research, the researcher interprets the meaning of the results, puts them in context, and explains why they matter.

Tangibility: As of the research, finding (Kotler & Keller, 2009) the empirical results from regression analysis showed that tangibility affects customer satisfaction of the bank positively and it is significant in attracting customers. Likewise, tangibility is statistically significant according to the finding of this research because it determines the satisfaction

of customers and bank growth by facilitating and fasting the customer financial transaction activities.

Tangible assets like cash, accounts receivables, property, or equipment's have positive effect for customer satisfaction. According the result of the research finding in each unit of tangibility increase, the satisfaction of the customer in Awash increased by a unit of 0.172.

Reliability: Preserve and keep personal information secure and being confidential, consistent trustful system satisfy the customer Parasuraman et al (1989).

Reliability stimulates investment and economic growth, which increases the bank's profitability. Where unreliable and unsecured system of the bank not motivate the customer to stay in the bank.

Insufficient and lack of tangible asset may harm the reliability performance and undermine banks' capacity to maintain their role as financial intermediaries. Reliability motivates the customer satisfaction significantly (Kotler & Keller, 2009).

The research from Awash bank indicates the reliability is significant and positively affect customer satisfaction. As of the reliability ensured, the confidence of the customer have increased and motivated to deposit from Awash bank. The customer satisfaction of Awash bank increased by a unit of 0.058 in each units of increase reliability of the bank system. In reverse unreliable service or system of the bank negatively affect the customer satisfaction of thank.

Assurance: helping customers and make sure that their financial statements are accurate from start to finish by verifying records and accounting entries.

Services assured by certified accountants create customer satisfaction in a bank.

Assurance supports and inspire bank's customer and increase the profitability of the bank Parasuraman et al (1985).

In the research of Awash bank the finding indicates the assurance is significant and positively affect customer satisfaction. As of the assurance practiced, the satisfaction of the customers have increased. The customer satisfaction of Awash bank increased by a

unit of 0.0108 in each units of increase assurance of the bank system. In reverse unassured service or system of the bank negatively affect the customer satisfaction of thank.

Empathy: Empathy motivates the bank to identify its customers' problems or situations and assist them in dealing with them.

It is the ability to sympathize with and comprehend the emotions of another person. It is a way of placing yourself in someone else's shoes and viewing a problem through their eyes in customer service, empathy is a capacity to have an intimate connection with a customer in which you consciously put yourself in their shoes to comprehend their problem and provide the best possible solution for them. Empathy have positive significant effect on (Naumann, 1995).

As of the result of (Naumann, 1995) the researcher of Awash bank found similar result. Empathy have positive significant effect on customer satisfaction. As the connection and understanding customer feeling developed the customer, satisfaction became increased or they satisfied on the bank service. As shown in the regression analysis the customer satisfaction increased by 0.463 units following the change of empathy.

Table 0-1 Summary of the overall outcome of the research hypotheses

Hypothesis	Result	Reason
H_1: Tangibility has significant and positive effect on customer satisfaction	**Accepted**	$\beta = 0.103$ $p < 0.05$
H_2: Reliability has significant and positive effect on customer satisfaction	**Accepted**	$\beta = 0.003$ $p < 0.05$
H_3: Responsiveness has significant and positive effect on customer satisfaction	**Accepted**	$\beta = 0.036$ $p < 0.05$
H_4: Assurance has significant and positive effect on customer satisfaction	**Accepted**	$\beta = 0.064$ $p < 0.05$
H_5: Empathy has significant and positive effect on customer satisfaction	**Accepted**	$\beta = 0.317$ $p < 0.05$

CHAPTER FIVE

SUMMARY OF THE FINDING, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Major Finding

The main objective of this research was to Study on service quality and customer satisfaction In Case of Awash Bank, Addis Ababa city. The as conducted using questionnaire consisting 122 sample respondents conveniently selecting customers of the bank.

- ✓ The majority of the respondents are male respondents of young customers with in the productive age. Majority of the respondent from the bank are above degree and diploma holders, this indicates that the customer have enough knowledge to evaluate the perception and expectation service provision.

- ✓ The researcher found that majority of the respondent are governmental or public employee and gain monthly income of between 3001-5000 in the high range and the customers are stay within the bank more than or equal three years, this implies the customers have enough knowledge to evaluate service quality provided by the bank.

- ➤ Tangibility has statistically significant effect on customer satisfaction in Awash Bank.

- ➤ Reliability has statistically significant effect on customer satisfaction in Awash Bank.

- ➤ Responsiveness has statistically significant effect on customer satisfaction in Awash Bank.

- ➤ Assurance has statistically significant effect on customer satisfaction in Awash Bank

- ➤ Empathy has statistically significant effect on customer satisfaction in Awash Bank

- ➤ The results of descriptive statistical analysis also indicated that customer of the bank were more not satisfied as endingly with the assurance, empathy, responsiveness reliability and tangibility dimension.

- ➤ The correlation result showed from the bank that there is positive and significant relationship between tangibility, reliability, responsiveness, assurance and empathy and customer satisfaction.

- ➤ The multiple regression results show the five service quality dimensions (tangibility, responsiveness, reliability assurance and empathy have positive and significant effect on customer satisfaction.

5.2 Conclusion

Based on the finding results the researcher concluded that the service quality of Awash Bank could not fulfill the perceptions of the customer. This indicates that the expectation of customers is greater than the actual perception on the service delivery that is why the customers are dissatisfied by the service quality of the Awash Bank.

The researcher also concluded that the dimensions of the service quality such as tangibility, reliability, assurance and empathy have positive and significant relationship with the customer satisfaction. From this the researcher conclude that, although there is a strong and positive relationship among the independent variables and dependent variables for the selected bank, This means all dimensions of service quality does not contribute equally to rise or fall overall customer satisfaction for bank. In general the result obtained from Pearson correlation implies that these four dimensions are most important to both customers of the bank to rise or fall overall satisfaction.

Based on the analysis the overall customer satisfaction of among the Awash bank is not satisfactory, this is the majority of the respondents are disagree with the satisfaction provided by the service quality of the Awash bank.

Finally, the result on the perception of service quality of awash bank showed that customers have better service quality.

5.3 Recommendation

Based on the finding results and the researcher observation the researcher recommends the following ideas;

➢ The service quality of the bank is not satisfactory this is because the customers of the banks perception or the actual service quality couldn`t fulfill their expectation this makes the customers to dissatisfy by the banks service quality. Therefore, the competition of the financial institutions in today's market is increasing from time to time. These financial institutions became competitor and to survive on the market by achieving their objective the executive management, directors and managers of the Awash Bank should have to fulfill their customer's expectation by providing better service quality that meet the perception of the customer and to create delightful customer.

- The bank should focus on the four dimensions of service qualities and improve the dimensions consistently because they are more significant and positively affects the customer satisfaction. Such service quality dimensions are. Tangibility, reliability, assurance and empathy have positive and strong relationship in creating customer satisfaction through understanding this concerned body of the bank should exert much effort to have strong and positive service quality dimensions.

5.4 FUTURE RESEARCH DIRECTION

- This study was conducted solely in Awash Bank habte giorgis dildiy branch and the composition of the sample may not be analogous to the whole out lets in Ethiopia. Therefore, additional studies in main branches and different regions of the country are needed to investigate the hypotheses. Moreover, this study investigates the effect service quality on customer satisfaction. In addition, variables included in the study were not exhaustive and future researches should be carried out to determine the effect of other variables, which are not identified in the present study but affect customer satisfaction in banking industry.

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Questionnaire

ST. MARY'S UNIVERSITY

SCHOOL OF BUSINESS

POST GRADUATE PROGRAM IN BUSINESS ADMNISTRATION

SELF-ADMINISTERED QUESTIONNAIRE FILLED BY CUSTOMERS OF AWASH BANK.

This questionnaire developed by postgraduate student for fulfilling partial requirement of Master's degree in business administration. You are requested to participate in the research in title: '' Study on service quality and customer satisfaction: A study Awash bank s.co. This questionnaire designed to gather primary data from customers of the banks regarding their expectation and perception.

The objective of this research is to assess customer expectation and perception levels towards service quality of the selected banks and to identify the most determinants of service quality, which leads to customer satisfaction. Your response is highly valuable for the study and here are no identified risks from participation in the survey. Participation in the study is voluntary it was take approximately 8-10 minutes to complete this questionnaire. He questionnaire consists of three parts (personal information, your expectation, perception and satisfaction level).Therefore; your genuine answer to the questions in this questionnaire has an immense value to the completion of this study. Thank you for your kind cooperation and valuable time.

Instruction

• No need of writing your name

• Your confidentiality maintained sincerely.

• Use up on given choices alternatives

Part I: personal information

1. Please indicate your gender

Male ☐   Female ☐

2. Please indicate your age group

18-25 ☐ 26-33 ☐ 34-41 ☐ 42-50 ☐   above 51 ☐

3. Level of education

No education ☐   primary education ☐   secondary education ☐

College Diploma ☐   first degree ☐   Post-graduate ☐

4. Please indicate your occupation

Student ☐ government employee ☐ private employee ☐

Self-employee ☐ Unemployed ☐

5. Please indicate your monthly income

< 1000 ☐ 1001-3000 ☐ 3001-5000 ☐ >5000 ☐

6. Stay with the bank

1-3 year ☐ 4-6 year ☐ 7-9 year ☐ >10 year ☐

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

The score levels described as:

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

5- Strongly Agree

Service quality dimensions		Level agreement				
	Tangibility					
	The bank has Modern-looking equipment.					
	The bank has visually appealing physical facilities.					
	The bank has neat and professionally groomed employees.					
	Materials associated with the service (such as pamphlets or statements) will be visually appealing of your bank.					
	Reliability					
	When the bank promises to do something by a certain time, they do.					
	When you have a problem, the staff shows a sincere interest in solving it.					
	The staff of the bank performs the service right the first time.					
	The staff of the bank provides the service at the time they promise to do so.					
	The staff of the bank insists on error free records.					
	Responsiveness					

Employees of the bank tells you exactly when services be performed.					
Employees of the bank give your prompt service.					
Employees of the bank are always willing to help you.					
Employees of the bank are never being too busy to respond your requests.					
Assurance					
The behavior of employees in the bank instills confidence in you.					
The staff of the bank makes you feel safe in Transaction.					
Employees of the bank are consistently Courteous with you.					
Employees of the bank have the knowledge to answer your questions					

Empathy					
The employees of the bank are able to Communicate effectively with you.					
The employees of the bank understand your Specific needs.					
The bank has operating hours convenient to all their customers.					
The employees of the bank have their customer's best interest at heart.					
The staff of the bank shows personal attention to you.					
Over all I am satisfied with the service provided by the bank.					
Customer satisfaction					
You feel welcome when you enter to Awash bank					
Your business is handled efficiently and on time					
The bank is clean and more attractive for customers					
The customers recommend the bank to their friends and relatives					
The overall service quality of the bank is very attractive					