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EFFECT OF CUSTOMER ORIENTATION OF SERVICE EMPLOYEES ON CUSTOMER SATISFACTION: THE CASE BANK OF ABYSSINIA.

BY

Belay Ngussie Dfaie

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Addis Ababa

EFFECT OF CUSTOMER ORIENTATION OF SERVICE EMPLOYEES ON CUSTOMER SATISFACTION: THE CASE BANK OF ABYSSINIA.

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Thesis Submitted to the School of Graduate Studies of Addis Ababa University in Partial Fulfilment of the requirement for the Award of Masters of Arts in Marketing Management

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APPROVED BY BOARD OF EXAMINERS

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Letter of certification

This serves as proof that Belay Ngussie Dfaie completed his thesis on the subject of "effect of customer orientation of service employees on customer satisfaction: the case Bank of Abyssinia."

This work is original and deserving of the Masters of Arts (MA) in Marketing Management award.

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Dr Saleamlak mola

Research Advisor

Declaration

I, Belay Ngussie, hereby affirm that the research paper titled "EFFECT OF CUSTOMER ORIENTATION OF SERVICE EMPLOYEES ON CUSTOMER SATISFACTION: THE CASE ABYSSINIA BANK.:" is entirely original to me and has not been previously published or used for any other academic requirements at any other university.

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Name **signatur**

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Acronyms

BOA	Bank of Abyssinia
COSE	Customer orientation of service
SPSS	Statistical package for social Science
ANOVA	Analysis of variance COSE
VIF	Variance inflation Factor

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Abstract

This study's aim was to investigate the relationship between customer orientation service employees and customers' satisfaction. Through employee's technical skill, employee's social skill, employee's motivation, and employee's decision-making authority. The study adopted an explanatory research design and as the research instrument, a self-administered survey was employed. Using SPSS version 26, In order to establish the test statistic, multiple regression analysis and correlation analysis were performed. According to the study, customer satisfaction has been positively and significantly connected to all dimension of customer orientation such as technical skill of service employees, social skill of service employees, service employees' motivation and employees' self-decision-making authority. The study's target demographic was made up of Bank of Abyssinia customers who were assigned to where branches are frequently visited. 248 customer feedback for the Bank of Abyssinia were used to compile the data through a questionnaire. The study came to the conclusion that customer satisfaction depends on customer-focused behaviour of service employees through technical skills, social skills, service employees' motivation and decision-making authority of service employees. It is advised that Bank of Abyssinia should promote and improve the technical, motivation, employee's self-decision authority and social skills of their service employees to the branches which was not subjected under this study in order to create satisfied customers.

Key words: *Customer orientation of service employees, through social skill, technical skill, and decision-making authority of service employees and motivation.*

CHAPTER ONE

1. INTRODUCTION

The necessity of this study was spelled clearly in this chapter. The goal of this study was to investigate the impact of service staff members' customer orientation on client satisfaction Abyssinia bank. The study was concentrating on the Abyssinia Bank. Important problems pertaining to the study title would present in this chapter. The investigation's history, problem formulation, aims, significance, and scope were all present, along with the study's a chapter overview and definitions of key terms.

1.1 Back ground of the study

Despite the fact that banking companies may use a variety of techniques to differentiate themselves from the competition in order to grow their market share and clients in the industry, the overall product offering in any given sector is ordinarily comparable. The financial sector is undergoing tremendous change. This industry is being forced to re-examine its current business strategies by technology, government regulation, and more sophisticated customers (Heidarzadeh, 2011). The level of competition in the banking industry has made service quality a top priority. Customer-oriented employees can affect the operation of the bank and decide its competitiveness when competition increases and banks begin to provide offerings for services and goods that are very comparable to one another (Heidarzadeh, 2011). Service personnel who are focused on the customer turns the marketing idea into a powerful an effective weapon by reorienting organisational principles, values, and presumptions in Favor of a two-way conversation between customers and the company that affects how satisfied and loyal they are (Day & Nedungadi, 1994).

Customers usually seek out the behaviour of service providers while assessing a service's quality because services are interactive and intangible in nature (Bitner et al., 1990). Furthermore, it is well established that how employees engage with consumers greatly affects their satisfaction. It has been demonstrated that satisfied and devoted (repeat) consumers place a premium on the unique qualities of known and trusted customer-contact employees. Customers of the banking industry should take note of this because they typically deal with sophisticated and intangible services (Maister, 1993 & Teece, 2003). A relationship-based strategy is required for banking operations in order to comprehend client needs and wants and treat them as long-term assets (Barnes, 2003). In order to keep customers, businesses must change their mindset from one that is focused on products to one that is customer-centric.

In order to build a delighted and devoted client base, the banking industry has evolved away from focusing solely on the advantages of the products being sold or interest rates. Instead, it now places more emphasis on the idea of customer orientation. Client orientation is the ability to sufficiently comprehend one's target customers so that one may consistently produce higher quality for them (Awwad & Agti, 2011). consumer contentment is one of the most crucial concerns for any business organizations, this is backed by the ideals of ongoing improvement and the customer-oriented business strategy. (Arokiasamy, 2013). The marketing theory states that loyal (or, at the very least, intending) customers are more likely to stay loyal and make additional purchases. The construct of customer orientation of service employees and its effects on the success of companies that provide services are studied by Kelley (1992), and Hennig-Thurau and Thurau (2003). The authors of the latter studies have proposed, but not empirically tested, a four-dimensional conceptualization of customer orientation of service employees, differentiating between the employee's drive to serve customers, his or her technical skills, his or her social skills, and their self-perceived decision-making authority. The focus of the first two research is on the interplay between service workers' commitment to the client and other employee factors such personality traits, job satisfaction, and organisational commitment. The conception put forth by Hennig-Thurau and Thurau (2003) is used as a foundation for this study, which tests a customer-centred and COSE dimension model implications.

The aim of the research was to investigate the link between customer-focused service employees and satisfied customers while also presenting a different paradigm for understanding the significance of service staff in terms of customer satisfaction in Bank of Abyssinia.

1.2 STATEMENT OF THE PROBLEM

Since the market is so fiercely competitive nowadays, businesses must pay closer attention to customer needs if they hope to keep existing ones and recruit and win over new ones. Customer satisfaction has therefore been the top priority for all businesses, including banks. The Bank must put a high emphasis on developing customer orientation skills in its personnel in order to forge a lasting relationship with consumers in order to satisfy them. According to earlier research (Andreassen, 1994; Homburg et al., 2011; Ooi et al., 2011), customer orientation has a beneficial impact on customer satisfaction.

Although academics have acknowledged the value of customer satisfaction, earlier research was lacking in a number of key areas. First, employees rather than customers evaluated customer orientation. Second, more rigorous quantitative approaches and analysis are required in order to construct integrative models that outline the factors that contribute to customer satisfaction, such as customer orientation. Thirdly, despite how important it is for service professionals to be customer-oriented, little research has been done on the topic, as evidenced by the examined literature.

Therefore, in order to address the area's deficiency, this study would have tried to determine how the customer-oriented Ness of service personnel affects customer satisfaction in the context of the Bank of Abyssinia (BOA).

1.3 OBJECTIVES OF THE STUDY

The study's main goal is to investigate how COSE affect client satisfaction in Bank of Abyssinia (BOA).

The following specific objectives have been considered:

• To evaluate the employee technical skill impact on customer satisfaction in BOA.

• To evaluate employee social skill effects on customer satisfaction in BOA.

• To examine employee motivation effects on customer satisfaction in BOA.

• To examine the effects of employee perceived decision-making authority effects on customer satisfaction in BOA.

1.4 Research questions

Employee-related and customer-oriented elements and its influence on client satisfaction at Bank of Abyssinia had been examine by answering the following research question.

1. How do technical skills of employees’ affect client satisfaction in BOA?
2. What is the effect of employees ‘social skills on customer satisfaction in BOA?
3. How motivation of employees’ affects client satisfaction in BOA?
4. How employees ‘perceived decision-making authority affect client
satisfaction in BOA?

1.5. SIGNIFICANCE OF THE STUDY

The findings of the study helped Bank of Abyssinia management and staff to recognise their strengths and weaknesses in terms of customer-focused behaviours. Additionally, it provides management with helpful advice and various problem-solving techniques to help them take all necessary steps to address difficulties in their individual branches. It might also provide as the basis for further inquiries into the Bank of Abyssinia (BOA).

1.6. SCOP OF THE STUDY

Due to time and financial constraints, the study only focused on three branches of the Bank of Abyssinia in Addis Abeba's East District (Kazanchis Total, Moenco, and Addis Kazanchis). Additionally, research on customer-oriented service employees has focused on two different employee types, i.e. Employees in the back office and front office have different effects on customers; the former is indirect while the latter is direct and unmediated. This study only examined how these all-office staff perceived customers. Only the customer's view of an employee's customer orientation behaviour is assessed by the specially prepared questionnaire; the employee's perception of themselves is not covered. The study was methodologically limited in a quantitative technique used in the investigation.

1.7 Limitation of the Study

Only three BOA branches in Addis Ababa had the subject of the study, which has a small sample size. The study's primary focus had been on the factors relating to employees that have an impact on Bank of Abyssinia's client orientation. To determine how employees' focus on serving customers affects their level of pleasure, this research had only used a quantitative technique and framework. The data were gathered from clients who interact with employees, which could lead to bias.

1.7.1 Study Delimitation

The sincerity, stability, and objectivity of the research tool, as well as the degree of objectivity and scientific integrity of the responders to the study sample, would all affect the study's findings. The study sample's society and other comparable societies are the only contexts in which the results can be generalised.

1.8 Arrangement of the study

The Research had been categorized into three sections. The first section of the research would include an introduction, a statement of the problem, research objectives, important of the research, area of the investigation, research methodology, and structure of the research. The literature review pertinent to the topic had been covered in chapter two. The research methodology includes, research design, sampling technique and, data source and collection method, data gathering process, and data analysis method, had been covered under these three sections.

1.9 definition terms

Customer satisfaction

According to academic definitions, customer-oriented behaviour explicitly refers to recognizing customer demands, helping customers to achieve their goals, and influencing customers through knowledge and support.

Employees Technical skills: - demonstrates the skills and information a service professional requires in order to offer customers superior service (Hennig & Thurau, 2002, p. 9).

Employees Social skills: - having the capacity to adopt the viewpoint of the client during service encounters that incorporate the customer's perceptions, thoughts, and feelings on a visual, cognitive, and emotional level (Hennig and Thurau, 2004 p.463).

Employees Motivation: - is what actually drives behaviour (Hennig&Thurau, 2003p.23)

Self-perceived authority: - the degree of freedom an employee thinks they have to choose how to manage a client's problems (Hennig & Thurau, 2002, p. 11).

Customer expectation means uncontrollable factors including past experience, personal needs, word of mouth, and external communication about bank service.

Customer satisfaction is the outcome of an evaluation procedure that compares expectations prior to a purchase with perceptions of performance throughout and following the consumption experience. (1980; Oliver)

CHAPTER TWO

RELATED LIRATURE REVIEW

The intention of this section is to present literatures relevant to this research study. It had contained theoretical review and framework, empirical review, conceptual framework and hypothesis of the topic under study.

2.1. Customer orientation

The ability to fully comprehend one's target customers so that they can consistently receive higher value from one's products or services is known as customer orientation (Awwad & Agti, 2011). According to Jayawardhena and Farrel (2011), the idea of customer orientation show to an employee's willingness for assist customers in achieving their needs while carrying out organizational tasks. Customer orientation is described According to McEachern and Warnaby (2005), market orientation places the consumer at the centre of the company's strategic priorities. Customers' needs analysis and an organization's responsiveness to those needs, according to Nakata and Zhu (2006), are both parts of customer orientation.

Customer orientation, according to Day and Nedungadi (1994), is a concept that turns marketing into a formidable tool for competitive advantage by reorienting organizational values, precepts, and beliefs to emphasize a mutually beneficial relationship between the company and its clients. Excellent customer service, familiarity with the market and customers, and a focus on collaboration are all characteristics of a customer-oriented culture. Having the right understanding of customers' demands and the practice of placing consumers at the centre of a company allows the latter to perceive itself from the perspective of its clients (Asikhia, 2010). As previously stated, the information for the research were collected in Germany, which is described as a "outright service desert" (Hans-Jörg Bullinger, director of the Fraunhofer-Institute, cited in Witkowski Its sales personnel is regarded as being "notoriously unfriendly to consumers" (Witkowski and Wolfinbarger, 2002). It would be interesting to speculate as to whether this study's findings might help Germany's customer satisfaction and service quality improve. Due to the paper's compelling proof of the effect of employee service orientation for customer-on-customer satisfaction and its identification of four separate aspects of customer orientation, German service providers may be able to better serve customers and address their current shortcomings.

2.2 Employees service orientation for customer

In marketing theory, it is well-organized that businesses that behave in a customer-focused manner, or centre their operations around the demands of their clients, outperform those who do not (Donavan et al., 2004). Customers are more likely to be satisfied and have a higher opinion of a firm when workers work for customer-focused businesses since they offer better and superior services. Customer satisfaction and customer focus seem to be directly related (al-alak & alnawas, 2010).

Customer orientation is anticipated to be essential to the financial performance of service businesses due to the intangible nature of services and their high level of customer involvement and integration. From the standpoint of the customer, customer-oriented businesses create high-quality services as opposed to "we know what customers want" mindset (Scheer & Loos, 2002). Customers' requirements and expectations are taken into consideration when designing the service delivery system. They cling tightly for idea of commitment to the client. Customer orientation can be defined as the conduct of service personnel and their capacity to assist and meet customers' expectations during interpersonal interactions with them (Scheer & Loos, 2002).

The effect of a company's client focusing on its long-term financial prosperity is broadly accepted in the marketing literature. Hence, the idea of client orientation has grown to become key areas of marketing research. The premise behind customer orientation is that a business must appropriately address the requirements and desires of its customers in order to assure that they would purchase the company's goods or services, be highly satisfied with them business (Hennig-Thurau & Thurau, 2003).

One of the first scientists to investigate the COSE framework was Kelley (1992). He proposes and systematically evaluates a conceptual framework of COSE factors that encompasses organisational constructs like organisational environment and socialization as well as individual constructs like motivational effort and direction. He starts from the same foundation as this study, namely that the front-line personnel of a service firm's customer orientation is essential for business success. Brown et al. (2002) use the phrase "individual's tendency or predisposition to meet customer needs in an on-the-job context" to define COSE. They believe that COSE is made up of two components: COSE: its impact 461 and a needs dimension covering the employee's perception of his or her ability to satisfy customers' demands. However, the authors make no explicit reference to the work of Saxe and Weitz (1982) or "discussions with practitioners in the banking and hospitality industries" in their list of justifications in favour of the two-dimensional structure of COSE. Their research focuses on the intra-personal determinants of COSE, particularly the effects of various personality qualities on COSE, as well as the significance of COSE for judgements of intra-organizational performance. The definition of COSE used by Donavan et al. (2004) is based on the findings of Brown et al. They share the same interest in the effects of COSE as this paper, but whereas this paper examines how COSE affects the consumer, Donavan et al. (2004) adopt an intra-organizational perspective and, as a result, take the employee's organisational commitment and job satisfaction into account as outcome variables of their structural model. They contend that COSE consists of five components, as opposed to Brown et al. (2002), namely the "need to pamper," "need to read the customer," "need for personal relationship," "need to deliver," and "need to communicate." There was no further explanation of how the dimensional structure was created; it was just stated that it was produced from "qualitative data from service managers, employees, and consumers." A second-order confirmatory factor analysis was used, and it was discovered that the "need to communicate" dimension did not heavily load on the second-order component. Finally, Hennig-Thurau and Thurau (2003) define COSE as the employee’s behaviour in person-to-person interactions and suggest a three-dimensional conceptualization of COSE. Their strategy is centred on the standards that service professionals must meet in order to meet customer wants during employee-customer engagement procedures. Drawing on the work of the German social psychologist Von Rosenstiel (1988), who distinguishes between “individual knowledge”, “personal willingness”, and “social allowance” as prerequisites for employees’ general behaviour, they offer three COSE dimensions: an employee's customer-oriented abilities; his or her motivation to assist consumers; and their self-perceived decision-making authority. In contrast to earlier research in this area, this approach is deductive because, as stated by Hennig-Thurau and Thurau (2003), an employee can only act in a fully customer-oriented sense if all dimensions exist, i.e., he or she is motivated, competent, and allowed to treat customers according to their needs. Despite the viability of this strategy, the authors neither examine the effects of these dimensions on customer or staff behaviour nor do they offer empirical evidence for their discriminant validity.

2.3 Conceptualizing customer orientation

According to Hennig-Thurau, Customer orientation of service employees (COSE) is defined as a construct with four aspects (2004). Technical aptitude, social aptitude, drive, and decision-making authority are some of these dimensions. Based on the research of Hennig-Thurau and Thurau (2003), we define COSE as the degree to which an employee satisfies the demands of consumers during personal contacts. It's crucial to remember that the conception of COSE presented here suggests that all four elements are somewhat necessary for employees to act in a customer-focused manner. In other words, the approach discussed here understands the COSE dimensions as Regarding the skills dimensions of COSE, we propose that the employee’s social skills and technical skills represent separate dimensions of COSE, in addition to the motivation dimension and the authority dimension. The employee’s technical skills refer to the knowledge and those technical or motor skills which a service employee must possess in order to fulfil the customer’s needs during the personal interaction process (Argyle, 1967). Such technological abilities are crucial for satisfying customer needs because the nature of service interactions necessitates the employee to react immediately to the client rather than relying on data from knowledge databases, etc. In several service areas such as hairdressers and massage salons, the employee’s motor skills are to a large extent identical with the service provided and cannot be substituted by other service components. The ability of the service employee to see things from the customer's point of view during encounters is at the centre of the social skills idea (e.g., Flavell et al., 1968; Mead, 1934). According to Flavell et al. (1968), this perspective-taking can occur specifically on three levels: visually (i.e., the employee understands what the customer sees and observes), intellectually (i.e., the employee understands what the consumer thinks), and emotionally (i.e., the employee gets what the consumer feels). Three facets are allotted to each employee and are therefore thought to be vital for meeting needs since they help the employee comprehend the customer's needs. While technical skills are mainly discussed in the context of work psychology, social skills and empathy are most intensively discussed in the educational research context. We think that a person's social and technical abilities can be equally good (or poor), but that a person with great social skills may not always have the knowledge needed to execute in a customer-focused manner. being non-compensatory, which is a significant departure from earlier conceptions.

The technical skills of the employee refer to the knowledge and those practical or motor abilities that a service employee has to have in order to meet the needs of the customer during the course of a personal encounter (Argyle, 1967). Such technical abilities are crucial for meeting customer needs because service interactions demand that employees react quickly to the consumer rather than relying on information from databases, etc. The employee's motor abilities in a number of service areas are largely identical to the service given and cannot be replaced by other service components.

Employees social skill the core of the social skill concept is to always consider the customer's perspective when engaging in conversations. Specifically, this kind of perspective-taking might happen visually (i.e., the employee comprehends what the customer sees and observes), intellectually (i.e., the employee comprehends what the customer thinks), and emotionally (i.e., the employee comprehends what the customer feels). Due to the fact that they aid in the employee's understanding of the client's wants, all three of these factors are viewed as essential for meeting needs.

Regarding the COSE's motivation dimension, Hennig-Thurau (2004) extrapolates Vroom's (1967) expectancy theory, which states that people's motivation to put forth effort is dependent upon their expectations for success and consists of three components: the employee's self-perception of being able to handle the task at hand; and the employer's encouragement of the employee to serve the customer.

The employees' self-perceived decision-making authority, measures how empowered service staff feel to make decisions involving the demands and interests of customers (Bowen & Lawler, 1995). Similar to motivation, decision-making power is necessary to translate an employee's abilities and purpose to treat clients in a nice and competent manner into actual conduct. As a result, COSE is regarded as a four-dimensional construct comprising the aspects of technical capabilities, social skills, motivation, and decision-making authority.

2.4 Characteristics of Service

Johns (1999) argues that services are mostly described as intangible and their output viewed as an activity rather than a tangible object, but also acknowledges that some service outputs contain some significant, tangibly present components, such as physical facilities, gear, and staff. Gummesson (1994) suggest that, a service design which consists of a service, service system and the service delivery process considers customers, staff, technology, the physical environment, and the consumption goods. The physical aspects are important for high quality service delivery.

2..5 Banking Services

Basically, banking is a business that is registered to accept deposits from the pubic and make out loans. Technically speaking, banks move money from the economy's surplus units to its deficit ones (Luckett, 1994). Profit-making is the goal of this fund channelling. Banks are among the most significant financial intermediaries in every country because to this function, which also helps central banks implement their monetary policies. Banks make money by more than just selling money. Banking services involve handling money in a variety of ways, including lending, depositing, and transferring processes. Contracts provide the parameters for these intangible services. The long-term success of an institution is impacted by the structure of banking services. Along with the fundamental qualities of speed, security, and simplicity in banking services, the rights like consulting for compounding services are also preferred.

2.6. CUSTOMER SATISFACTION

There are several delineations of client satisfaction in the marketing literature. It's generally accepted that satisfaction is a cerebral state that results from client’s experience after consumption

(Pleshko & Heiens, 1996). According to an extensively accepted conceptualization, client satisfaction is a client's post-consumption evaluation of a product or a service. This occurs only if the perceived performance of a product or a service meets or exceeds guests' previous prospects (Mittal & Frennea, 2010). therefore, overall, 14 client satisfaction with a company's immolations is determined by comparison between guests' anticipation of the company's products or services and their perception of the products or services' performance (Oliver, 2010). Client satisfaction is one of the most important issues concerning business associations of all types, which is justified by the client- acquainted gospel and the principles of nonstop enhancement in ultramodern enterprise (Arokiasamy, 2013). It's one of the most generally used client- acquainted criteria by directors because of its general nature and its universal measurability for all types of products and services (Gupta & Zeithaml, 2006). In service requests, client satisfaction is frequently measured as the difference between service anticipation and experience. That is, when prospects are met or exceeded, guests report advanced situations of satisfaction. Since anticipation plays a significant part in client satisfaction, it's important to produce realistic prospects (Jones et. al., 2003). The marketing conception suggests that a satisfied buyer will be more likely to rescue again, or at least has the intention of retrieving again than those who are displeased.I.e. the further satisfied guests are, the lesser will be their retention (Ranaweera & Praghu, 2003). Oliver (2006) clarifies his description of client satisfaction suggesting some affiliated generalities impacting satisfaction, like the mood of the guests at the time of consumption; the quality of the service rudiments; value; station; disconfirmation between prospects and the factual performance; and fidelity. These generalities are farther explained to clarify how they impact client satisfaction. The mood of both guests and service providers plays a part in the conformation of satisfaction as it may lead to a positive or negative outgrowth, not directly related to the quality of the service provision (Oliver, 2006). In the case of banks, the service handed is characterized with close and repeated commerce 15 between guests and providers. Therefore, mood may play a significant part in the conformation of satisfaction. The quality of a service has a direct cognitive influence on satisfaction conformation and refers to the direct assessment that guests make regarding the quality of the different aspects of the service (Oliver, 2006). Value as a conception related to client satisfaction can be explained as an assessment of the possible issues compared to the costs paid by the guests (Oliver, 2006). In the case of CBE, except many services similar as foreign and original plutocrat transfer, utmost services handed don't have financial costs to guests. The station in relation to satisfaction conformation can be characterized as a stable perception. However, guests form an opinion if they like the service or not(Oliver, 2006), If a service has a desirable point. The stations are generally formed grounded on primary information about the service and not inescapably after the operation of the service. Disconfirmation is simply defined as the difference between what was anticipated from the service and what was actually entered (Oliver, 2006). According to Menget et al. (2008), the expectation-disconfirmation model has gained the most traction among academics. This study also draws on the expectation- disconfirmation model among the contending client satisfaction models. The expectation- disconfirmation paradigm is grounded on the premise that guests form certain prospects about a product or a service previous to consumption, and these prospects come a standard against which factual performance is compared (Oliver, 1980).

2.7 Factors that Affect client Satisfaction

Meltzer etal.,(2002) classify factors that affect client satisfaction in to three factors structures . introductory factors- these are the minimal conditions that are needed in a product to help the client from being displeased. They don't inescapably beget satisfaction but lead to dissatisfaction if absent. These are those factors that lead to the fulfilment of the introductory demand for which the product is produced. These constitute the introductory attributes of the product or service. They therefore have a low impact on satisfaction indeed though they're a prerequisite for satisfaction. In a nutshell capability and availability

2. **Performance factors-** these are the factors that lead to satisfaction if fulfilled and can lead to dissatisfaction if not fulfilled. These include trust ability and benevolence.

3. Excitement factors- these are factors that increase guests ‟ satisfaction if fulfilled but doesn't beget dissatisfaction if not fulfilled which include design operation. Reasons of client Dissatisfaction occasionally guests come displeased, as indicated onwww.qualitygurus.com some of the reasons for this dissatisfaction are- Not knowing the prospects client remains displeased unless the company knows what the client actually expects out of their product. Not Meeting the prospects, a client may come displeased because the service doesn't live up to prospects. In addition to that as a result of the rapid-fire enhancement in the technology, client may compare the services handed by a company with those of the challengers, which may lead to dissatisfaction and guests over prospects and their changing requirements may lead them for dissatisfaction.

2.8 Empirical Review

The findings presented in this paper are based on an empirical study with 989 respondents, and they demonstrate that the degree of customer orientation of service employees is a critical factor in customers' satisfaction with the service firm, their emotional commitment to the firm, and, most importantly, their degree of retention.

Homburg et al. (2011) published a paper titled "When does salespeople's customer orientation contribute to customer satisfaction? Because services are interactive and intangible, consumers frequently base their assessment of a service's quality on the behaviour of service personnel. Therefore, according to Bitner et al. (1990; Bove & Johnson (2000); Bowen & Schneider (1985); Sergeant & Frenkel (2000), the degree of customer orientation among employees is a key factor in the financial performance of service organizations. To put it another way, service businesses can increase their profitability by supporting staff that prioritize serving customers.

Additionally, we discovered that customer happiness is clearly more positively impacted by service professionals' customer orientation than commitment and retention. The importance of COSE must be considered in light of recent studies in service marketing that highlights the minimal influence of customer satisfaction on retention. In other words, COSE investments only yield significant returns when satisfaction has a significant impact on long-term factors like commitment and retention. Whether this is the case for their particular firm is something that service providers must carefully examine. The results also show that in the case of high-interaction services (i.e. travel agencies), the direct impact of customer satisfaction on retention is clearly stronger than in the case of less individualized and personal services such as media retailers. This difference might be at least partially attributed to the higher risk associated with travel bookings than with shopping for media products which implies that customers more consciously develop a relationship with a travel agency than with a media retailer in order to reduce their consumption risk. As a result, clients choose a travel agent based primarily on their past experiences with that agent, whereas in media retailing, situational factors (such store location) partially offset customer pleasure. Concerning the influence of the COSE dimensions on client loyalty to a service provider, context-related variations were also discovered. While employees' decision-making capacity predominately starts the commitment-building processes in the case of media shops, employees' technical skills for travel agencies play an amazing part in this process. When examining each service kinds' unique traits in detail, these contrasts may also become clear. Travel agents in particular frequently possess more technical expertise than the customer has, which allows customers to view this knowledge as beneficial and relationship-enhancing. However, the employee's advantage in terms of product knowledge is typically viewed as lesser (if at all present) in the case of media stores, which lessens its impact on the customer's relationship with the company.

differences between functional and relational client orientation." Aimed to ascertain the value of customer orientation to salespeople and whether it is impacted by the selling environment. The impact of a customer's communication style, such as task orientation and interaction orientation, and unique supplier product attributes, such as product individuality, importance, complexity, and brand strength, were examined. The findings of this study's examination of a cross-industry survey of 56 sales managers, 195 sales representatives, and 538 customers found a favourable, insignificant, or even adverse effect of salespeople's customer-oriented behaviours on customer loyalty depending on the variables. Consumers have expectations about how service personnel will act during interactions, and when these expectations are met or surpassed, customer satisfaction with the service provider is positively impacted (HennigThurau, 2004). The consumer may continue to utilize a certain service provider not because of superior performance, but rather due to the emotional attachment they have formed to the company and its staff (Garbarino & Johnson, 1999; Gwinner et al., 1998; Price & Arnould, 1999).

Such an emotional attachment in the context of services is mostly based on the client's knowledge and affinity with certain service employees. The degree of commitment a consumer develops toward a service provider is thought to be significantly influenced by how staff handle contacts with customers. In addition, it is thought that the degree of the customer's happiness with the service contributes to the customer's loyalty to the service provider because friendships demand at least a minimum of dependability and fulfilment (Hennig-Thurau et al., 2002). Regardless of what business leaders may be trying to implement in their companies, any employee interacting with customers is in a position to either increase customer satisfaction or put it at risk. Therefore, employees in such positions should have the skills to respond effectively and efficiently to customers' needs (Potter-Bortman, 1994). If no particular circumstances or factors affecting customers' choice exist, the existing marketing literature finds a positive correlation between customer pleasure and customer loyalty. Yet, recent research has shown that there may be restrictions or situations that impact or limit the customers' purchasing decisions. Examples of dramatic and significant departures from a positive satisfaction-loyalty association have been shown in monopolistic situations (Agustin &

Singh, 2005; Deming, 1986; Kamakura et al., 2002; Oliver, 1999; Seiders et al., 2005; Verhoef, 2003). Customer satisfaction in retail banking was found to be significantly influenced by the service provider's performance on the core and relational aspects of service quality, according to Levesque and McDougall (1996). Customer satisfaction levels are greatly influenced by the bank's capacity to provide these services consistently. As a result, bank management must recognize and enhance elements that can raise client value. Although establishing a long-term relationship with customers is a prerequisite, Anagnostopoulos, Gounaris, and Sathakopoulos (2001); Selnes, 1993; Bolemer & Ruyter (1998) argue that this is not a sufficient condition for fostering client loyalty. Hence, keeping customers happy is not sufficient.

changing climate in financial institutions, today's loyal consumers may not be tomorrow's devoted buyers (Evans &Lindsay, 1996). Sivadas and Baker-Prewitt (2000) looked at how there is growing acceptance that customer loyalty should be the ultimate goal of customer pleasure. According to Fornell et al. (1996), clients who are satisfied with a company's services are more likely to remain loyal to it and are less likely to switch to a competitor. This point of view is supported by Anton (1996), who claimed that customer pleasure is positively related to intents to repurchase, likelihood of recommending a good or service, loyalty, and profitability.

It is impossible to sustain a happy and devoted client base without happy and dedicated personnel, according to a number of empirical research. Any employee who interacts either directly or indirectly with a client has an impact on that customer's satisfaction and, consequently, the income of the business (Solnet, 2006). Hesket et al (1997).'s "employee-customer profit chain" paradigm also shows the connection between customer and employee variables. The service provider is generally a crucial element in studies that concentrate on the interface between the client and the firm.

According to Hans-Jörg Bullinger, director of the Fraunhofer-Institute, cited in Witkowski and Wolfinbarger (2002), Germany is described as a "outright service desert" and its retailing staff is thought to be "notoriously unfriendly to consumers" (as was previously mentioned), so the data for this study were gathered there. It would be intriguing to hypothesise as to whether the results of this study could contribute to improving customer happiness and service quality in Germany. German service providers may be able to serve customers more effectively and correct their current deficiencies thanks to the paper's strong evidence of the impact of employee customer orientation on customer satisfaction and its identification of four distinct dimensions of customer orientation.

2.9 Conceptual framework and research hypothesis

The several variables under examination, along with their dimensions and measurements, are displayed in the conceptual framework of this study. Customer happiness and loyalty are the dependent variables, and customer orientation of service employees (COSE) is the predictor variable. The dependent variable is then taken into consideration for the following attributes: self-perceived decision-making authority, technical skills, social skills, and motivation. The following conceptual framework was developed based on the Hennig, Thurau, and Thurau's Customer Orientation of Service Employee (COSE) paradigm.

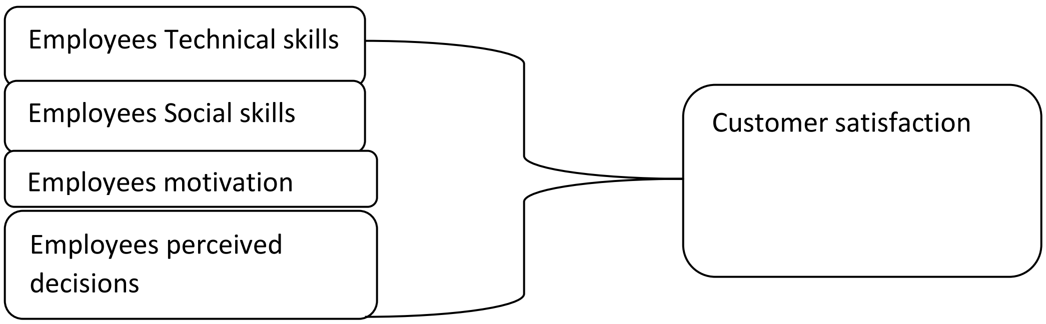


Figure 1 Conceptual framework of the study (Source: Hennig-Thurau, 2004)

Based on the reviewed literatures of the above empirical studies, the following hypotheses will propose.

H1o Technical skill of Bank of Abyssinia staff does not significantly and favourable impact client satisfaction.

H1a: The technical skill of service employees significantly and positively affects customer satisfaction.

Ho2: Employees at Bank of Abyssinia's social skills do not significantly and favourable impact customer happiness.

Ha2: Employees at Bank of Abyssinia's social skills have a big, beneficial impact on client satisfaction.

Ho3: Customer satisfaction is positively impacted by employee motivation at Bank of Abyssinia but not significantly.

Ha3: Customer satisfaction is considerably and favourable impacted by employee motivation at Bank of Abyssinia.

Ho4: Customer satisfaction is not considerably and favourably affected by how employees at the Bank of Abyssinia perceive their ability to make decisions.

Ha4: Employee perceptions of Bank of Abyssinia workers' decision-making authority have a large, beneficial impact on customer satisfaction.

CHAPTER THREE

RESEARCH METHODOLOGY

3. Introduction

This chapter explains the methodology the researcher was use, the sampling strategy, and then moves on to a description of the data gathering and analysis techniques the researcher was use, along with a justification of the strategy and techniques. Technical and practical limitations, as well as data obtained from previous study in the subject, as discussed in the literature review, would have been all be taken into account when selecting the approaches for this study.

3.1 Description of Study Area

The study would conduct on Bank of Abyssinia in Three selected branches in Addis Ababa. In accordance with a 1960 Ethiopian commercial code and the Licensing and Supervision of Banking Business Proclamation No. 84/1994, the Bank of Abyssinia was founded on February 15, 1996. BOA started out with 50 million Birr approved and paid-up capital and 17.8 million Birr, respectively. with 32 workers and 131 investors. Now a time BOA have more than 800 branches throughout the nation. Abyssinia Bank in Addis Ababa had been the site of the study. The researcher selected three branches—Kazanchis total, Moenco, and Addis Kazanchis branches—out of more than 800 branches around the nation. The researcher selected the aforementioned branches because they provide for easy access to the needed data.

3.2 Research Design

Research design is a blueprint for comprehending a research process that serves as a compass to take one to the destination of the research process. It is crucial to the components of the research process that your entailer developed to be valid and dependable. An explanation of how you came to the conclusions about your research questions is the major purpose of a research design. The research design outlines the reasoning behind your investigation and can be categorized as descriptive, explanatory, or exploratory based on the particular issue that the study is trying to solve. A descriptive research study outlines what is occurring in a market without necessarily elaborating on why it is occurring.

Descriptive research's primary goal is to offer a true and reliable picture of the variables or characteristics that are pertinent to the research topic (Williams, 2004).

On the other hand, explanatory research seeks to prove a cause-and-effect relationship between variables. Using the facts or information that are previously known, the researcher analyses and critically assesses the data.

This study had employed both descriptive and explanatory research designs to describe how COSE affects customer satisfaction (the researcher also sees causality among these variables).

3.3 Research Approach

There are basically two types of research approaches i.e., qualitative and quantitative research approach. Identifying the traits and structure of the occurrences and events under study in their natural context is the essence of qualitative research. Then, a small theory or conceptual model is created by combining these traits. As stated by Jonker and Pennink (2010), conducting qualitative research calls for an open mind set in order to comprehend how other people perceive their circumstances. Instead, creating quantitative data that can be submitted to rigorous quantitative analysis in a formal and disciplined manner is what quantitative research includes (Kothari, 2004). Using a theory to frame and so comprehend the current topic is the essence of quantitative research. It can serve as a beginning point for theory development, if not its primary focus. It is based on the fundamental belief that information about reality can also be acquired "through the researcher's eyes" (Jonker & Pennink, 2010).

In this study, the relationship between employees' customer orientation and customer satisfaction was explained and its causal relationship was demonstrated using a quantitative research methodology. To create a clearer picture of the correlation between these variables, a quantitative technique had been used.

3.4 Target population

All individuals or objects (units of analysis) that fit the study's criteria are considered the population. A person, group, organization, nation, thing, or any other entity that you intend to make scientific inferences about may be the unit of analysis (Bhattacharjee, 2012).

All BOA clients who would have received service at three specifically chosen branches in Addis Ababa had been the study's target demographic. A sample had been taken in order to manage the study.

3.5 Sampling Method

Sampling is the statistical process of selecting a subset (called a sample) of a population of interest for the purpose of making observations and statistical inferences about that population (Bhattacherjee, 2012). Basically, there are two categories of sampling i.e., probability and non-probability sampling techniques. This researcher was using non-probability sampling technique (purposive sampling).

3.6. Sample size

(Yeamdao Narangajavana, 2007) summarized that there are four strategies to decide sample size including (1) census for small populations, (2) imitating a sample size of similar studies, (3) applying formulas (4) Using publicly available tables to determine a sample size. For this study calculation methods have used. In Addis Ababa Abyssinia Bank have more than 200 branches but in this study the researcher was going to cover only the three selected branches purposively. Moenco 8500 have active customers, Addis kazanchis branch have 9000 active customers and Kazanchis total branch have 6700 number of active customers. The sample size for this study was purposefully chosen at 275 clients, who represented 24200 active customers throughout the three branches. There were =9000+8500+6700=24200 active account holders in those three Branches.

Therefore, the sample size was equal to 275 consumers who were deemed to be representative of the bank of Abyssinia's overall 24200 customer base in the three branches that were chosen.

Table 1. Populations and Sample Size Determination for Each Branch

No	Selected branch	Number of active customers	ample size population
1	Moenco (BOA)	8500	8500/24200*100=35.12% of 275 =97
2	Addis kazanchis(BOA)	9000	9000/24200*100=37.2% of 275 =102
3	Kazanchis total(BOA)	6700	6700/24200*100=27.7% of 275=76

Source own survey 2023

3.7 Data collection sources

Primary data are those that are gathered brand-new and for the first time, making them unique in nature. Primary data is gathered by the researcher themselves, first hand and directly. These are facts that the researcher collects and compiles for the investigation at hand, details on the subject under investigation, and facts that are relevant to the study's goals (Kothari, 2004). Secondary data, or data that is already available, are those that have previously been acquired by someone else and have undergone statistical analysis (Kothari, 2004). When a researcher uses secondary data, that researcher must look into a variety of sources to find them. In this instance, he or she is undoubtedly not faced with the issues that are typically connected to the acquisition of original data.

The primary data sources have used to gather all the information required for this study.

3.8 Data collection Instruments

Technical skills, social skills, motivation, and self-perceived decision-making authority are the four dimensions of COSE that would cover in the questionnaires. Each of these four dimensions were have three items that have been taken from Hennig-Thurau (2002) and put on a five-point Likert scale ranging from "1-strongly disagree" to "5-strongly agree." Four and five items, respectively, were adopted from the same source for questions on customer satisfaction. In order to gather data on the demographics and account kinds of consumers, a section on their personal profile had also been introduced.

3.9 Data Analysis & Interpretation

Tables, frequencies, and percentages have been used to analyse the obtained data in accordance with all official organizing, categorizing, editing, and coding processes. The link between the dependent variable (consumer satisfaction) and the independent variables were examined using correlation analysis (COSE). The Pearson correlation coefficient would be applied in this study. Inferential and descriptive statistics were used to analyse the data. In order to examine data in general and the respondents' profile variables, descriptive statistics would be used. Mean score was use to understand the level of customer orientation of service employees and customer satisfaction. Whereas inferential statistics was employed for hypothesis testing and investigating research objectives by using multiple regression analysis to determine the effect of COSE dimensions as predictors of customer satisfaction.

Model specification

$Y=a+bX1+cX2+dX3+eX4$

- Y is the dependent variable - customer satisfaction/customer loyalty.
- Technical capabilities, social skills, motivation, and self-perceived decision-making power are represented by X1, X2, X3, and X4, respectively.

The explanatory variables are those.

- a is the intercept term - it gives the mean or average effect on Y of all the variables excluded from the equation, although its mechanical interpretation is when the aforementioned independent variables are set to zero, the average value of Y.

 b, c, d, and e refer to the coefficient of their respective independent variables which measure the change in the mean value of Y per unit change in their respective independent variables.

3.10 Reliability and Validity Test

3.10.1 Validity

According to Kothari (2004), the degree to which a measuring instrument adequately covers the topic under inquiry is referred to as content validity. The content validity is good if the instrument has a representative sample of the entire universe. It primarily uses judgement and intuition to make decisions. There is no numerical way to represent it, but it can also be determined by utilising a panel of people who will judge how well the measuring device complies with the requirements. Talking with other researchers was another approach to confirm that the questions were appropriate. In other words, validity can be seen as the foundation of any form of assessment that is reliable and accurate (Bond, 2003). Validity is foremost in the minds of those developing measures and that genuine scientific measurement is foremost in the minds of those who seek valid outcomes from assessment. In marketing research, there are numerous validity tests available, including Content validity, Face validity, Construct validity, Concurrent validity, Convergent validity, Discriminant, Criterion validity, Nomological validity (lawlike), Predictive validity, Diagnostic validity, Substantive validity, Internal validity, and External validity (Brennan, L., Camm, & Tanas, 2007).

When a measure supports expected relationships with other theoretical claims, it is said to have construct validity. The extent to which test results can be explained by the explanatory structures of a reliable theory is known as construct validity. We link a number of additional propositions to the information obtained by utilising our measurement instrument in order to assess the construct validity. We can infer that there is some construct validity if measurements on our designed scale correlate in a manner that is expected with these other assertions (Kothari, 2004).

Therefore, the correlation coefficient between the independent and dependent variables was determined in order to assess the construct validity. Additionally, this study was drawing conclusions from a theory that is pertinent to the idea.

3.10.2 Reliability

According to McDaniel (2010), the level of reliability is the degree to which measures are free from random error (the difference between the sample value and the true value of the population means). In order to guarantee the validity of the measures, Cronbach's coefficient alpha was evaluated. The scale can be employed for the study if the Cronbach coefficient alpha value is greater than the minimal requirement of 0.70 (Nunnally & Bernstein, 1994). These evaluations allowed it to be determined that the study's dependability problem was acceptable.

Table 2 Reliability analysis

Variables	Number of items	Cronbach’s alpha
Employees technical skill	3	.702
Employees social skill	3	.714
Employees Motivation	3	.7o8
Employee’s Decision-making skill	3	.771
Customer satisfaction	4	.781

Source: output derived in SPSS in 2023

3.10.3 Ethical consideration

The subjects are given the assurance that their responses have been treated in strict confidence and used only for the purposes of the study in order to maintain the confidentiality of the data provided by respondents. First, an effort is made to explain to the respondents the goals and significance of the study. There was no requirement for respondents to write their names down. The questionnaire's introduction section included information on the study's goal. Additionally, the researcher made an effort to avoid making false or deceptive claims in the questionnaire. Lastly, only willing individuals received the questionnaires.

CHAPTER FOUR

4. RESULT AND DISCUSSION

This chapter covered the broad information regarding the respondents in order to fulfil the study's objectives. Correlation and regression analysis were used to characterise the study's explanatory component, while descriptive statistics helped the study organise and summarise the descriptive data it had gathered. For the purpose of producing trustworthy conclusions and implications, SPSS version 26 software was utilised to process quantitative data. All questionnaires were examined for completeness to ensure that the data gathered was appropriate for analysis. Each and every returned blank questionnaire was viewed as an error, and its contents were not included in the analysis. The following subsections are how this part is divided and put together.

The response rates

In this chapter, the information gathered via closed-ended questionnaires from three distinct Bank of Abyssinia branches is presented and examined. The statistical testing of hypotheses and result interpretation in this study's chapter are done with the use of the SPSS version 26 statistical package. A total of 272 questionnaires were given out to the customers, and 248 were returned fully completed. Eleven were deleted due to a large number of missing values, and 13 were never returned at all. As a result, it was determined that the overall response rate of 91.18% was appropriate for further examination.

4.1 The result of the study

TABLE 3 Demographic characteristics of the respondent

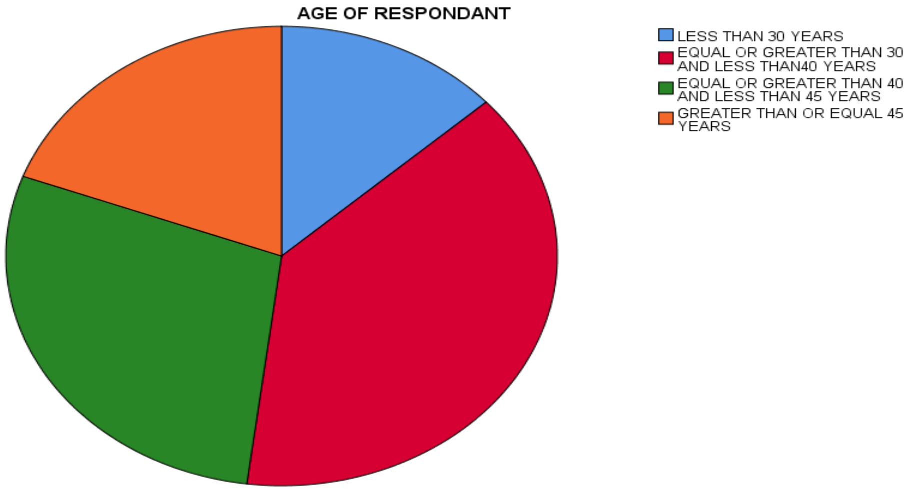
No	Characteristics	value	Percentage	Frequency
1	Gender	Male	76.61	190
		Female	23.39	58
		Total	100	248
2	Age	Less than 30 years old	13.31	33
		Between 30 and 40 years	38.71	96
		Between 41 and 50 years	26.63	71

		Above 50 years old	19.35	48
Total			100	248
3	Education level	12 grades complete and below	15.73	39
		Diploma holder and level	10.48	26
		First degree holder	41.94	104
		Master degree holder	30.24	75
		PhD degree holder	1.61	4
Total			100	248
4	Type of account they have	Saving account	82.26	204
		Current account	12.69	29
		Booth saving and current account	6.05	15
Total			100	248

(Researcher survey 2023)

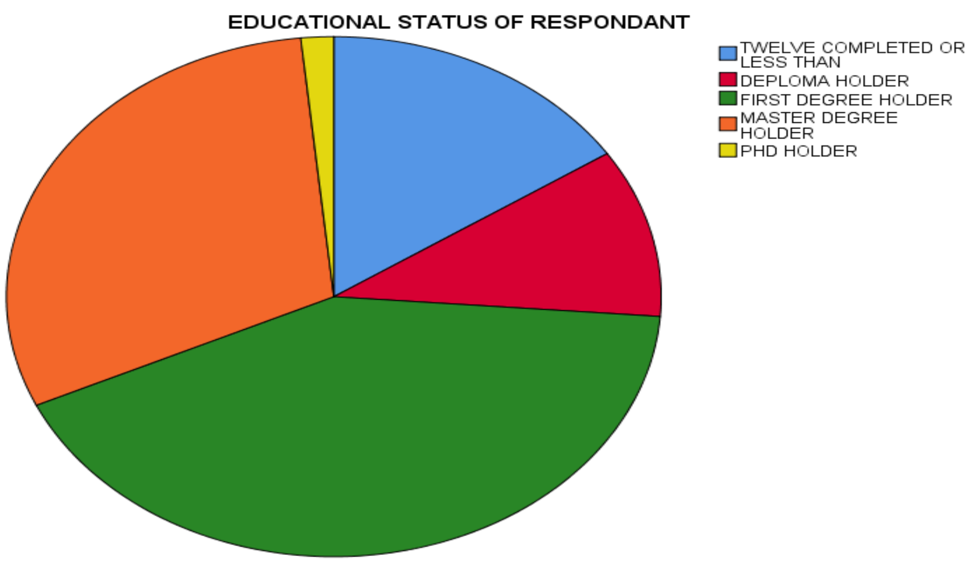
According to table 4.1 above, 190 respondents (76.61%) were male, while 58 respondents (23.39%) were female. This demonstrates that Bank of Abyssinia male clients visit a different branch of the sample bank than do Bank of Abyssinia female clients.

Figure 2 Age of the respondent



According to the information in the table above, 96(39%) of the respondents were in the 30-40 age range. 71 (26’6%) of the respondents were in the 41- to 50-year-old age range. 48 (19.35%) of the respondents were above 50-year-old age range. The remaining 33 respondents (or 13.31%), who are categorised as being below 30 years of age range. This demonstrates that among bank clients, those who fall into the 30 to 40 age categories are the most likely to visit the bank, while those who fall into the younger age category are less likely to do so.

Figer 3 Educational status of the respondent



Regarding the respondents' educational attainment, first-degree holders make up 104 (41.94%), master's degree holders make up 75 (30.24%), diploma holders make up 26 (10.48%), students with 12 or fewer grades make up 39 (15.73%), and PhD holders make up 4 (1.61%) of the respondents. First-degree holders were the respondents' most frequent group, followed by those with master's degrees and diplomas. This suggests that a significant portion of responders have earned their first degrees, indicating that they may not require additional work or assistance from a front-line maker staff.

According to confirmation from the three branches of the Bank of Abyssinia where the poll was conducted, 204 respondents (82.26%) said they used a savings account. 15 (6.05%) of the respondents used both a saving account and a current account, whereas 29 (12.69%) of the respondents used only a current account. This shows that the majority of this bank's customers use savings accounts, while some also use current accounts and a smaller percentage use both current and savings accounts simultaneously.

4.1.2 Descriptive statistics of Customer orientation

The researcher used the mean scores of each variable to calculate the descriptive statistics or central tendency employed in this study's analysis. The primary purpose of this measurement was to show the average replies of respondents for each question included under each dimension of the predictor variable and to calculate the grand mean of each dimension. Finally, in order to meet the study's partial research objectives, the interpretation is performed by taking the grand mean of each independent dimension. The following measurement, established by Reilly & Pepe (1995), was used to inform the interpretation: scale intervals or range.

Table 4 Descriptive statistic's range

Range	Score
Excellent	4.51-5.0
Very good	3.51-4.50
Average	2.51-3.50
Fair	1.51-2.50
Poor	1.00-1.50

Source: Reilly &Pepe (1995)

According to Table 4.2, independent variable employees with technical skill have a mean value of 4.75, which is the most customer-oriented, followed by employees with social skill, who have a mean value of 4.64. Employee motivating ability and employee decision-making authority are the independent variables with the lowest mean scores (mean=4.62). The dependent variable, customer satisfaction, has a mean value of 4.69. One of the independent variables is the technical proficiency of the workers, which demonstrates the Bank's strong client orientation. However, the Bank is doing well when it comes to employee motivating skill, employee social skill, and employee decision-making authority.

Table 5 descriptive statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ETST	248	4	5	4.75	.264
ESST	248	4	5	4.64	.319
EMST	248	4	5	4.62	.296
EDMST	248	4	5	4.62	.320
CST	248	4	5	4.69	.246
Valid N (listwise)	248				

Source SPSS output from survey 2023

As shown in Table 4.2, all factors that affect an employee's customer orientation include their technical skill, social skill, motivational skill, and decision-making authority. These factors have mean values of 4.75, 4.64, 4.62, and 4.62 respectively, and standard deviations (SD) of 0.264, 0.31, 0.96, and 0.320.

4.3 Correlation analysis

When independent variables are correlated with one another and with the dependent variable, correlation analysis is performed. Due to the interval nature of both variables, a Pearson correlation test was performed to determine the degree of connection between the independent variables of technical skill, social skill, employee motivation, and employee perceived decision-making authority, and the dependent variable of customer satisfaction. The strength of their link was measured using the following measure of association created by MacEachron (1998) as a guide.

Table 6 Correlation analysis range

Measure of association	Descriptive adjective
0.00 to 0.20	0.00 to 0.20 extremely weak or low
0.20 to 0.40	Weak or low
0.40 to 0.60	moderate
0.60 to 0.80	Strong or high
0.80 to 1.00	Very high or very strong

Source: From correlation (MacEachron ,1998) Basic statistics in the human service an applied approach page 132.

Table 7. Result of correlation

		ETST	ESST	EMST	EDMS	CST
ETST	Pearson Correlation	1	.834**	.806**	.771**	.819**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	248	248	248	248	248
ESST	Pearson Correlation	.834**	1	.816**	.815**	.849**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	248	248	248	248	248
EMST	Pearson Correlation	.806**	.816**	1	.823**	.862**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	248	248	248	248	248
EDMS	Pearson Correlation	.771**	.815**	.823**	1	.909**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	248	248	248	248	248
CST	Pearson Correlation	.819**	.849**	.862**	.909**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	248	248	248	248	248

**. Correlation is significant at the 0.01 level (2-tailed).

At the two-tailed 0.05 threshold, correlation is significant.*

The significance level for correlation is 0.01 (2-tailed).**

From the above table it can be summarized that there is positive relationship between customer orientation service employee and customer satisfaction. The value of correlation of Employee technical skill is 0.819**which is strongly correlated at significant level value of 0.000, which is less than (<) 0.01, Employee social skill had moderate positively correlated with the value of. 0.849**at significant level value of 0.000, which is less than (<) 0.01, Employee motivation had strong positive correlation with the value of 0.862** and significant level is 0.000, which is less than (<) 0.01, and finally Employee perceived decision making had also strong positive correlation with. 0.909** at significant level value is 0.000, which is less than< 0.01.

According to the above data the researcher understood that all independent variable employee social skill had moderately positive correlation, and the remaining employee technical skill, employee motivation and employee perceived decision making had strong positive relationship or correlation according to MacEachron, (1998).

The researcher concluded from the above aforementioned data that all independent variables, including employee technical skill, employee social skill, employee motivation and employee perception of decision-making had very strong positive correlations, in accordance with MacEachron (1998).

4.4 Regression analysis

Regression is a method that can be used to examine the impact of one or more predictor factors on an outcome variable. In other words, it enables us to indicate how accurately one or more independent variables will forecast the value of a dependent variable. Involving one or more independent variables that are the best predictors of the value of the dependent variable, linear regression calculates the coefficient of the linear equation (Robert, 2006). Normality and multiple collinearity tests were performed prior to the execution of the regression analysis. The variables listed under "Employee Service on Customer Orientation" were then entered into a regression study to look at their impact on customer satisfaction.

4.5 Test for multicollinearity

Correlations between the model's variables are used to examine multicollinearity. Independent variables display at least some link with the dependent variable (above 0.2 is preferred). In this instance, the measures measuring employee technical skill, employee social skill, employee motivation, and employee perceived decision making all significantly correlate with customer satisfaction (.253,.218,.235, and.257, respectively).

Tolerance and the variance inflation factor (VIF) are used to perform a collinearity diagnostic on the variables as part of the multiple regression technique. The degree to which the other independent variables in the model may explain the given independent variable's variability is indicated by its tolerance. A multicollinear relationship may exist if this number is very low (less than 0.10), according to Pallant (2010), because of the significant multiple correlation with other variables. The VIF, which is simply the tolerance value's inverse (1 divided by tolerance), is the additional value that is provided. Pallant (2010) asserts that VIF values more than 10 would be problematic because they indicate multicollinearity. The outcome reveals that each independent variable's tolerance value are (.253,.218,.235, and.257, respectively). which is greater than 0.10; as a result, the multicollinearity assumption is upheld. This is further reinforced by the VIF value, which is significantly below the cut-off 10 as indicated by the coefficient in the table and is 3.949, 4.596, 4.247, and 3.887.

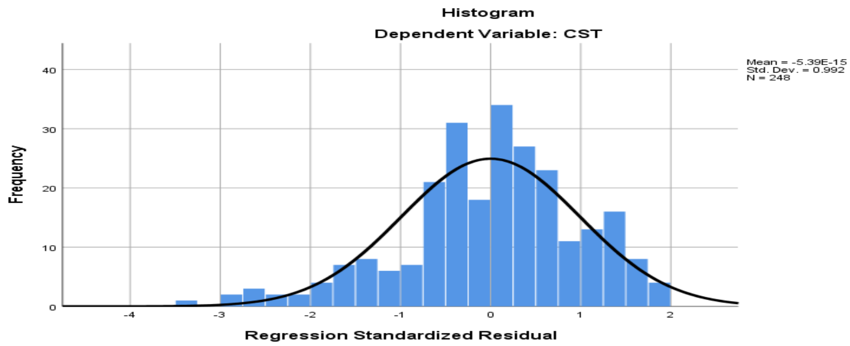
Table 6. multicollinearity

model		Model multicollinearity statistics	
		Tolerance	VIF
1	Constant		
	Employees technical skill	.253	3.949
	Employees social skill	.218	4.596
	Employees motivation	.235	4.247
	Employees decision making	.257	3.887
A dependent variable	: customer satisfaction		

Test of normality

To ascertain whether the residuals are regularly distributed, this presumption is applied. The Histogram can be used to verify this. The Histogram must be symmetrical along the centre 0 in order for the study's normality assumption to be satisfied. Here, the histogram is symmetrical.

Figer 4 Test of Normality



4.4.2 Multiple regression Analysis

Multiple regression analysis is a technique for examining the impact of two or more independent variables on a dependent variable (Kanom, 2011). This research aims to determine the extent to which the independent variables of employee technical competence (X1), employee social skill (X2), employee motivation (X3), and employee perceived decision-making (X4) have an impact on the dependent variable of customer satisfaction (Y). Therefore, in order to construct the regression line formula, the dependent and independent variables are indicated as (X1= Employee technical competence, X2= Employee social skill, X3= Employee motivation, and X4= Employee perceived decision making), and the dependent variable Y= Customer satisfaction. The researcher carried out a crucial preliminary test assumption that must be satisfied in order to carry out a multiple regression analysis, which is otherwise impossible to undertake.

4.4.3 Multiple regression results

The researcher selected the data and continued to process it once all of the multiple regression assumptions were satisfied. The model summary, the ANOVA test, and the beta coefficient were the three most crucial regression output components that the researcher concentrated on in this section.

Table 9 Model summer of multiple regression

Model summery[b]

model	R	R square	Std. error of estimate	R square change	F change	Df1	Df2	Sign. change
1	.939[a]	.883	.13586	.883	456.540	4	243	.000

a. Predictors: (Constant), Employee perceived decision making, Employee social skill, Employee technical skill, Employee motivation

b. Dependent Variable: Customer satisfaction Source research data.

The R value measures how closely the dependent variable (customer happiness) and the independent variables (employee technical competence, employee social skill, employee motivation, and employee perceived decision making) correlate. The independent variables' coefficient (R), according to Mode Summery, has a value of. .939[a] in the table above. The independent and dependent variables therefore have a positive and significant link or correlation. Additionally, the model summary also provides the R square coefficient of determination, which can aid in the explanation of variation. Four independent variables have a R Square of .883. This indicates that the dependent variable (customer pleasure) may be explained by independent variables (employee technical skill, employee social skill, employee motivation, and employee perceived decision making) to the tune of 88.3%. However, this study still leaves 12.7% of its findings unexplained. This indicates that there are other additional aspects that influence customer satisfaction but were not taken into account in this study.

Table 10 Anova of regression result

ANOVA[a]

model	Some of square	Df	Mean of square	F	Sign.
1 Regression	33.692	4	8.423	456.323	.000[a]
residual	4.485	243	.018		
Total	38.177	247			

A dependent variable is client satisfaction.

b. Predictors: Perceived decision-making by employees, social skill, technical skill, and motivation of employees (constant).

Source research data

The ANOVA analysis (Analysis of Variance) is used to determine whether there is a significant difference in the mean of one dependent variable between the categories of another independent variable. The outcome of the significance test for R and R2 using an F-statistic is provided by ANOVA. Cohen, J. (2010) states that if the test's outcome is significant with a P-value of 0.05, we should reject the null hypothesis that R2 is equal to zero and accept the alternative hypothesis, which states that R2 is significantly different from zero and that there is a relationship between the independent and dependent variables.

parameters' processed data had a significance level of 0%, indicating that the data is suitable for drawing a conclusion about that parameter because the value of significance (p-value) is less than 5%. A statistical test called the F test is used to determine if all of the independent factors together have a statistically significant impact on the dependent variable. If the F statistic's significance value is low, or smaller than the error margin of 0.05, then the independent factors significantly account for the variation in the dependent variable. As seen in the above table, there is a substantial correlation between customer satisfaction and service orientation towards the customer (P0.01, F>1). Therefore, based on the information gathered from the clients, we may draw the conclusion that the R and R2 between the dependent variable customer satisfaction and the independent variable customer orientation service staff are statistically significant (different from zero).

Table 11. Coefficient of variable

Coefficient[a]						
Model		Unstandardized Coefficient		Standardise Coefficient	t	Sign
1		B	Std.error	Beta		
	Constant	.005	.115		.044	.006
	Employees technical skill	.116	.042	.121	2.767	.000
	Employees social skill	.146	.045	.154	3.268	.001
	Employees motivation	.197	.041	.219	4.334	.000
	Employees decision making	.544	.046	.510	11.768	.000
a. CST: is dependent variable						

Source: SPSS output from survey 2023

The above regression result demonstrates that all customer orientations of service employees' dimensions are both positive and negative contributors to customer satisfaction in Bank of Abyssinia. Each customer orientation of a service employee's aspects towards customer satisfaction is given a weighted standardised coefficient (Beta value). According to Pedhazur (1997), a Beta weight coefficient tells us how much change in the criterion variable (i.e., customer satisfaction) we can anticipate with a one-unit change in the predictor variable (i.e., employee technical skill, employee social skill, employee motivation, and employee perceived decision making), holding other independent variables constant.

Customer satisfaction was the dependent variable, and technical skill, social skill, employee motivation, and perceived decision-making were the multiple independent variables. The formula for linear regression was as follows: Y = a + b1X1 + b2X2 + b3X3 + b4X4 + e Where Y is the dependent variable (customer happiness), A is the y-axis intercept (the constant beta value), and B1, B2, B3, and B4 are the appropriate beta weights for the independent variables (technical skill, social skill, staff motivation, and perceived decision-making). Error term e = (0.05) The regression equation for this investigation was expressed as Y=.005+.116X1. +.146X2 + .197X3 +.544X4 + 0.05, taking into account the unstandardized beta value in the table above. Here, the positive constant intercept value ought to raise red flags. This basically indicates that when all independent variables are set to zero, the expected value of the dependent variable motivation was greater than zero. According to the multiple regression equation above, each service employees' dimension of customer orientation has a less favourable and more adverse impact on customer satisfaction.

finding from the equation above Customer satisfaction increased by .116 for every unit increase in technical skill among Bank of Abyssinia employees, setting all other predictor variables to zero, and increase by 0.146 for every unit increase in social skill among the same employees. Customer satisfaction increases by .197 for every unit increase in Bank of Abyssinia employees' motivation, and by 0.544 for every unit increase in employees' perceived decision-making when all other predictor variables are set to zero

Hypothesis testing

Ho1: Technical skill of Bank of Abyssinia staff does not significantly and favourably impact client satisfaction.

Ha1: Employees at Bank of Abyssinia's technical skill have a considerable, favourable impact on client satisfaction.

Employee's technical skill

It can be seen that technical expertise among Bank of Abyssinia employees has a positive and significant impact on customer satisfaction, with a beta value of .121 at a 95% confidence level (p0.05). As a result, the study may reject the null hypothesis, and the alternative hypothesis—that technical expertise has a favourable and significant impact on customer satisfaction—is accepted.

Ho2: Employees at Bank of Abyssinia's social skills do not significantly and favourably impact customer happiness.

Ha2: Employees at Bank of Abyssinia's social skills have a big, beneficial impact on client satisfaction.

Employees social skill

As we can see from the Statistics above, Bank of Abyssinia employees' social skills have a positive impact on customer satisfaction, with a beta value of 0.154 and a p value less than 0.05 at a 95% confidence level. Therefore, the alternative hypothesis, according to which social skill has a positive and substantial effect on customer satisfaction, is accepted and the study may reject the null hypothesis, according to which Bank of Abyssinia's social skills do not significantly and favourably impact customer pleasure.

Ho3: Customer satisfaction is positively impacted by employee motivation at Bank of Abyssinia but not significantly.

Ha3: Customer satisfaction is considerably and favourably impacted by employee motivation at Bank of Abyssinia.

Employees motivation skill

Employee motivation at Bank of Abyssinia has a positive and significant impact on customer satisfaction, with a beta value of .219 and a 95% confidence level of 0.05. The study may therefore reject the null hypothesis, and the alternative hypothesis—that employee motivation had a positive and significant impact on customer satisfaction—is a more likely candidate.

Ho4: Customer satisfaction is not considerably and favourably affected by how employees at the Bank of Abyssinia perceive their ability to make decisions.

Ha4: Employee perceptions of Bank of Abyssinia workers' decision-making authority have a large, beneficial impact on customer satisfaction.

Employees decision making authority

It is clear from the above table that Bank of Abyssinia employees' perceptions of their company's decision-making had a positive impact on customer satisfaction, as indicated by the beta value (beta=0.510), at a 95% confidence level (p0.05). The alternative hypothesis, according to which employee perceptions of Bank of Abyssinia workers' decision-making authority have a large, beneficial impact on customer satisfaction, was accepted. As a result, the study supported the null hypothesis, according to which customer satisfaction is not significantly and favourably affected by how employees at the bank perceive their ability to make decisions.

Table 16 The Hypothesis Summery

	Hypothesis	Result
H1	Technical skill of employees has a significantly positive influence on customer satisfaction	accepted
H2	Social skill of employees has a significantly positive influence on customer satisfaction	accepted
H3	Motivation of employees has a significantly positive influence on customer satisfaction	accepted
H4	Perceived decision-making authority of employees has significantly positive influence on customer satisfaction.	accepted

5.1 Discussion on Finding

This chapter deals with summary of the finding, conclusions and recommendations. The primary goal of the study was to determine how customer-oriented service personnel affected bank of Abyssinia customers' happiness. To achieve the objective of the study, relevant literature was reviewed and quantitative data were collected through questionnaire filled by respondents. The data collected through questionnaire were presented, analysed, interpreted and discussed using statistical package for social science (SPSS 26) version. Thus, based on the analysis the following findings were written, conclusions drawn, and recommendations forwarded for the practitioners of the agency banking in commercial banks and researchers who are interested to conducted in-depth study on this issue on the same organization.

This study generated several hypotheses about the study variables and several questions. The study's findings provided the following conclusions in response to its research questions:

1. The Importance level of Customer Orientation was high, which explains that customer orientation enables the company to create superior value for its customers because their needs are better understood (Narver and Slater, 1990).

2. The Importance level of Customer Satisfaction was high, which indicates that in order to increase the reputation and the profitability of a company, it has to generate satisfied customers who have the intentions to maintain their relationship with the company and remain loyal to it (Dahiyat, et..al., 2011).

According to the model summary above, the regression coefficient (R) is 0.939 and the modified R2 is 0.881, indicating that there is a significant and positive association between all of the parameters and customer satisfaction. The data obtained and the regression model fit each other well, as indicated by the ANOVA. Additionally, significant (p=0.000), F= 456.323. Given that all of the independent variables' variance intolerance factors (VIFs) fall between 1 and 10, a test for multicollinearity reveals that there isn't much of a correlation between them.

Technical skills (TS) have a positive and significant impact on customer satisfaction, according to the results of the multiple regression analysis (=0.116, p0.006). Customer satisfaction is positively and significantly influenced by social skills (SS) (=0.146, p0.001) and also employees’ motivation had positive multiple regression with the significant result .197 and .000. Finally, decision-making authority (DMA) was found to have a positive link with customer satisfaction (=0.544), at significant (p=0.000).

The findings show a significant correlation between service staff technical proficiency and client happiness. Employees that are well-versed in their bank's services are better able to tell consumers about them and offer answers to any issues that may occur as a result of the customers using those services. Customers are more likely to use those services and are also likely to be satisfied as a result of this. Customer satisfaction and the social skills of service personnel are positively and significantly correlated. The ability of service workers to perceive and experience things from the perspective of clients is essentially diminished by their social abilities. On the same way findings show a significant correlation between service motivated employees and customer satisfaction had positive and significant correlation, which shows how the well-motivated customer have good contribution for a company profitability. Finally, employee’s self-decision making have good positive and strong correlation with significant relation with customer satisfaction.

Hennig-Thurau (2004) supports the conclusion that the findings also demonstrate a substantial correlation and positive relationship between the technical skill, social skill, motivation, and decision-making ability of service professionals and client happiness. It is expected tactical skill, socially skilled, self-decisive and that motivated service staff members would be able to use their knowledge in ways that will boost customer satisfaction. Therefore, neither theory nor research backs up the adverse association.

5.2 Summery

This study looked at how employees' commitment to serving customers affected consumer satisfaction. According to the study's findings, employee customer orientation and customer satisfaction are positively and significantly correlated.

- According to descriptive statistics, every customer orientation service component has a mean value greater than the cut-point of three, which shows that most Bank of Abyssinia (BOA) customers believed their satisfaction had increased as a result of a rise in customer orientation service employee components. The researcher deduced from the correlation results that there is a favourable association between customer happiness and service personnel who are focused on the needs of the client. The value of the independent variable was significant at the level of 0.000, which is less than 0.01, and was positive.
- The value of the independent variable's coefficient (R) is.939[a], and the multiple regression model summary showed that the independent variable's R square value is.883. This reveals that the customer orientation service professionals (tellers) included in this model account for 88.3% of the variation in customer satisfaction. This demonstrates that the independent variable used in this model (COSE) accounts for a significant portion of the dependent variable.

CHAPTER FIVE (5)

Conclusion and Recommendation

5.3 Conclusion

Among the several COSE models, this study uses Hennig-Thurau and Thurau's (2003) conceptualization and tests a model of COSE dimensions and customer-sided implications to create the conceptual framework. Customers of BOA in the east district of Addis Abeba were the subject of the study. Both descriptive and inferential statistics were applied to the data analysis. The mean score was used to determine the COSE level. The impact of COSE dimensions on customer satisfaction was ascertained using correlation analysis and multiple regression analysis.

- Employees at BOA display good client orientation. The bank's marketing goal has changed from a transactional focus (product centric) to a customer-centric one. The key objectives of the bank now are to maintain customers and build long-term employee-customer relationships.
- In BOA, the technical skill, social skill, motivation, and self-perceived decision-making authority of the personnel considerably and positively influence customer satisfaction. Customers' satisfaction with the service company is significantly influenced by the level of customer orientation among service staff, claim Levesque and McDougall (1996).

Overall, the findings of this study support the theory put forth by marketing scholars (Bitner et al., 1990; Bove & Johnson, 2000; Bowen & Schneider, 1985; Sergeant & Frenkel, 2000) that a business must adequately address the needs and wishes of its customers through customer orientation of service employees in order to ensure that they will purchase the company's products and services, experience a high level of satisfaction with these products and services, and then become loyal customers.

5.3 Recommendation

Bank of Abyssinia has a vision of becoming the Leading class bank in East Africa by the year 2030. Being in service giving industry, BOA has to remain competitive in the market by delivering exceptional service to its customers. The research's conclusions have applications for bank managers in charge of customer service management. To meet the demands and expectations of the consumers, managers must put themselves in the position of the customers and develop the service delivery system from that perspective. To put it another way, the bank should adopt a customer-centric approach to meet industry issues because doing so will increase customer happiness and enable the company to quickly and effectively respond to changes in client profiles or preferences. Managers of the bank should keep in mind the following advice while creating the service delivery system because all of the COSE dimensions have a beneficial impact on customer satisfaction. Accordingly, given the significantly correlation between internal employee’s customer orientation and customer Satisfaction, the following recommendation was developed to increase customer orientation of employees by implementing internal marketing principles.

- As a service provider, a financial organisation must find, train, retain, and motivate qualified employees who are good at emphasising the needs of others in order to increase customer satisfaction. The first suggestion made was for BOA to enable the correct recruitment by concentrating their patinates potential on customer orientation in order to attract, develop, motivate, and retain skilled workers.
- BOA must establish an open communication system between management and deputies as well as among employees in order to foster connection and propel employees forward, as communication has the greatest impact on customer orientation.
- According to the findings of this study, empowerment is the final step when employees acquire the necessary abilities and are motivated to act in a customer-focused manner. Managers should create a workplace where employees have the freedom to decide how to handle client issues.This aids in providing a rapid fix for client issues.
- In order to ensure that employees continue to have effective communication and customer handling skills, particularly in the four employees' customer orientation skills—technical skill, social skill, motivational skill, and employees' decision-making skill—Bank of Abyssinia must improve its understanding of employees' needs and wants. It should also implement/strengthen performance rewarding systems, as well as competitive incentives and compensation, to encourage employees.
- In order to improve the customer’s satisfaction, it was suggested to the organization to consider following points. Technical skill is important because this study found a positive relationship between COSE dimensions and customer satisfaction. Since this relationship has a big impact on how well an organisation serves its customers, it is important for organisations to monitor employee technical skills like using computers, counting, and calculating.
- Additionally, studies of customer satisfaction should be carried out on a regular basis because the fluctuating nature of these types of sectors affects customers' purchasing intentions and makes them more susceptible to the competition. As clients become more affluent and the majority of banks offer the same service, the business should routinely monitor and assess customer-related metrics. It should also periodically gauge customer satisfaction rates.

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APPENDIX 1:

Questionnaire in English

Addis Ababa University School of Commerce

Employees Technical skill	Strongly disagree	disagree	Neutral	Agree	Strongly agree
The employees of Bank of Abyssinia have a high level of bank service knowledge.					
The employees of Bank of Abyssinia are experts in their job.					
The employees Bank of Abyssinia are highly competent.					
Employees Social skill	Strongly disagree	disagree	Neutral	Agree	Strongly agree
The employees of Bank of Abyssinia have extensive social skills.					
The employees of Bank of Abyssinia are able to consider their customers' perspective.					
The employees of Bank of Abyssinia know how to treat a customer well.					

Employees motivational skill	Strongly disagree	disagree	Neutral	agree	Strongly agree
The employees of Bank of Abyssinia show strong commitment to their job.					
The employees of Bank of Abyssinia do their best to fulfil their customers' needs.					
The employees of Bank of Abyssinia are always highly motivated.					
Decision-making authority	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
The employees of Bank of Abyssinia are allowed to decide autonomously in their Dutity					
The employees of Bank of Abyssinia have appropriate room for maneuver in solving customer problems.					
In the case of customers' request, the employees of Bank of Abyssinia do					

not need to ask their superior for permission.					

Department of Marketing Management

Post Graduate Program

A SURVEY ON MEASURING CUSTOMER ORIENTATION OF SERVICE EMPLOYEES AND ITS EFFECT ON CUSTOMER SATISFACTION

Dear Participant:

My name is Belay Ngussie and I am a graduate student at Addis Ababa University School of Commerce (AAUSC). I am conducting research on "customer orientation of service employees and its impact on customer satisfaction” in partial fulfilment of Master of Arts Degree in Marketing Management. And since you are a customer of Bank of Abyssinia, I am inviting you to participate in this study by filling in the following questionnaire. The questionnaire is purely for academic purpose and your response will be treated confidentially. Participation is strictly voluntary and if you choose to participate in this research please read all the instructions carefully then answer all questions as honestly as possible and return the completed questionnaire. Your genuine input is highly important to the analysis.

Thank you for taking the time to assist me in my educational endeavours

. **Part 1: Respondent’s Demographic Data**

Please indicate your response by putting (√) mark in the box

- Gender

1. Male 2. Female

- Age

1. Less than 30 years 2. Between 30 and 40 years 3.between 41 and 50 4. Above 50 year

- Education Status

1. 12 complete and below 2. Diploma holder 3.First Degree holder 4.Master holder 5.Phd holder

- What kind of account you have?

1. Saving account 2. Current account 3. Both saving and current account

Part 2: Customer orientation of service employees

Part 3: Customer satisfaction

Please indicate your response by putting (√) mark for each of the following statement below.

	Strongly	Disagree	Neutral	Agree	Strongly
I am fully satisfied with Bank of Abyssinia					
Bank of Abyssinia always fulfills my expectations.					
Bank of Abyssinia has never disappointed me so					
My experience with Bank of Abyssinia is excellent.					

Thank you!

በባንክ ተጠቃሚዎች የሚሞላ መጠይቅ

ጤናይስጥልኝ!

በላይ ንጉሴ እባላለሁ፤ በአዲስ አበባ ዩኒቨርሲቲ የንግድ ስራ ትምህርት ቤት የገበያ አመራር የድህረ- ምረቃ ተማሪ ነኝ። የጥናቱ ዋና ዓላማ የአቢሲንያ ባንክ ሠራተኞች ክህሎት፣ ተግባቢነት፣ የሥራ ተነሳሽነት እና የመወሰን ስልጣን በደንበኞች እርካታ እና ታማኝነት ላይ ያለዉን ተፅዕኖ ማወቅ ነዉ።

ለመጠይቁ የሚሰጡት መልስ ሚስጥራዊነቱ ሙሉ በሙሉ የተጠበቀ እና ለትምህርት አገልግሎት ብቻ የሚዉል ስለሆነ ያለስጋት ምላሽ ይሰጡ ዘንድ እየጠየኩኝ በተጨማሪም የዳሰሳዉ ዉጤታማነት በእርስዎ ምላሽ ላይ የተመሰረተ በመሆኑ በተቻለ አቅም ለመጠይቁ አግባብነት ያለዉ ምላሽ ይሰጡ ዘንድ በትህትና እጠይቃለሁ።

ዉድ ጊዜዎትን ሰዉተዉ ለሚያደርጉልኝ ቀና ትብብር በቅድሚያ አመሰግናለሁ።

ክፍል 1፡ መሠረታዊ መረጃ

ለሚከተሉት ጥያቄዎች የ (√) ምልክት በማድረግ ምርጫዎትን ያመልክቱ

1. ፆታ: ወንድ ሴት
2. እድሜ: ከ 20 ከ ከ ከ ከ 50

3. የትምህርት ደረጃ:

የመጀመሪያ ደረጃ ☐ ሁለተኛ ደረጃ ☐ ዲፕሎማ ☐ የመጀመሪያ ዲግሪ ሁለተኛ ዲግሪ እና ☐ ከዚያ በላይ

4. ለምን ያህል ጊዜ የባንኩ ደንበኛ ሆነዋል?

5. የምን አይነት ሒሳብ ተጠቃሚ ነዎት?

የቁጠብ ሂሳብ ☐ ተንቀሳቃሽ ሂሳብ ☐

ክፍል 2: የአቢሲንያ ባንክ ሠራተኞች ክህሎት፣ ተግባቢነት፣ የሥራ ተነሳሽነት እና የመወሰን ስልጣን

ለሚከተሉት ጥያቄዎች የ (√) ምልክት በማድረግ ምርጫዎትን ያመልክቱ

1-በጣም አልስማማም 2-አልስማማም 3-ገለልተኛ 4-እስማማለሁ እና 5-በጣም እስማማለሁን ያመለክታሉ።

የሠራተኛ ክህሎት	**1**	**2**	**3**	**4**	**5**
የ አቢሲንያ ባንክ ሠራተኞች ከፍተኛ የባንክ አገልግሎት እዉቀት አላቸዉ።					
የአቢሲንያ ባንክ ሠራተኞች በስራቸዉ ብቁ ባለሙያ ናቸዉ።					
የአቢሲንያ ባንክ ሠራተኞች በመስተንግዶአቸዉ ፈጣን እና ቀልጣፋ ናቸዉ።					
የሠራተኛ ተግባቢነት	**1**	**2**	**3**	**4**	**5**
የአቢሲንያ ባንክ ሠራተኞች ከፍተኛ የመግባባት ክህሎት አላቸዉ።					
የአቢሲንያ ባንክ ሠራተኞች መስተንግዶአቸዉ የደንበኛን ፍላጎት እና ሁኔታ ከግምት ዉስጥ ያስገባ ነዉ።					
የአቢሲንያ ባንክ ሠራተኞች ደንበኛን በጥሩ ሁኔታ ይንከባከባሉ።					
የሠራተኛ የሥራ ተነሳሽነት	**1**	**2**	**3**	**4**	**5**
የአቢሲንያ ባንክ ሠራተኞች ትጉና ታታሪ ሠራተኞች ናቸዉ።					

የአቢሲንያ ባንክ ሠራተኞች የደንበኛን ፍላጎት ለማሟላት የተቻላቸዉን ሁሉ ያደረጋሉ ፡፡					
የአቢሲንያ ባንክ ሠራተኞች ሁሌም ከፍተኛ የሥራ ተነሳሽነት ይታይባቸዋል፡፡					
የሠራተኛ የመወሰን ስልጣን	**1**	**2**	**3**	**4**	**5**
የ አቢሲንያ ባንክ ሠራተኞች የአለቃን ትዕዛዝ ሳይጠብቁ ለደንበኛ ቀልጣፋ አገልግሎት መስጠት ይችላሉ ፡፡					

የአቢሲንያ ባንክ ሠራተኞች ደንበኛን ማስተናገድን በተመለከተ በራሳቸዉ የመወሰን ሙሉ ስልጣን አላቸዉ ፡፡					

ክፍል 3: የአቢሲንያ የደንበኞች እርካታ

ለሚከተሉት ጥያቄዎች የ (√) ምልክት በማድረግ ምርጫዎትን

1-በጣም አልስማማም 2-አልስማማም 3-ገለልተኛ 4- እ ና 5- በጣ እስማማ ለሁን

እስማማለሁ ያመለክታሉ።

የደንበኛ እርካታ	**1**	**2**	**3**	**4**	**5**
በአቢሲንያ ባንክ አገልግሎት ሙሉ በሙሉ ደስተኛ ነኝ።					
የአቢሲንያ ባንክ ሁሌም የምጠብቀዉን (የምፈልገዉን) የባንክ አገልግሎት ያሟላልኛል።					
በኢትዮጵያ ንግድ ባንክ አገልግሎት እስካሁን ቅር ተሰኝቼ አላዉቅም።					
ከ አቢሲንያ ባንክ ጋር ያለኝ ግንኙነት እጅግ በጣም ጥሩ ነዉ።					

አመሰግናለሁ!!

Appendix 2

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ETST	248	4	5	4.75	.264
ESST	248	4	5	4.64	.319
EMST	248	4	5	4.62	.296
EDMST	248	4	5	4.62	.320
CST	248	4	5	4.69	.246
Valid N (listwise)	248				

Appendix 3

Reliability result

	N	No items	Cronbach's Alpha
ETST	248	3	.702
ESST	248	3	.714
EMST	248	3	.708
EDMST	248	3	.771
CST	248	4	.781
Valid N (listwise)	248		

Appendix 4

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.939[a]	.883	.881	.13586	.883	456.323	4	243	.000

a. Predictors: (Constant), EDMS, ETST, EMST, ESST

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33.692	4	8.423	456.323	.000[b]
	Residual	4.485	243	.018		
	Total	38.177	247			

a. Dependent Variable: CST

b. Predictors: (Constant), EDMS, ETST, EMST, ESST

Multiple regression statistics coefficient

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.005	.115		.044	.965
	ETST	.116	.042	.121	2.767	.006
	ESST	.146	.045	.154	3.268	.001
	EMST	.197	.041	.219	4.834	.000
	EDMS	.544	.046	.510	11.768	.000

a. Dependent Variable: CST

Appendix 5

Correlation statistics

Correlations

		ETST	ESST	EMST	EDMS	CST
ETST	Pearson Correlation	1	.834**	.806**	.771**	.819**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	248	248	248	248	248
ESS	Pearson Correlation	.834**	1	.816**	.815**	.849**
	Sig. (2-tailed)	.000		.000	.000	.000

T	N	248	248	248	248	248
EMST	Pearson Correlation	.806**	.816**	1	.823**	.862**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	248	248	248	248	248
EDMS	Pearson Correlation	.771**	.815**	.823**	1	.909**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	248	248	248	248	248
CST	Pearson Correlation	.819**	.849**	.862**	.909**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	248	248	248	248	248

**. Correlation is significant at the 0.01 level (2-tailed).

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	ETST	ESST	EMST	EDMS
1	1	4.991	1.000	.00	.00	.00	.00	.00
	2	.005	30.992	.83	.02	.02	.04	.00
	3	.002	54.664	.00	.45	.11	.42	.12
	4	.001	61.074	.04	.30	.41	.33	.25
	5	.001	68.529	.13	.23	.46	.20	.63

a. Dependent Variable: CST

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.005	.115		.044	.965		
	ETST	.116	.042	.121	2.767	.006	.253	3.949
	ESST	.146	.045	.154	3.268	.001	.218	4.596
	EMST	.197	.041	.219	4.834	.000	.235	4.247
	EDMS	.544	.046	.510	11.768	.000	.257	3.887

a. Dependent Variable: CST