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ADDIS ABABA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
MASTER OF BUSINESS ADMINISTRATION

**Assessing the relationship between front office employee's (Teller's)
job satisfaction and customer's satisfaction in case of Commercial
Bank of Ethiopia**

A thesis submitted to Addis Ababa University College of Business and
Economics in partial fulfillment of the requirement for the award of
Master of Business Administration – Management

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Approvals

The undersigned certify and hereby recommend to Addis Ababa University to accept the Thesis submitted by **Tadesse Aydagnuhem Agonafir**, and entitled “Assessing the relationship between front office employee’s (Teller’s) job satisfaction and customer’s satisfaction in case of Commercial Bank of Ethiopia” in partial fulfillment of the requirements for the award of the Degree of MSC in Master of Business Administration - Management.

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Letter of Certification

This to certify that **Tadesse Aydagnuhem Agonafir** has carried out his thesis work on the topic entitled “Assessing the relationship between front office employee’s (Teller’s) job satisfaction and customer’s satisfaction in case of Commercial Bank of Ethiopia” under my guidance and supervision.

Accordingly, I here assure that his work is appropriate and standard enough to be submitted for the award of the Degree of MSC in Master of Business Administration - Management.

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Declarations

I, **Tadesse Aydagnuhem Agonafir**, do hereby declare that this Thesis is my original work and that it has not been submitted partially; or in full, by any other person for an award of a degree in any other university or institution.

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List of Abbreviations

ATM: Automated Teller Machine.

CBE: Commercial Bank of Ethiopia.

KPI: Key Performance Indicators.

MSQ: Minnesota Satisfaction Questionnaire.

POS: Point of Sale.

SERVPERF: Service Performance.

SPSS: Statistical Package for Social Sciences.

SWIFT: Society for Worldwide Interbank Financial Telecommunications.

Abstract

This study aimed at assessing the relationship between front office employee's job satisfaction and individual customer's satisfaction in Commercial Bank of Ethiopia. Two independent surveys, one measuring the job satisfaction level of the front office employees and the other measuring the satisfaction level of the customers were performed using two data collection instruments to obtain the primary data for this research. The questionnaires were distributed to 351 sample front office employees and 384 customers of the Bank. 337 front office employees and 373 customers responded to the survey and used for analysis. The participants of the study were selected using convenience-non-random selection method. Descriptive statistics, Pearson's correlation and regression analysis were used to examine and analyze the data. The results indicated low level of satisfaction on both front office employee's job satisfaction and customer's satisfaction. A Pearson's correlation analyses result of a 93.5 percent correlation with a significance of $p = 0.000$ which is less than $\alpha = 0.05$ and the regression analysis indicates that a positive and statistically significant relationship between front office employee's job satisfaction and customer satisfaction levels does exist. Finally it is recommended that the Bank should work on the factors that has been identified to have low satisfaction score on both sides and to develop ways in order to satisfy its front office employee's job satisfaction so as to increase its customer's satisfaction.

Key Words: Front office employee's job satisfaction, Customer's satisfaction.

Chapter One

Introduction

1.1 Background of the study

Johns (1999) shows that service involve employees interacting with customers. Different from manufacturing of goods; delivering a service often involves employees interacting face to face with customers. Therefore service organizations achieve their goals through service employees and in particular the front office employees' interaction with customers and their ability to increase sales.

Mendoza and Maldonado (2014) describe job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience. Sageer, Rafat and Agarwal (2012) also define it as a terminology that shows whether employees are happy, contended and fulfilling their desires at work. There are a variety of factors that can influence an employee's level of job satisfaction. Some of these factors include the level of pay and benefits, the perceived fairness of the promotion system within a company, the quality of the working conditions, leadership and social relationships, the job itself etc. One of the main aspects of Human Resource Management is the measurement of employee satisfaction. Companies have to make sure that employee job satisfaction is high among the workers, which is a precondition for increasing productivity, responsiveness, and quality customer service.

According to Freeman and Shelly's study (2005, as cited in Sageer, Rafat & Agarwal, 2012) Profit and growth are stimulated directly (and primarily) by customer loyalty. Customer loyalty is a direct consequence of customer satisfaction. Customer satisfaction is heavily influenced by customer perceptions of the value of services they receive. Value is created by satisfied, loyal and productive employees. Employees who feel a sense of teamwork and common purpose, a strong commitment to communication, and managerial empowerment are most able, and willing, to deliver the results that customers expect.

Banks are playing a crucial role in mobilizing nation's savings. As a matter of fact one of the strategies of the Commercial Bank of Ethiopia to sustain its business is aggressive deposit mobilization. One of the main reasons behind the entry of a number of private banks to the industry which increases competition is incapability of the public banks to meet the service

expectations of the general public due to administrative delay, slow transaction processing etc. Consequently, banks have taken actions to attract customers focusing on developing customer-employee relationship.

It is a logical approach since a large number of bank customers in Ethiopia use bank branches in a face to face manner to consume bank services despite an increasing effort to improve the usage of electronic banking by the existing banks. Taking necessary initiatives to improve the relationship between front line employees of the bank and its customers is of a great importance in gaining a competitive edge. Moreover, any new product offering by any bank is quickly imitated by other competing banks in the industry. In such highly competitive market, customer-employee relationships could be used as an important strategy or tool to distinct oneself from other competitors.

To understand how relationships are formed, need an insight into the factors that contributes to customer satisfaction. Many organizations including the once in the banking sector assumes that if they get their core products right and deliver it quickly and conveniently, the customer will be satisfied. But in contrary to this the drivers behind customer satisfaction are much more complex than that. Customer satisfaction is a mental state which results from the customer's comparison of expectation before consumption of a product and its performance perception after consumption.

Therefore the research will focus on identifying the job satisfaction level of front line employees in Commercial Bank of Ethiopia who are currently working at different branches and it will reveal the real phenomena, rate and analyzes the relationship between front office employee's job satisfaction level and customer's satisfaction level on the service provided to them by the front office employees of the bank.

1.2 Statement of the problem

Recently the influence of employee job satisfaction on customer satisfaction gained attention in literature and practice too (Jeon & Choi, 2012). It has been argued that behavior of satisfied employees have important role in creating customer satisfaction. It may happen because satisfied employees are believed to be friendly, enthusiastic, attentive and empathetic towards customers.

Spiro and Weitz's study 1990, Beatty et al's study 1996, and Rafaeli's study 1993, (as cited in Jeon & Choi 2012).

There are a lot of benefits to be realized in trying to improve service quality; and that is why many companies engaged in providing employees with trainings that instruct employees on the specifics of how to deal with customers. But real improvements in customer service start with providing superior service and support to the employees themselves which most companies in Ethiopia doesn't realize. It is impossible to maintain a loyal customer base without maintaining a loyal employee base.

One possible reason for poor employee performance is job dissatisfaction. As regards the threat of competition CBE may indeed need to be concerned over customer and employee migration to competing Banks. Therefore it is important to investigate the factors that affect employee job satisfaction as it can ultimately affect customer's satisfaction.

If front office employee's job satisfaction has a considerable relationship with customer satisfaction and if Commercial Bank of Ethiopia's services is mostly dependent on the performance of its front line employees (Tellers) performance as a service organization then more must be known about the relationship of front office employee's job satisfaction with the customer satisfaction of the bank. Besides the researcher believes that this study is needed to have a better understanding about the level of job satisfaction of front line employees of the bank and its customer's satisfaction. There is also a gap in time, culture and research approach used in previous studies such as (Jeon & Choi, 2012), (Shah, Khan, Imam and Sadiqa, 2016), (Daniel, Ashar, Rehman and Wahabshahbaz, 2012) etc.

This study aims to examine the existence of a significant relationship between front office employee's job satisfaction and customer's satisfaction in CBE. Thus, the following research question is drawn:

Is there significant relationship between satisfaction level of customers and satisfaction level of front office employees?

In order to examine a possible existence of a significant relationship between these two constructs, however, it is first necessary to find out the current levels of the front office employees' job satisfaction and customer's satisfaction. Thus, the following research questions are drawn:

What is the level of front office employee's job satisfaction in Commercial Bank of Ethiopia in Addis Ababa city? And; what is the level of customer's satisfaction by the service provided by the Bank's front office employees in Addis Ababa city?

1.3 Research questions

The following are the research questions of the study:-

- 1) What is the level of front office employee's job satisfaction in Commercial Bank of Ethiopia in Addis Ababa city?
- 2) What is the level of customer's satisfaction by the service provided by the Bank's front office employees in Addis Ababa city?
- 3) Is there significant relationship between satisfaction level of customers and satisfaction level of front office employees?

1.4 Objectives of the study

The research objectives are stated below whereby the research problem is shaped in a way that can be researchable.

General Objective

The general objective of the study was to assess the relationship of front office employee's job satisfaction level with customer's satisfaction in the case of the Commercial Bank of Ethiopia.

Specific objectives

The specific objectives of this research were:-

- To assess the level of the Bank's front office employee's job satisfaction in Addis Ababa city.
- To assess the level of customer's satisfaction of the Bank by the service provided by the Bank's front office employees in Addis Ababa city.

- To assess if there is significant relationship between satisfaction level of customers and satisfaction level of front office employees.

1.5 Significance of the study

The research have significance in providing an insight on the level of job satisfaction of front office employees of the Bank that can be used to work on unsatisfactory areas and also so as to keep up the satisfactory trends in providing its services. It also helps to the organization in conducting further studies on the area and so as to make managerial decisions to make its service delivery better by addressing the root problem on its customer satisfaction related to its front office employee's job satisfaction. The research adds to existing knowledge with the concept of employee job satisfaction mainly front office employee's job satisfaction, customer's satisfaction and their relationship especially in the case of Commercial Bank of Ethiopia. Findings of this study will go on to assist future researchers and academicians as an input for embarking upon similar researches in the future and to further their insight regarding the issue.

1.6 Scope and limitations of the study

The study used selected bank branches located in Addis Ababa city. The rational for the selection of bank branches in Addis Ababa city is financial and time constraints. Besides this branches located in Addis Ababa serves not only large number of customers but they also give a variety of services that will make a large variety of customers and interactions with front office employees. As a result, the findings of this study may not generalize for all front office employees and customers of the Bank in different regions of the country. The research mainly targets front office employees to investigate the issue at hand; even though employees other than front office employees could be viable candidates the research concentrates on front office employees that have significant interaction with customers. More over the study is limited on assessing customers satisfaction to the service provided by the front office employees of the bank rather than overall customer satisfaction that would have include other aspects of the service delivery such as accessibility, operating hours, physical materials and forms etc. Non-probability; convenience sampling technique was applied; thus it also has its own limitations.

1.7 Operational definition of terms

Employee satisfaction: describes if a worker is pleased with his/her job and the employer (Shah, Khan, Imam and Sadiqa, 2016). In this study employee satisfaction is indicating the job satisfaction of the front line employees (Tellers) of the Commercial Bank of Ethiopia.

Intrinsic job satisfaction: is related to individual's expectations from her/his job and reflects her/his attitude towards her/his job.

Extrinsic job satisfaction: consists of the factors external to and affecting the individual externally (Bektaş, 2017). In this study intrinsic and extrinsic job satisfactions are indicating the dimensions of job satisfaction of the front line employees (Tellers) of the Commercial Bank of Ethiopia.

Customer satisfaction: is individual person's (customer's) reaction towards particular product/service when compare the performance of the product/service with his/her expectations (Danish, Humayon, Iqbal, Raza and Shahid, 2018). In this study customer satisfaction is indicating the individual customer's satisfaction of the Commercial Bank of Ethiopia towards the service provided by its front line employees (Tellers).

1.8 Organization of the study

This study is organized into five chapters. The first chapter provides a general introduction of the study including background of the study, statement of the problem, research questions and objectives, significance of the study, Scope of the study, Operational definition of terms and organizations of the study. The second chapter deals with the review of related literature where theoretical and empirical evidences were explored from different publications in the area of employee job satisfaction and customer satisfaction.

The third chapter presents the research design and methodology which focuses on the type of research, target population, sample size, sampling techniques, sources and instruments of data collection, procedures of data collection, Ethical considerations and finally method of data analysis. The fourth chapter is about the results and discussion that was concerned with the summarization and interpretation of the research findings. Finally in chapter five, summary of findings, conclusions and recommendations of the study is discussed.

Chapter Two

Literature Review

2.1 Employee satisfaction

Job satisfaction has been defined in a variety of ways, as per Saner & Eyupoglu (2015) the most widely used definitions in the literature being those of Locke (1976), Dawis & Lofquist (1984), and Porter, Lawler, and Hackman (1975). Locke (1976) defined job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job experiences. Dawis & Lofquist (1984) defined job satisfaction as the result of the worker's appraisal of the degree to which the work environment fulfills the individual's needs, and Porter, Lawler, & Hackman (1975) defined job satisfaction as one's reaction against his/her occupation or organization. In general, it can be said that job satisfaction is an affective reaction to a job that results from the person's comparison of actual outcomes with those that are desired, anticipated, or deserved (Saner & Eyupoglu, 2015).

In simple words, job satisfaction is how people feel about their job and different aspects of their job. Job satisfaction implies doing a job one enjoys, doing it well and being rewarded for one's efforts. It further implies enthusiasm and happiness with one's work. It is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfillment. The term job satisfaction also refers to the attitudes and feelings people have about their work. Positive and favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Beyene and Gituma, 2017).

There are important reasons why organizations should be concerned with job satisfaction. The success of any company is directly linked to the satisfaction of the employees who embody that company, that retaining talented people is critical to the success of any organization. The more satisfied an employee is, the less turnover and absenteeism occurs; on the other hand employee satisfaction is positively correlated with motivation, job involvement, organizational citizenship behavior, organizational commitment, life satisfaction, mental health, and job performance, and negatively related to absenteeism, turnover, and perceived stress (Sageer, Rafat and Agarwal, 2012).

2.2 Factors affecting employee satisfaction

Organizational research has long identified two broad categories of job-related factors, extrinsic and intrinsic, that affect employees' job satisfaction (Herzberg, 1966). Intrinsic factors pertain to the job task an employee performs. In other words, employees experience intrinsic factors when they are performing job tasks. These intrinsic factors include variables such as achievement, responsibility, recognition, Advancement, job difficulty and interesting work etc. Extrinsic factors refer to factors external to the task itself and usually constitute the context in which the job is performed. These extrinsic factors include variables such as pay, job security, job status and physical work environment etc. (Ercan, 2018).

Extrinsic Factors

The extrinsic factors are supervision, working conditions, co-workers, pay, policies and procedures, status, personal life, and job security (Herzberg et al., 1959; Herzberg, 1966). Herzberg claimed that these factors did not serve as satisfiers, but their absence could well be a source of dissatisfaction. Thus, a neutral state would obtain.

Supervision: - Herzberg (Herzberg et al., 1959; Herzberg, 1966) associated this factor with an employee's general attitude about his/her relationship with an immediate supervisor. Negative perceptions in this category have been shown to have a substantial influence on lower job satisfaction, commitment, and the intent to quit (Mardanov, Sterrett, & Baker, 2007). A positive supervisor-employee relationship influences the quality of two-way communication, trust, and performance while increasing job satisfaction (Harris, Harris & Eplion, 2007). Good supervision includes aspects such as fairness, helpfulness, competency and effectiveness Fu & Deshpande, 2014; Pan, 2015; Smith, 2015 (as cited in Schyff, Botha and Ellis, 2018).

Work Conditions: - This item concerns the physical work atmosphere including space, lighting, ventilation, and equipment (Herzberg et al., 1959; Herzberg, 1966). In a study of industrial and office workers conducted by Lee in 2006, job satisfaction was found to be positively related to individual flexibility, personal control of the immediate work environment, social interaction, privacy, and few distractions or disruptions. Lee (2006) and Misbah and Ambreen (2012) (as cited in Linge & mutinda, 2015) established that job satisfaction was positively correlated to a

conducive work environment and that the provision of safe work environment fostered job satisfaction.

Co-Workers: - The quality of interpersonal relationships between co-workers at all levels influences the good feelings and positive support associated with job satisfaction (Harris, Winkowski, & Engdahl, 2007). Quality co-worker relations, includes the extent to which an individual is accepted as part of a work unit as well as the friendliness and support of fellow colleagues Millán et al., 2013; Pan, 2015; Smith, 2015; Tang, Siu, & Cheung, 2014 (as cited in Schyff, Botha and Ellis, 2018). A positive relationship has been found to contribute to motivation and mediate against stress. On the other hand, the lack of social support increases the likelihood of turnover and contributes to job related depression and burnout (Shirey, 2004).

Pay: - Research has shown that compensation does not have a long-term motivational effect (Furnham, 2006). Nor does it necessarily increase productivity. However, Furnham found that if pay does not meet expectations or there is disparity; motivation and performance is negatively affected. Further, uniform pay adjustments are less motivational than merit based increases. Finally, his study showed that employees would exchange pay for other benefits like time off and job security. Interestingly, research in the subjective well-being literature suggests that income is satisfying only so far as one's income is higher than others. So, for example, if incomes generally rise within a nation, individuals are no more satisfied with their lives because, while their income has risen, so have those of others generally. To the extent one is able to distinguish pay levels, and those most highly paid are the ones the organization wishes to keep, a policy of high pay dispersion may make sense (Judge, Piccolo, Podsakoff, Shaw and Rich, 2010).

Policies: - Herzberg (Herzberg et al., 1959; Herzberg, 1966) tied this factor to employee perceptions about communications, administrative practices, and benefits overall. In this regard, policies, procedures, and practices that reflect a genuine interest in employee well-being encourage organizational commitment (Anuna, 1997). However, if the actual leadership style is inconsistent with extant policy, job satisfaction and commitment will decline (Blevins, 2005; Witt & Kacmar, 2000).

Job Security: - This factor refers to objective considerations that could affect job stability or tenure (Herzberg et al., 1959; Herzberg, 1966). It shows employees' perception of whether or not

they are going to work for their current organization in the future. Meta-analytic studies reported a strong correlation between job security and job satisfaction (Ercan, 2018). It also concerns matters such as level of responsibility and opportunity for advancement (Ito & Brotheridge, 2007). Organizational instability and ongoing change with potentially negative consequences undermine job security (Cooper, 2006).

Status: - According to Herzberg, (Herzberg et al., 1959; Herzberg, 1966), this factor is defined as any consideration that would enhance an employee's sense of importance, prominence, or position in life. Examples would be a big office, company provided transportation, or any other special privilege that would distinguish one employee from another. Several studies have found a positive correlation between status and job satisfaction (Rostamy, Hosseini, Azar, Khaef-Elahi, & Hassanzadeh, 2008).

Personal Life: - This factor concerns how an employee's job affects his/her personal situation (Herzberg et al., 1959; Herzberg, 1966). For example, a study by Saltzstein, Ting, and Saltzstein (2001) found that most employees have personal responsibilities that recur daily which may require their attention before and/or after work. Job satisfaction and life satisfaction are related on average and positively Karderbaladehi's study (2012, as cited in Sorayaei, Ghoraysheian, Zadeh, Ganji, NajafPour & Rahnamaei, 2013).

Intrinsic Factors

On the other side the intrinsic factors are achievement, recognition, the work itself, responsibility, advancement, and growth (Herzberg et al., 1959; Herzberg, 1966). By contrast, their absence was not necessarily dissatisfying. However, when present, they could be satisfying.

Achievement: - Herzberg (Herzberg et al., 1959; Herzberg, 1966) associated this factor with feelings of accomplishment such as completing a task or resolving an issue. Employees who demonstrate a strong orientation for achievement may be characterized by working long hours, accepting challenging tasks, and a willingness to do whatever it takes to reach maximum outcomes (Scott, Moore & Micelli, 1997). Job satisfaction manifests when employees receive self-achievement from their perspective jobs. Therefore, employers must train and develop their staff to increase their achievement or quality performance to satisfy with the job (Kang, Gatling, & Kim, (2015) and Lester, (2013) as cited in Lee, (2017).

Recognition: - According to Herzberg (Herzberg et al., 1959; Herzberg, 1966), this factor is related to positive or negative feedback about an accomplishment. Recognition is an effective means of motivation and a signal from supervision to employees that they are valued for their contributions (Richardson, 2003). Showing employee appreciation and recognition delivers a high-quality service to the customers (Lam and Mayer, 2014). Unfortunately, this well-established concept is all too often underutilized by leaders (Nelson, 2002). Indeed, Nelson found that even non-monetary recognition results in higher levels of motivation and satisfaction.

Responsibility: - This factor pertains to control over one's work or that of others. It includes, communicating with customers and handling the resources with authority which are important to accomplish a job. Therefore, managers must empower employees to execute their job with competence. To achieve the assigned responsibility, empowering employees plays a vital role (Herzberg et al., 1959; Herzberg, 1966). Empowerment is the transferring of power to all employees inside the organization, allowing employees to have control, power, and authority. Empowering employees allows them to show innovation in many ways such as improving the customer service quality and business process (Efferin & Hartono, (2015) and Fernandez & Moldogaziev, (2013) as cited in Lee, (2017)). A meta-analysis by Dole and Schroeder (2001) found that job satisfaction increased as levels of authority over the job grew.

Advancement: - Herzberg (Herzberg et al., 1959; Herzberg, 1966) found that this factor relates to an employee's attitude following a change in position or status. The positive relationship between organizational support for this factor and improved job satisfaction was found in a study by Jawahar and Hemmasi (2006).

Growth: - While advancement pertains to an actual change, growth is about the potential for advancement in the future (Herzberg et al., 1959; Herzberg, 1966). The positive relationship between this factor and job satisfaction was found in a study conducted by Stein and Craft in 2007. This growth can take the form of vertical or horizontal mobility, developmental opportunities, or acquisition of skills (Carmeli, Shalom, & Weisberg, 2007).

The Work: - This aspect of Herzberg's (Herzberg et al., 1959; Herzberg, 1966) theory concerns personal employee attitudes about the job requirements and assigned tasks. This includes the kind of work employees perform (challenging or interesting) and the freedom allowed in terms

of how the work is performed, complexity and scope of work (Schyff, Botha and Ellis, 2018). Research reveals that employee perceptions of their work have a direct influence on job satisfaction (Freed, 2003; Wong, Hui, & Law, 1998). Thus, job design is an important consideration in the elevation of satisfaction levels among workers.

2.3 Customer satisfaction

According to Business dictionary, a customer is defined as a party who buy goods and/or services and has the ability to choose between different products and suppliers. In other words, a customer is a stakeholder of an organization who provides value in exchange for another value provided to him by the organization with the aim of fulfilling a need and to maximize satisfaction.

Customer satisfaction has been defined by different researchers. Customer satisfaction is the feeling or attitude of a customer towards a product or service after it has been used (Sivesan, 2012). Satisfaction is the consumer's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under or over-fulfillment (Oliver, 2010). Customer satisfaction is individual person's (customer's) reaction towards particular product/service when compare the performance of the product/service with his/her expectations (Danish, Humayon, Iqbal, Raza and Shahid, 2018). Hansemark and Albinson (2004) also defined it as an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some needs, goals or desire. In general, customer satisfaction is a customer's feelings of pleasure or disappointment that resulted from comparing a product's actual performance (or outcome) to expectations. If the performance falls short of expectations, the customer will be dissatisfied; if performance matches expectations, the customer will be satisfied; if it exceeds expectations, the customer will be highly satisfied or delighted.

To some customer's satisfaction may be seen as the company's key performance indicator (KPI). In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy (Munusamy et al., 2010 and Chinwuba & Egene, 2013). Customer satisfaction is the most efficient and least expensive source of market communication because consumers who are

satisfied with a product or service will be more likely to disseminate their favorable experience to others (Omar et al. 2008).

The goal for every company should be to make its customers satisfied. Satisfied customers will come again and might stay as customers for a longer period of time. It is clear that if the company can make the customer satisfied, the customer will come back again and the customers might also tell to some of their friends about the good service they got. So through satisfied customers it is possible to save in marketing expenses. The services provided to customer will reflect the bank's image. In other words, one of the factors that boost the market shares is by improving the quality of the provided services (Razak, et al.2013).

Al Karim & Chowdhury (2014) Stated that bank is a customer oriented services industry. Banks depend upon their customers for their survival in the market. Thus, customer satisfaction reveals the general evaluation of the actions carried out by a given business in relation to expectations accumulated after various contacts between the customer and business (Bitner, 1995). If customers perceive that they are obtaining additional benefits from their relationship with establishment employees, their satisfaction level with the service provider will increase (Beatty et al., 1996). Relational benefits can then be considered as important factors for customer satisfaction with financial businesses. Therefore, relational benefits mean special treatment, social benefits and confidence, which were investigated by Gwinner et al. (1998), would have a strong influence on customer satisfaction with their habitual establishments.

2.4 Factors affecting customer satisfaction

Parasuraman, Zeithaml and Berry (1985) identified ten factors which influence service quality and in return affects customer's satisfaction depending on the quality of service provided by a business and later in 1988 they reduced these determinants of customer satisfaction in to five.

- **Tangibles:** - Physical evidence of the service: appearance of physical facilities, tools and equipment used to provide the service, appearance of personnel and communication materials.
- **Reliability:** - The ability to perform the promised service dependably and accurately: consistency of performance and dependability, service is performed right at the first

time, the company keeps its promises in accuracy in billing and keeping records correctly, performing the services at the designated time.

- **Responsiveness:** - The willingness and/ or readiness of employees to help customers and to provide prompt service, timeliness of service: generating transaction slips immediately, setting up appointments quickly.
- **Empathy:** - The provision of caring, individualized attention to customers: informing the customers in a language they can understand and understanding customer's specific needs.
- **Assurance:** - The knowledge and courtesy of employees and their ability to convey trust and confidence: competence (possession of the required skills and knowledge to perform the service), courtesy (consideration for the customer's property, clean and neat appearance of public contact personnel), trustworthiness, and security (safety and confidentiality).

2.5 The relationship between employee satisfaction and customer satisfaction

Service settings such as bank, hotel, restaurant, or leasing services include frontline service employee and customer interactions. If concentration, politeness, and empathy are depicted in these interactions, then such interactions will probably lead toward pleasing service outcomes, and in case these interactions are unable to create expected association then such interactions result in customers' dissatisfaction. These interactions between frontline service employees and customers are crucial in service settings because the nature of services requires a significant number of communications to complete the service procedures. Service employees are mainly held liable for these communications because they have the ability to build and damage the brands. Studies in frontline employee and customer interactions assert that customer-oriented behavior of service employees is important for the success of service encounters and to increase customer satisfaction and loyalty (Wieseke et al., (2012), Chakrabarty, Brown, & Widing, (2012); Lee, Comer, Dubinsky, & Scafer, (2011) and Huang, (2011) as cited in Bahadur, Aziz & Zulfiqar, (2018)). It is argued that satisfied employees are more motivated and hardworking than unsatisfied employees (Gremler et al., 1994). Caruana (2002) supports this argument by suggesting that employees exhibiting satisfaction will respond by working towards the organization's success. Moreover, according to Zairi (2000), internal customer satisfaction is the source of excellent quality because if the organization satisfies the needs of its internal

customers, it is also enabling employees to perform their tasks and to achieve customer satisfaction.

In a service industry, while good technical and interpersonal skills are essential, the two alone cannot warrant customer satisfaction. Customer services are provided by the employee and the employee's mood will directly affect the services provided. Therefore, customer satisfaction is backed up by employee job satisfaction. Employee satisfaction is demonstrated in the process of delivering services and felt by customers. It is indeed an integral part of the labor force quality issue. Pearce (1992) points out that outputs from the service industries are intangible goods and quality or value of services gained by the consumers are largely determined by the instantaneous performance of the service employees. Employee job satisfaction directly impacts the mood and manner in which the service is performed and hence affecting the service quality experienced by the customer. Extensive studies suggest that job satisfaction plays a crucial role in sustaining the performance of service employees in the workplace, hence the service quality provided to customers (Lee et al., 2006; Karl and Peluchette, 2006; Mendoza and Maldonado, 2014; Hoffman and Ingram, 1992).

If employees are part of a strong service culture and receive management support for providing customer service, employees experience more positive outcomes at work, less stress and increased job satisfaction (Schneider, 1980). Perhaps even more importantly, when employees perceive they are part of a strong service culture based on service quality strategic plans and management support, they will perceive higher level of service quality and customers are more likely to be retained (Schneider and Bowen, 1985). Bowen et al. (1999) also indicates that when front-line employees feel they have been treated fairly, they are more likely to treat customers fairly.

According to the concept of partner effects, a person is in some way, verbally or nonverbally, influenced by the characteristics and behaviors displayed by his or her counterpart (Dolen et al., 2002). Additionally, the contagion effect explains how satisfied employees influence others around them to feel good (Hatfield et al., 1993). As such, Schneider and Bowen (1985) said that employee job satisfaction is positively related to customer's perceptions of service. This notion suggests that employees who have higher levels of job satisfaction also believe they are able to deliver excellent service (Schlesinger and Zornitsky, 1991). It is also expected that happy or

satisfied employees are more inclined to share these positive emotions with customers (Brief and Motowidlo, 1986).

As ascertained by Hoffman and Ingram (1992), if a business wants to satisfy the needs of its customers, it must first satisfy the needs of its employees. Front-line workers' overall job satisfaction is positively correlated with their customer-oriented behavior. Rogers et al. (1994) points out that for service employees who frequently interact with customers, it is very difficult to serve customers well when employees are unhappy about some aspect of their job. Generally speaking, satisfied employees create satisfied customers (Karl and Peluchette, 2006). Employee satisfaction not only ensures customer service quality, but also contributes to employee retention and commitment, hence adding to the human assets quality of a firm and increasing its competitiveness in the market (Lee et al., 2006). With respect to the impact of job satisfaction on turnover intention, different studies (Choi, 2006; Kim, 1998; Lee and Lee, 2003) conclude that satisfied employees are less likely to seek new employment. Given the importance of job satisfaction for service quality and organizational commitment, it is essential for service firms to understand front office employee's job satisfaction's influence on customer satisfaction.

2.6 Hypothesis

H1: There is low level of job satisfaction of front office employees in CBE in Addis Ababa city.

H2: There is low level of customer's satisfaction in CBE in Addis Ababa city.

H3: There is significant positive relationship between satisfaction level of customers and job satisfaction level of front office employees.

2.7 Conceptual framework

The conceptual framework presented below serves as a foundation of this study. It is adopted from Mendoza and Maldonado (2014) Meta analytic of the relationship between employee satisfaction and customer satisfaction with a modification based on own literature review.

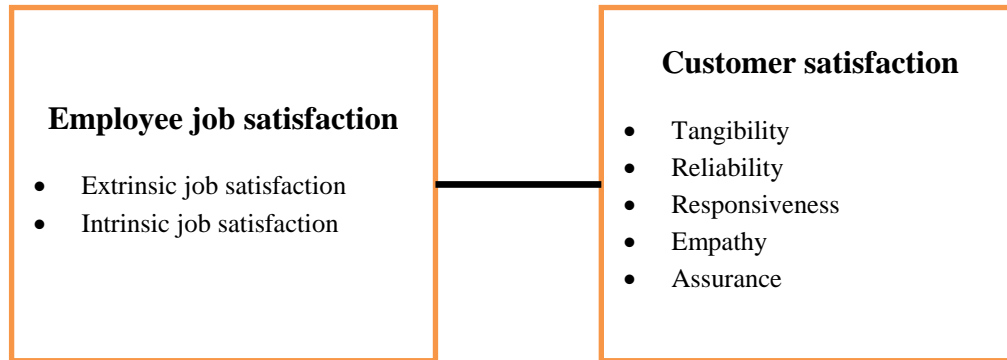


Figure 1: Conceptual framework of relationship between employee job satisfaction and customer satisfaction and their components.

Chapter Three

Research Methodology

In this chapter, the methodology of the research is discussed. It covers background of the organization, the research design, the sample and sampling technique, procedure used to collect data, method of data analysis, reliability & validity and ethical considerations.

3.1 Background of Commercial Bank of Ethiopia

According to the bank's website (<http://www.combanketh.et>) the history of the Commercial Bank of Ethiopia (CBE) dates back to the establishment of the State Bank of Ethiopia in 1942. CBE was legally established as a share company in 1963. In 1974, CBE merged with the privately owned Addis Ababa Bank. Since then, it has been playing significant roles in the development of the country. It has more than 1280 branches stretched across the country. The leading African bank with assets of 565.5 billion Birr as of June 30th 2018. The first Bank in Ethiopia to introduce ATM services for local users. Currently CBE has more than 18.8 million account holders and the number of Mobile and Internet Banking users also reached more than 1,736,768 as of June 30th 2018. Active ATM card holders reached more than 4.4 million. As of June 30, 2018, 1708 ATM machine and 11,796 POS machines were available. It has strong correspondent relationship with more than 50 renowned foreign banks like Commerz Bank A.G., Royal Bank of Canada, City Bank, HSBC Bank etc. CBE has a SWIFT bilateral arrangement with more than 700 others banks across the world. CBE combines a wide capital base with more than 33,000 employees. Pioneer to introduce Western Union Money Transfer Services in Ethiopia early 1990s and currently working with other 20 money transfer agents like Money Gram, Atlantic International (Bole), Xpress Money etc. CBE has opened four branches in South Sudan and has been in the business since June 2009. CBE has reliable and long-standing relationships with many internationally acclaimed banks throughout the world.

VISION

“To become a world-class commercial bank by the year 2025.”

MISSION

“We are committed to best realize stakeholders' needs through enhanced financial intermediation globally and supporting national development priorities, by deploying highly motivated, skilled and disciplined employees as well as state-of-the-art technology. We strongly believe that winning the public confidence is the basis of our success.”

CORE VALUES

➤ **Integrity**

- ❖ “We are committed to the highest ideal of honor and integrity.”
- ❖ “We strive to act in an honest and trustworthy manner.”
- ❖ “We firmly adhere to ethical principles.”

➤ **Customer Satisfaction**

- ❖ “We strive to excel in our business and satisfy our customers.”
- ❖ “We are committed to offer the highest quality service to our customers and aspire to be branded with quality in the minds of our customers and the general public.”

➤ **Employees Satisfaction**

- ❖ “We are committed to employee training and professional growth.”
- ❖ “We distinguish our employees as valuable organizational resources.”
- ❖ “We recognize our employees as valuable organizational resources.”

➤ **Learning Organization**

- ❖ “We are committed to anticipate and respond to internal and external changes through constant improvement and adaptation.”
- ❖ “We strive to establish a culture that nurtures individual and group learning.”

➤ **Teamwork and collaboration**

- ❖ “We recognize the importance of teamwork for our success.”
- ❖ “We support to one another and working co-cooperatively.”

➤ **Public Trust**

- ❖ “We understand that the sustainability of our business depends on our ability to maintain and build up the public's confidence.”

- **Value for Money**
 - ❖ “We use resources carefully to save expense, time or effort.”
 - ❖ “We deliver the same level of service for less cost, time or effort.”
 - ❖ “We deliver a better service or getting a better return for the same amount of expense, time or effort.”
- **Decentralization**
 - ❖ “We are committed to delegate operations and decision-making responsibilities.”
- **Corporate Citizenship**
 - ❖ “We value the importance of our role in national development endeavor and step-up for commitment.”
 - ❖ “We abide by the law of Ethiopia and other countries in which we do business.”
 - ❖ “We care about society's welfare and the environment.”

3.2 Research Approach and Design

Two independent surveys, one measuring the job satisfaction levels of the front office employees and the other measuring the satisfaction levels of the customers, were performed. The study employs a quantitative research approach because it can handle almost all the required data and it is possible to apply of data collection from the quantitative styles. Thus, in this study, quantitative data which was collected using close ended questionnaires were used. For the purpose of this study, the explanatory research design was employed. The study used the before mentioned research design because it is interested to assess the relationship between front office Employee’s job satisfaction and Customer satisfaction. In addition the study is cross sectional in which respondents were contacted to collect data at one point in time.

3.3 Sampling Design

3.3.1 Target Population

The study contains two kinds of population: - front office employees of the Bank and customers of the Bank. Because of difficulties to take the whole population for conducting the study, the study uses sample of the populations.

3.3.2 Sample and Sampling Technique

The sampling technique used for this study was convenience- non- random selection method. Because a non-probability sampling method is advantageous than probability sampling methods,

primarily due to the large population that was involved, the need for undertaking a survey that covers a large geographical area and the limitations in the timing of conducting the survey and costs. Furthermore, convenience sampling method will be used in order to solicit willing respondents in filling the questionnaire or when population elements are selected for inclusion in the sample method based on the ease of access (Kothari, 2004).

Sample size refers to the number of items to be selected from the population under investigation to constitute a sample. Determining sample size is a very important issue because samples that are too large may waste a lot of time, resource and money, while samples that are too small may lead to inaccurate results (Kothari, 2004). Since the number of customers' having an account in the Bank and its front office employees are enormous, the researcher used convenience sampling technique in order to draw the sample from selected branches.

Sample size was determined based on the table provided by Krejcie and Morgan (1970) which is based on a 5% margin error and 95% confidence level. The information found from the Human Resource department of the Bank shows the number of front office employees in branches under the Banks four districts which are located in Addis Ababa were 4187 on September 25, 2018GC. Based on the figure above the sample size that had to be taken according to the table were 351 front office employees. As per the Bank's web site the total number of account holders' as of June 30, 2018GC was above 18.8 million. According to the table for a population size above 100,000 a sample size of 384 was sufficient. So as to insure fair distribution of sample collections from the four districts available in Addis Ababa city and also so as to match customer's satisfaction with the front office employee's satisfaction the sample was taken based on the districts proportionate contribution to the total number of front office employees. The table below shows proportionate sample distribution among the four districts of the Bank in Addis Ababa.

Table 1 Proportionate sample distribution among the four districts of the Bank in Addis Ababa

Name of the District	Number of front office employees	Percentage of contribution	Number of front office employees taken as a sample	Number of customers taken as a sample
North Addis Ababa	1128	27%	95	104
South Addis Ababa	1102	26.3%	92	101
West Addis Ababa	983	23.4%	82	90
East Addis Ababa	974	23.3%	82	89
Total	4187	100%	351	384

The numbers of branches that were involved in data collection process are also determined based on the previously used table for sample determination provided by Krejcie and Morgan (1970). The information found on the Bank’s web site shows that there were 276 branches in Addis Ababa city; and according to the table for sample determination for this number of population around 26 branches has to be used as a sample. The researcher selected these branches in a way that include all types of branches available. From the selected branches all of their front office employees were taken as a sample and the number of customers that were taken from each branch was determined based on their percentage contribution of front office employees to the total number of front office employees taken as a sample from their respective district. The table below shows the selected branches type, their respective number of front office employees and the number of customers taken as a sample.

Table 2 Selected branches' type, their respective number of front office employees and the number of customers taken as a sample

Name of branch	Type of branch	Number of front office employees	Number of customers taken as a sample
North Addis Ababa District			
Arada Giorgis	Special Grade 4	30	33
Sidist Kilo	Grade 4	15	16
Addisu Gebeya	Grade 4	10	11
Yohannes	Grade 3	11	12
Yared	Grade 3	10	11

Semen Gebeya	Grade 2	11	12
Tayitu Bitul	Grade 1	8	9
Sub Total		95	104
South Addis Ababa District			
Nifas Silk	Special Grade 4	29	32
Mexico	Grade 4	17	18
Temenja Yazh	Grade 4	14	15
Balcha Aba Nefso	Grade 3	10	11
Adey Abeba	Grade 3	8	9
Seferian	Grade 2	7	8
Stadium	Grade 1	7	8
Sub Total		92	101
West Addis Ababa District			
Mehal Gebeya	Grade 4	20	22
Addis Ketema	Grade 4	18	20
Somale Tera	Grade 3	16	17
Bomb Tera	Grade 3	15	16
Shema Tera	Grade 2	7	8
Shinkurt Tera	Grade 1	6	7
Sub Total		82	90
East Addis Ababa District			
Megenagna	Grade 4	16	17
Air port	Grade 4	11	12
Tefera Degife	Grade 3	30	32
Wolo Sefer	Grade 3	9	10
Yeka	Grade 2	8	9
Diaspora Adebabay	Grade 1	8	9
Sub Total		82	89
Total	26 branches	351 Front office employees	384 Customers

3.4 Source of Data Collection

Primary data was collected from questionnaires.

3.5 Instruments for Data Collection

The instruments that were used as instrument of data collection were Structured Questionnaires. The questionnaires were designed for front office employees' and customers of the Bank in five Likert scale measurements. The Questionnaire for the customers was translated into Amharic language for ease of use but the questionnaire for the employees was in English language. The face validity was checked by pilot testing the questionnaires to staff members of the Bank and some customers.

A 15 Item Measure was used to measure the customers' satisfaction, based on their assessments of the services provided by the Bank's front office employees; adopted with modification from SERVPERF model by Cronin and Taylor's(1992), a five-point rating scale was used; in which the alternatives range from "strongly agree" to "strongly disagree".

To measure the job satisfaction of the Bank's front office employees the short-form Minnesota Satisfaction Questionnaire (Weiss, Dawis, England, & Lofquist, 1967) were used. The MSQ (Weiss et al., 1967) was the outcome of the Work Adjustment Project by the Vocational Psychology Research, University of Minnesota. The Minnesota Satisfaction Questionnaire (MSQ) is one of the most widely used instruments in the measurement of job satisfaction Scarpello & Campbell, study 1983(as cited in Saner & Eyupoglu, 2015).They also pointed out that it has been used to measure job satisfaction in a variety of sectors. The long form of the MSQ consists of 100 items, 5 items per facet. A short form was also created for research purposes. The short-form MSQ is composed of twenty questions, each question representing just one satisfaction item. The short-form MSQ measures three satisfaction scales, namely intrinsic satisfaction, extrinsic satisfaction, and overall job satisfaction. Intrinsic satisfaction refers to occupational conditions (how people feel about the nature of their job and tasks), and extrinsic satisfaction refers to environmental conditions (how people feel about features of the job that are external to the work). Respondent front office employees of the Bank were asked to express the extent of their satisfaction with each of the 20 aspects of their job on a five-point Likert scale ranging from 1 (very dissatisfied) to 5 (very satisfied). Scores for each respondent's intrinsic, extrinsic, and general satisfaction was calculated by adding the scores for the associated

questions. In the original short-form MSQ questionnaire six of the 20 questions were used for measuring extrinsic satisfaction (Question number 5, 6, 12, 13, 14 and 19), and 12 questions were used for measuring intrinsic satisfaction (Question number 1-4, 7-11, 15-16 and 20). The remaining 2 items (Question number 17 and 18) were included when measuring general job satisfaction. But in this study for ease of analysis they were ordered in a way that put questions that are used to measure same aspect such as intrinsic satisfaction together. Therefore; the first six questions were the once that was used to measure extrinsic satisfaction, then the 12 questions that were used to measure intrinsic satisfaction and at last the remaining two questions that were included when measuring general job satisfaction. General satisfaction was found by measuring all 20 items. Both questionnaires were accompanied with a personal information form in order to determine the demographic variables of the Bank's front office employees and customers participated in the study.

3.6 Validity and reliability

3.6.1 Validity

Ellenbecker and Byleckie (2005) defined validity as it's the ability of an instrument to measure the construct of interest under investigation. Kothari (2004) also said that validity indicates the degree in which an instrument measures what it's supposed to measure. In this case the study used a well-known standardized measurements; short form (MSQ) for front office employees satisfaction and (SERVPERF) for customers satisfaction. In addition both of the instruments were forwarded to the advising Professor and other people who have the exposure in the area so as to get comments that were used to refine the instruments in serving their purposes at best.

3.6.2 Reliability

It is an important test of sound measurement. As Kothari (2004) explained it a measuring instrument is reliable if it provides consistent results. The reliability of an instrument will be assured through standardizing the condition under which the instrument administered (stability aspect) and employing the same design of measurement for the whole sample (equivalence aspect). For this purpose Cronbach's Alpha-values were applied to determine the reliability of the constructs as a measurement instruments. The Cronbach alpha coefficient is an indicator of internal consistency of a scale. A high value of the Cronbach alpha coefficient suggests that the items that make up the scale hang together and measure the same underlying construct. A value

of Cronbach alpha above 0.70 can be used as a reasonable test of scale reliability (Gaur A. and Gaur S., 2009).

3.7 Data Analysis

To conduct this study data was collected from respondents. The collected data was organized in order to remove errors and classified, coded and analyzed by using statistical package for social sciences (SPSS) version (20) statistical software for Windows. The data analysis was made by using descriptive and inferential statistics. Descriptive statistics such as frequencies, percentages and mean were used to summarize the data and inferential statistics such as Pearson's correlation analysis and regression analysis was used to determine if a statistically significant relationship exists between front office employee's job satisfaction and customer's satisfaction levels. Reliability analyses on the instruments were also conducted to ensure that the items properly represent each dimension.

3.8 Ethical Considerations

Participants of the study were asked for consent before participating in the study. During the consent process, they were provided with information regarding the purpose of the study, why and how they were selected to be involved in the study, and what was expected of them and that they can withdraw from the study at any time. They were also assured about confidentiality of the information obtained in the course of the study by not using personal identifiers. Last but not least approval to access the necessary data and also to contact the respondents of the study was obtained from the appropriate department of the Commercial Bank of Ethiopia.

Chapter Four

Data Presentation and Analysis

4.1 Introduction

This chapter deals with data presentation, analysis and discussion of findings obtained from the survey questionnaires. The participants of the study were from the two types of population: - front office employees of the Bank and customers of the Bank. The data obtained from respondents were analyzed with the help of Statistical Package for Social Science (SPSS version 20).

4.2 Response Rate

Generally, 735 questionnaires were distributed to sample respondents of the two categories of population under investigation which consists of front office employees of the Bank (351) and customers of the Bank (384). Response rates are calculated by dividing the number of usable responses returned by the total number of sample that were distributed in the survey initially. Therefore, out of the distributed questionnaires for front office employees of the Bank (337) and for customers of the Bank (373) were returned and usable. The deficiency was 14 (4%) from the questionnaires distributed for front office employees of the Bank and 11 (2.86%) from the questionnaires distributed for customers of the Bank. Thus, the researcher attained a total response rate of 96% from the front office employees of the Bank and 97.14% from the customers of the Bank which is believed to be enough for such kind of study.

4.3 Reliability Analysis

Reliability refers to the confidence we can place on the measuring instrument to give us the same numeric value when the measurement is repeated on the same object. The Cronbach alpha coefficient is an indicator of internal consistency of the scale. A high value of the Cronbach alpha coefficient suggests that the items that make up the scale “hang together” and measure the same underlying construct. A value of Cronbach alpha above 0.70 can be used as a reasonable test of scale reliability (Gaur A. and Gaur S., 2009). Table 3 and 4 shows the Cronbach alpha test results of the MSQ and SERVPERF questionnaires respectively.

Table 3 Reliability measure of MSQ and its employee job satisfaction scales

Scales	No. of Items	Cronbach's Alpha
Extrinsic satisfaction	6	0.833
Intrinsic satisfaction	12	0.773
Overall Reliability	20	0.872

Source: Own survey result, SPSS output, 2018

As can be seen from Table 3, both employee satisfaction scales and the overall reliability have Cronbach Alpha results which are over 0.70. This implies that the instrument have internal consistency at subscale and overall level.

Table 4 Reliability measure of SERVPERF and its customer satisfaction dimensions

Dimensions	No. of Items	Cronbach's Alpha
Tangibles	1	Unknown
Reliability	4	0.718
Responsiveness	4	0.828
Empathy	2	0.838
Assurance	4	0.721
Overall Reliability	15	0.811

Source: Own survey result, SPSS output, 2018

As shown in Table 4, all the dimensions have Cronbach Alpha results which are over 0.70 except Tangibles which its reliability cannot be known by Cronbach's alpha because it was measured by one item only.

Overall reliability of the measurement is also above 0.7 which implies that all the customer satisfaction measurement dimensions have internal consistency. Empathy has the highest Cronbach alpha result with a 0.838, followed by Responsiveness 0.828, Assurance 0.721 and Reliability 0.718.

4.4 Demographic description

4.4.1 Characteristics of front office employee's

To find out background information about the respondents; respondent front office employees of the Commercial Bank of Ethiopia were asked their Gender, Age, Marital status, Educational level and Years of service. Therefore, the results obtained from the structured questionnaire of the 337 front office employees of the Bank are presented below.

4.4.1.1 Gender of respondents

Table 5 Frequency distribution table of respondent's gender

Gender				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	192	57.0	57.0
	Female	145	43.0	100.0
	Total	337	100.0	

Source: Own survey result, SPSS output, 2018

Table 5 shows the frequency distribution for respondent's gender. There were 192 males (57 percent) and 145 females (43 percent) in the sample giving a total of 337 respondents. It was also seen that the number of males were more as compared to female.

4.4.1.2 Age of respondents

Table 6 Frequency distribution table of respondent's age

Age				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-30	299	88.7	88.7
	31-40	38	11.3	100.0
	Total	337	100.0	

Source: Own survey result, SPSS output, 2018

Table 6 shows the frequency distribution for respondent's age. Out of the total number of respondents 299 (88.7 percent) of the respondents are between the age of 18 to 30 and the remaining 38 respondents which consists (11.3 percent) of the total respondents are between the

age of 31 to 40. The result implies that most of the respondent front office employees of the Bank are young.

4.4.1.3 Marital status of respondents

Table 7 Frequency distribution table of respondent's marital status

Marital status					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Single	145	43.0	43.0	43.0
	Married	101	30.0	30.0	73.0
	Other	91	27.0	27.0	100.0
	Total	337	100.0	100.0	

Source: Own survey result, SPSS output, 2018

Table 7 shows the frequency distribution for respondent's marital status. The highest percentage of respondents 145 (43 percent) are single, followed by 101 (30 percent) married and 91 (27 percent) other category.

4.4.1.4 Educational level of respondents

Table 8 Frequency distribution table of respondent's educational level

Educational level					
	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Diploma	2	.6	.6	.6
	Bachelor Degree	319	94.7	94.7	95.3
	Master's Degree	16	4.7	4.7	100.0
	Total	337	100.0	100.0	

Source: Own survey result, SPSS output, 2018

Table 8 shows the frequency distribution for respondent's educational level. It indicates that there were 2 respondents (0.6 percent) holding Diploma, 319 respondents (94.7 percent) holding first Degree and 16 respondents (4.7 percent) holding Master's Degree. The result implies that most of the respondent front office employees of the Bank are first Degree holders.

4.4.1.5 Years of service of respondents

Table 9 Frequency distribution table of respondent's years of service

Years of service				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5 years	316	93.8	93.8
	6-10 years	21	6.2	100.0
	Total	337	100.0	

Source: Own survey result, SPSS output, 2018

Table 9 shows the frequency distribution for respondent's years of service. From the total number of 337 respondents 316 (93.8 percent) of the respondents have 1 to 5 years of service and the remaining 21 (6.2 percent) of the respondents have 6 to 10 years of service at the Bank. The result implies that most of the respondent front office employees of the Bank have 1 to 5 years of service at the Bank.

4.4.2 Characteristics of customer's

To collect demographic information about the respondents; the customers of the Commercial Bank of Ethiopia were asked their Gender, Age, Marital status, Educational level and Length of relationship with the Bank. Therefore, the results obtained from the structured questionnaire of the 373 customers of the Bank are presented below.

4.4.2.1 Gender of respondents

Table 10 Frequency distribution table of respondent's gender

Gender				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	208	55.8	55.8
	Female	165	44.2	100.0
	Total	373	100.0	

Source: Own survey result, SPSS output, 2018

Table 10 shows the frequency distribution for respondent's gender. There were 208 males (55.8 percent) and 165 females (44.2 percent) in the sample giving a total of 373 respondents. It was also seen that the number of male respondents exceeds the number of female respondents.

4.4.2.2 Age of respondents

Table 11 Frequency distribution table of respondent's age

Age				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-30	118	31.6	31.6
	31-40	168	45.0	76.7
	41-50	65	17.4	94.1
	Above 50	22	5.9	100.0
	Total	373	100.0	100.0

Source: Own survey result, SPSS output, 2018

Table 11 shows the frequency distribution for respondent's age. It indicates that 118 respondents (31.6 percent) were between 18 and 30 of age, 168 respondents (45 percent) were between 31 and 40, 65 respondents (17.4 percent) were between 41 and 50 and 22 respondents (5.9 percent) were above 50. The result implies that the highest percentage of respondents are between the age of 31 and 40, followed by between the age of 18 and 30 and between the age of 31 and 50 with the least percentage of respondents being above the age of 50.

4.4.2.3 Marital status of respondents

Table 12 Frequency distribution table of respondent's marital status

Marital status				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	100	26.8	26.8
	Married	244	65.4	92.2
	Other	29	7.8	100.0
	Total	373	100.0	100.0

Source: Own survey result, SPSS output, 2018

Table 12 shows the frequency distribution for respondent's marital status. The highest number of respondents 244 (65.4 percent) are married, followed by 100 (26.8 percent) single and 29 (7.8 percent) other category.

4.4.2.4 Educational level of respondents

Table 13 Frequency distribution table of respondent's educational level

		Educational level			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High school or below	41	11.0	11.0	11.0
	Diploma	94	25.2	25.2	36.2
	Bachelor degree	194	52.0	52.0	88.2
	Master's degree	37	9.9	9.9	98.1
	Above master's Degree	7	1.9	1.9	100.0
	Total	373	100.0	100.0	

Source: Own survey result, SPSS output, 2018

Table 13 shows the frequency distribution for respondent's educational level. It indicates that there were 41 respondents (11 percent) holding high school or below, 94 respondents (25.2 percent) holding Diploma, 194 respondents (52 percent) holding first Degree, 37 respondents (9.9 percent) holding Master's Degree and 7 respondents (1.9 percent) holding Degree above Master's Degree.

4.4.2.5 Respondent's length of relationship with the Bank

Table 14 Frequency distribution table of respondent's length of relationship with the Bank

		Length of relationship with the bank			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than one year	13	3.5	3.5	3.5
	1-5 years	60	16.1	16.1	19.6
	6-10 years	147	39.4	39.4	59.0
	Above 10 years	153	41.0	41.0	100.0
	Total	373	100.0	100.0	

Source: Own survey result, SPSS output, 2018

Table 14 shows the frequency distribution for respondent's length of relationship with the Bank. The highest number of respondents 153 (41 percent) of the respondents have above 10 years of relationship with the Bank followed by 147 respondents (39.4 percent) 6 to 10 years, 60 respondents (16.1 percent) 1 to 5 years and the least number of respondents 13 respondents (3.5 percent) have less than one year relationship with the Bank. The result implies that most of the respondent customers of the Bank have 5 and above years of relationship with the Bank.

4.5 Level of front office employee's job satisfaction in CBE

4.5.1 Level of front office employee's extrinsic job satisfaction in CBE

Table 15 Descriptive statistics of extrinsic job satisfaction

Descriptive Statistics			
	N	Mean	Std. Deviation
The way my boss handles his/her workers.	337	2.62	1.079
The competence of my supervisor in making decisions.	337	2.41	.899
The way company policies are put into practice.	337	2.25	.875
My pay and the amount of work I do.	337	1.39	.654
The chances for advancement on this job.	337	1.44	.620
The praise I get for doing a good job.	337	2.05	.947
Extrinsic job satisfaction	337	2.02	.636
Valid N (list wise)	337		

Source: Own survey result, SPSS output, 2018

As illustrated on the above Table 15 the mean score and standard deviation of respondents for each item of extrinsic satisfaction ranges between the lowest $M = 1.39$ with $SD = 0.654$ and the highest $M = 2.62$ with $SD = 1.079$ which are below moderate. The average mean score for extrinsic job satisfaction was $M = 2.02$ with $SD = 0.636$ which also implies lower average. This means that respondents were not satisfied with the extrinsic dimension of their job. Therefore, this result indicates that level of extrinsic job satisfaction of respondent front office employees of the Commercial Bank of Ethiopia in Addis Ababa city is lower.

4.5.2 Level of front office employee's intrinsic job satisfaction in CBE

Table 16 Descriptive statistics of intrinsic job satisfaction

Descriptive Statistics			
	N	Mean	Std. Deviation
Being able to keep busy all the time.	337	4.15	1.000
The chance to work alone on the job.	337	3.22	1.085
The chance to do different things from time to time.	337	2.87	.967
The chance to be "somebody" in the community.	337	3.27	.906
Being able to do things that don't go against my conscience.	337	2.46	.988
The way my job provides for steady employment.	337	3.99	.831
The chance to do things for other people.	337	3.55	.869
The chance to tell people what to do.	337	2.40	.968
The chance to do something that makes use of my abilities.	337	1.93	.811
The freedom to use my own judgment.	337	2.17	1.002
The chance to try my own methods of doing the job.	337	1.94	.797
The feeling of accomplishment I get from the job.	337	2.15	.949
Intrinsic job satisfaction	337	2.84	.500
Valid N (list wise)	337		

Source: Own survey result, SPSS output, 2018

As illustrated on the above Table 16 the mean score and standard deviation of respondents for each item of intrinsic satisfaction ranges between the lowest $M = 1.93$ with $SD = 0.811$ and the highest $M = 4.15$ with $SD = 1.000$. The average mean score for intrinsic job satisfaction was $M = 2.84$ with $SD = 0.500$ which implies lower average. This means that respondents were not satisfied with the intrinsic dimension of their job. Therefore, this result indicates that level of intrinsic job satisfaction of respondent front office employees of the Commercial Bank of Ethiopia in Addis Ababa city is lower.

4.5.3 Level of front office employee's overall job satisfaction in CBE

Table 17 Descriptive statistics of overall job satisfaction

Descriptive Statistics			
	N	Mean	Std. Deviation
The way my boss handles his/her workers.	337	2.62	1.079
The competence of my supervisor in making decisions.	337	2.41	.899
The way company policies are put into practice.	337	2.25	.875
My pay and the amount of work I do.	337	1.39	.654
The chances for advancement on this job.	337	1.44	.620
The praise I get for doing a good job.	337	2.05	.947
Being able to keep busy all the time.	337	4.15	1.000
The chance to work alone on the job.	337	3.22	1.085
The chance to do different things from time to time.	337	2.87	.967
The chance to be "somebody" in the community.	337	3.27	.906
Being able to do things that don't go against my conscience.	337	2.46	.988
The way my job provides for steady employment.	337	3.99	.831
The chance to do things for other people.	337	3.55	.869
The chance to tell people what to do.	337	2.40	.968
The chance to do something that makes use of my abilities.	337	1.93	.811
The freedom to use my own judgment.	337	2.17	1.002
The chance to try my own methods of doing the job.	337	1.94	.797
The feeling of accomplishment I get from the job.	337	2.15	.949
The working conditions.	337	2.17	.896
The way my co-workers get along with each other.	337	3.96	.761
Overall job satisfaction	337	2.62	.488
Valid N (list wise)	337		

Source: Own survey result, SPSS output, 2018

As illustrated on the above Table 17 the mean score and standard deviation of respondents for each item of overall job satisfaction ranges between the lowest $M = 1.39$ with $SD = 0.654$ and the highest $M = 4.15$ with $SD = 1.000$. The average mean score for overall job satisfaction was $M = 2.62$ with $SD = 0.488$ which implies lower average. This means that respondents were not satisfied with their job. Therefore, this result indicates that level of job satisfaction of respondent front office employees of the Commercial Bank of Ethiopia in Addis Ababa city is lower. This finding also supports the research hypothesis that states "There is low level of job satisfaction of front office employees in CBE in Addis Ababa city".

4.6 Level of customer's satisfaction in CBE

4.6.1 Level of customer's satisfaction by tangibles dimension of the service provided by the Bank's front office employees in CBE

Table 18 Descriptive statistics of tangibles dimension of customer's satisfaction

Descriptive Statistics			
	N	Mean	Std. Deviation
The Commercial Bank of Ethiopia's front office employees are well dressed and appear neat.	373	4.35	.856
Tangibles dimension of customer's satisfaction	373	4.35	.856
Valid N (list wise)	373		

Source: Own survey result, SPSS output, 2018

As illustrated on the above Table 18 the average mean score for tangibles dimension of customer's satisfaction was $M = 4.35$ with $SD = 0.856$ which implies higher average. This means that respondents were satisfied with this dimension of the service provision. Therefore, this result indicates that level of tangibles dimension satisfaction of respondent customers of the Commercial Bank of Ethiopia is higher.

4.6.2 Level of customer's satisfaction by reliability dimension of the service provided by the Bank's front office employees in CBE

Table 19 Descriptive statistics of reliability dimension of customer's satisfaction

Descriptive Statistics			
	N	Mean	Std. Deviation
The Commercial Bank of Ethiopia's front office employees provide service at the time they promise to do so.	373	2.18	1.221
When you have a problem, the Commercial Bank of Ethiopia's front office employees shows a sincere interest in solving it.	373	2.02	1.122
The Commercial Bank of Ethiopia's front office employees performs service right the first time.	373	2.35	1.036
The Commercial Bank of Ethiopia's front office employees insists on error free records.	373	2.74	1.092
Reliability dimension of customer's satisfaction	373	2.32	.824
Valid N (list wise)	373		

Source: Own survey result, SPSS output, 2018

As illustrated on Table 19 the mean score and standard deviation of respondents for each item of reliability dimension of customer's satisfaction ranges between the lowest $M = 2.02$ with $SD = 1.122$ and the highest $M = 2.74$ with $SD = 1.092$. The average mean score for reliability dimension of customer's satisfaction was $M = 2.32$ with $SD = 0.824$ which implies lower average. This means that respondents were not satisfied with reliability dimension of the service provision. Therefore, this result indicates that level of reliability dimension satisfaction of respondent customers of the Commercial Bank of Ethiopia is lower.

4.6.3 Level of customer's satisfaction by responsiveness dimension of the service provided by the Bank's front office employees in CBE

Table 20 Descriptive statistics of responsiveness dimension of customer's satisfaction

Descriptive Statistics			
	N	Mean	Std. Deviation
The Commercial Bank of Ethiopia's front office employees tells you exactly when the service will be performed.	373	2.13	1.205
Front offices employees of the Commercial Bank of Ethiopia give you prompt services.	373	2.16	1.309
Front office employees of the Commercial Bank of Ethiopia are always willing to help you.	373	2.39	1.228
Front office employees of the Commercial Bank of Ethiopia are never too busy to respond to your requests.	373	1.70	.959
Responsiveness dimension of customer's satisfaction	373	2.09	.960
Valid N (list wise)	373		

Source: Own survey result, SPSS output, 2018

As illustrated on the above Table 20 the mean score and standard deviation of respondents for each item of responsiveness dimension of customer's satisfaction ranges between the lowest $M = 1.70$ with $SD = 0.959$ and the highest $M = 2.39$ with $SD = 1.228$. The average mean score for responsiveness dimension of customer's satisfaction was $M = 2.09$ with $SD = 0.960$ which implies lower average. This means that respondents were not satisfied with responsiveness dimension of the service provision. Therefore, this result indicates that level of responsiveness dimension satisfaction of respondent customers of the Commercial Bank of Ethiopia is lower.

4.6.4 Level of customer's satisfaction by empathy dimension of the service provided by the Bank's front office employees in CBE

Table 21 Descriptive statistics of empathy dimension of customer's satisfaction

Descriptive Statistics			
	N	Mean	Std. Deviation
The Commercial Bank of Ethiopia's front office employees gives you individual attention.	373	2.01	.992
Front office employees of the Commercial Bank of Ethiopia understand your specific needs.	373	2.10	1.043
Empathy dimension of customer's satisfaction	373	2.05	.944
Valid N (list wise)	373		

Source: Own survey result, SPSS output, 2018

As illustrated on the above Table 21 the mean score and standard deviation of respondents for each item of empathy dimension of customer's satisfaction ranges between the lowest $M = 2.01$ with $SD = 0.992$ and the highest $M = 2.10$ with $SD = 1.043$. The average mean score for empathy dimension of customer's satisfaction was $M = 2.05$ with $SD = 0.944$ which implies lower average. This means that respondents were not satisfied with empathy dimension of the service provision. Therefore, this result indicates that level of empathy dimension satisfaction of respondent customers of the Commercial Bank of Ethiopia is lower.

4.6.5 Level of customer's satisfaction by assurance dimension of the service provided by the Bank's front office employees in CBE

Table 22 Descriptive statistics of assurance dimension of customer's satisfaction

Descriptive Statistics			
	N	Mean	Std. Deviation
You can trust front office employees of the Commercial Bank of Ethiopia.	373	4.21	.861
You feel safe in your transactions with the Commercial Bank of Ethiopia front office employees.	373	4.16	.868
Front office employees of the Commercial Bank of Ethiopia are consistently polite to you.	373	3.45	1.019
Front office employees of the Commercial Bank of Ethiopia always possess the necessary information on the requested services provided.	373	3.54	1.025
Assurance dimension of customer's satisfaction	373	3.84	.698
Valid N (list wise)	373		

Source: Own survey result, SPSS output, 2018

As illustrated on the above Table 22 the mean score and standard deviation of respondents for each item of assurance dimension of customer's satisfaction ranges between the lowest $M = 3.45$ with $SD = 1.019$ and the highest $M = 4.21$ with $SD = 0.861$. The average mean score for assurance dimension of customer's satisfaction was $M = 3.84$ with $SD = 0.698$ which implies medium average. This means that respondents were partially satisfied with assurance dimension of the service provision. Therefore, this result indicates that the respondent customers of the Commercial Bank of Ethiopia are not satisfied enough by this dimension.

4.6.6 Level of overall customer's satisfaction by the service provided by the Bank's front office employees in CBE

Table 23 Descriptive statistics of overall customer's satisfaction

Descriptive Statistics			
	N	Mean	Std. Deviation
The Commercial Bank of Ethiopia's front office employees are well dressed and appear neat.	373	4.35	.856
The Commercial Bank of Ethiopia's front office employees provide service at the time they promise to do so.	373	2.18	1.221
When you have a problem, the Commercial Bank of Ethiopia's front office employees shows a sincere interest in solving it.	373	2.02	1.122
The Commercial Bank of Ethiopia's front office employees performs service right the first time.	373	2.35	1.036
The Commercial Bank of Ethiopia's front office employees insists on error free records.	373	2.74	1.092
The Commercial Bank of Ethiopia's front office employees tells you exactly when the service will be performed.	373	2.13	1.205
Front office employees of the Commercial Bank of Ethiopia give you prompt service.	373	2.16	1.309
Front office employees of the Commercial Bank of Ethiopia are always willing to help you.	373	2.39	1.228
Front office employees of the Commercial Bank of Ethiopia are never too busy to respond to your requests.	373	1.70	.959
The Commercial Bank of Ethiopia's front office employees gives you individual attention.	373	2.01	.992
Front office employees of the Commercial Bank of Ethiopia understand your specific needs.	373	2.10	1.043
You can trust front office employees of the Commercial Bank of Ethiopia.	373	4.21	.861
You feel safe in your transactions with the Commercial Bank of Ethiopia front office employees.	373	4.16	.868
Front office employees of the Commercial Bank of Ethiopia are consistently polite to you.	373	3.45	1.019
Front office employees of the Commercial Bank of Ethiopia always possess the necessary information on the requested services provided.	373	3.54	1.025
Overall customer's satisfaction	373	2.76	.557
Valid N (list wise)	373		

Source: Own survey result, SPSS output, 2018

As illustrated on Table 23 the mean score and standard deviation of respondents for each item of overall customer's satisfaction ranges between the lowest $M = 1.70$ with $SD = 0.959$ and the highest $M = 4.35$ with $SD = 0.856$. The average mean score for overall dimension of customer's satisfaction was $M = 2.76$ with $SD = 0.557$ which implies lower average. This means that respondents were not satisfied with the service provided by the front office employees of the Bank. This finding also supports the research hypothesis that states "There is low level of customer's satisfaction in CBE in Addis Ababa city".

4.7 The relationship between front office employee's job satisfaction and customer's satisfaction in CBE

The results of the front office employee's job satisfaction and customer's satisfaction surveys have been compared to determine if a relationship exist between the two constructs. The research consists of two primary samples measuring two concepts and varying in scales. The data is therefore compared as follows.

- Using percentages to compare the proportions of overall job satisfaction and overall customer satisfaction responses and examining the relationship between the two.
- Using correlation comparison of the mean satisfaction levels obtained during the job and customer satisfaction surveys and performing a Pearson's correlation analysis to determine the strength of the relationship.
- Using regression analysis to determine the influence of front office employee's job satisfaction on customer's satisfaction.

4.7.1 Proportions

This section examines the relationships between overall front office employee's job satisfaction and the overall customer's satisfaction results by comparing their frequency and percentage. Overall satisfactions are labeled based on their mean score which is set to be "satisfied or agree" if the mean score was 4 or above or "not satisfied or not agree" if the mean score was less than 4 based on the 5 likert scale used in the measurements of both of the satisfaction scales for both population samples.

Table 24 Frequency and percentages of overall front office employee's job satisfaction and customer's satisfaction

Labels	Frequencies		Percentages	
	Front office employees	Customers	Front office employees	Customers
Satisfied or agree	18	39	5.34	10.46
Not satisfied or not agree	319	334	94.66	89.54
Sum total	337	373	100	100

Source: Own survey result, 2018

Table 24 compares the overall satisfaction results of the surveys and shows very strong relationship between the overall percentages of not satisfied front office employees and the overall percentages of not satisfied customers. 94.66 percent of the respondent front office employees of the Bank representing the majority of the respondent front office employees were not satisfied with their jobs and also 89.54 percent of the respondent customers were not satisfied with the service provision of the front office employees of the Bank.

4.7.2 Correlation analysis

Table 25 Pearson's correlation of the relationship between respondent front office employee's job satisfaction and customer's satisfaction

Correlations			
		Overall customer's satisfaction	Overall job satisfaction
Overall customer's satisfaction	Pearson Correlation	1	.935**
	Sig. (2-tailed)		.000
	N	337	337
Overall job satisfaction	Pearson Correlation	.935**	1
	Sig. (2-tailed)	.000	
	N	337	337

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

Source: Own survey result, SPSS output, 2018

The result in Table 25 indicates that a strong and significant relationship exists between the front office employee's job satisfaction and customer's satisfaction results. A 93.5 percent correlation with a significance of $p = 0.000$ which is less than $\alpha = 0.05$ is observed. The result also indicates that a positive and statistically significant relationship between front office employee's job satisfaction and customer satisfaction levels does exist. Therefore the hypothesis stating the existence of significant positive relationship between customer satisfaction and front office employee's job satisfaction was supported.

The result supports the findings by Mendoza and Maldonado (2014) and Jeon & Choi (2012), who found that a positive and significant mean correlation which indicates that higher employee satisfaction will lead to higher customer's satisfaction.

4.7.3 Regression analysis

The regression model of the study is:

$$Y = \beta_0 + \beta_1 X_1 + E$$

Where: Y = the outcome variable.

β_0 = the coefficient of the constant predictor.

β_1 = the coefficient of the predictor X1

E = residual factors.

Thus, to find the influence of the predictor on dependent variable, the specified regression equation in this study takes the following form:

$$CS = \beta_0 + \beta_1 (FOEJS) + E$$

Where: CS = Customers satisfaction.

FOEJS = Front office employees job satisfaction.

Table 26 Model summary relationship between overall front office employee's job satisfaction and overall customer's satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.935 ^a	.874	.874	.190

a. Predictors: (Constant), Overall job satisfaction

The regression model presents how much of the variance in the measure of customer satisfaction level is explained by the job satisfaction level of the front office employees (the model). The model or the predictor variable have accounted for 87.4% (adjusted R square of 87.4% with estimated standard deviation 0.190) of the variance in the criterion variable (customer satisfaction). The remaining 12.6% are explained by other variables out of this model.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	83.984	1	83.984	2333.889	.000 ^b
	Residual	12.055	335	.036		
	Total	96.039	336			

a. Dependent Variable: Overall customer's satisfaction

b. Predictors: (Constant), Overall job satisfaction

The ANOVA table shows the overall significance/acceptability of the model from a statistical perspective. As the significance value of P statistics shows a value (.000), which is less than $p < 0.05$, the model is significant. This indicates that the variation explained by the model is not due to chance.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.		
	B	Std. Error	Beta				
1	(Constant)	.155	.056		2.742	.006	
	Overall job satisfaction	1.025	.021		.935	48.310	.000

a. Dependent Variable: Overall customer's satisfaction

In order to find the contributions of the independent variable to dependent variable included in the model we have to notice the value of standardized coefficient (Beta). Beta value of customer satisfaction and front office employee's job satisfaction is 0.935 that shows the fact that increases in one unit of independent variable will increase dependent variable by 0.935. This finding also supports the research hypothesis that states "there is a significant positive relationship between front office employee's job satisfaction and customer satisfaction".

The result supports the findings by Shah, Khan, Imam and Sadiqa (2016), who found a significant positive relationship between employee's job satisfaction and customer satisfaction.

Chapter Five

Conclusion and Recommendations

This chapter provides the summary of major findings, conclusions and forwarded recommendations based on the result of the present study. Furthermore, it also includes directions for further studies on the subject matter.

5.1 Major findings and Conclusion

This study was aimed to assess the relationship between front office employee's satisfaction (intrinsic and extrinsic) and customer's satisfaction with the service provision of the front office employees in Commercial Bank of Ethiopia. Specifically the study was intended to assess whether front office employees of the Bank are satisfied with their jobs and to study its relationship with the Bank customer's satisfaction. The data gathered from the two types of respondents namely front office employees and customers of the Bank were analyzed using descriptive statistics and inferential statistics.

The average mean score for overall job satisfaction of front office employees of the Bank was $M = 2.62$ with $SD = 0.488$ with the average mean score for extrinsic job satisfaction was $M = 2.02$ with $SD = 0.636$ and the average mean score for intrinsic job satisfaction was $M = 2.84$ with $SD = 0.500$ which implies lower average. This means that respondents were not satisfied with their job. Therefore, this result indicates that level of job satisfaction of respondent front office employees of the Commercial Bank of Ethiopia in Addis Ababa is lower.

The average mean score for overall customer's satisfaction was $M = 2.76$ with $SD = 0.557$ with the lowest mean score was scored by empathy dimension of customer's satisfaction $M = 2.05$ with $SD = 0.944$ followed by responsiveness $M = 2.09$ with $SD = 0.960$, reliability $M = 2.32$ with $SD = 0.824$ and assurance $M = 3.84$ with $SD = 0.698$ and tangibles dimension of customer's satisfaction by being the highest mean score was $M = 4.35$ with $SD = 0.856$ which implies lower average mean score for overall customer's satisfaction. This means that respondents were not satisfied with the service provided by the front office employees of the Bank. Therefore, this result indicates that level of overall satisfaction of respondent customers of the Commercial Bank of Ethiopia in Addis Ababa city is lower.

According to Table 24 94.66 percent of the respondent front office employees of the Bank representing the majority of the respondent front office employees were not satisfied with their jobs and also 89.54 percent of the respondent customers were not satisfied with the service provision of the front office employees of the Bank.

To analyze the correlation between the front office employee's satisfaction and customer's satisfaction with the service provision of the front office employees Pearson's correlation analyses has been conducted. A 93.5 percent correlation with a significance of $p = 0.000$ which is less than $\alpha = 0.05$ is observed. The result indicates that a positive and statistically significant relationship between front office employee's job satisfaction and customer satisfaction levels does exist.

To see the coefficient of the independent variable regression analysis were performed. As clearly described in Table 26 the independent variable has explained the dependent variable by 87.4%, the rest 12.6% have explained by other variables that are out of the study variables.

With the Analysis of Variance (ANOVA) F-test was conducted to test the overall significance of the model. The p-value of 0.000 is less than level of significance, $\alpha=0.05$, Therefore, it could be concluded that the front office employee's job satisfaction has relationship with the customer's satisfaction. Under the Regression result the independent variable have a positive and significant effect on the dependent variable.

The level of front office employee's satisfaction and customer's satisfaction of Commercial Bank of Ethiopia in Addis Ababa city is very low. The correlation and regression results show that there is strong positive relationship between front office employee's job satisfaction and customer's satisfaction. Therefore Based on the results found on this study one can conclude that as the satisfaction of front office employees increases, it has an association with the increase of customer's satisfaction.

5.2 Recommendations

In order to maximize the profitability of an organization and also so as to insure customer's satisfaction organizations advised to have satisfied employees. The results show that front office employee's satisfaction and customer's satisfaction have strong relationships. Therefore the

organization is advised to develop ways in order to satisfy its front office employee's job satisfaction so as to increase its customer's satisfaction.

Based on the results of the study the organization could be better off if it focuses its efforts on solving problems on extrinsic job satisfaction factors as they have the lowest mean score but intrinsic job satisfaction factors and the working condition of the employees also need strong effort as they were also have not much better mean satisfaction scores.

Constructive relationship between front office employees and managers can minimize problem with non-financial satisfaction. Applying different benefit packages that are competitive with the industry average, improving the way company policies and procedures put in to practice, creating job advancement opportunities and recognizing employees for their contribution will also lead towards satisfied front office employees with high rate of performance. Moreover, creating a work environment that can enable the employees to do different things from time to time, to do a job that makes use of their abilities and to do their jobs in their own methods of doing it will improve the front office employees experience in their work place.

On the other hand the organization will have to work on empathy, responsiveness, reliability, and assurance dimensions of customer's satisfaction which have the lowest mean score of customer's satisfaction. Tangibles dimension of customer's satisfaction was the only dimension which gets the highest mean score by which the only dimension of customer's satisfaction that the respondent customers were satisfied; therefore the organization has to make an effort so as to keep this dimension as satisfying as it was and also so as to improve it to a much better level.

Providing the intended service at the promised time promptly, showing sincere interest in solving problems encountered by the customers, performing the service right and keeping error free records, giving individualized attention to customers and understanding their specific needs will help to improve customer's satisfaction.

5.3 Future research directions

This study examines whether a relationship exist between front office employee's job satisfaction and customer's satisfaction levels in Commercial Bank of Ethiopia and the results do suggest that such a relationship indeed exists in the organization. An interesting investigation would be to apply the same research methodology and extend the research over a number of

similar firms to determine the reliability and validity of these results. Further research on this area might include employees other than front office employees which are not covered by this study.

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Appendix Questionnaires

Addis Ababa University College of Business and Economics

Master of Business Administration (MBA)

A survey on measuring front office employee's satisfaction to be filled by the front office employees of selected branches of Commercial Bank of Ethiopia those are located in Addis Ababa.

Dear respondents,

My name is Tadesse Aydagnuhem. I am a graduate student at Addis Ababa University College of Business and Economics in the field of MBA-Management. I am conducting a research on **“Assessing the relationship between front office employee's (Teller's) job satisfaction and customer's satisfaction in case of Commercial Bank of Ethiopia.”** in partial fulfillment of my study.

I kindly request you to spend some minutes of your time in filling the questionnaire. I would like to assure you that any information which you provide will be kept confidential. Your genuine response is highly appreciated for the outcome of the project.

Thank you for your kind cooperation in filling the questionnaire.

Part one: - General information

Direction: - You do not have to write your name.

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

- 1) Gender:- Male Female
- 2) Age:- 18-30 31-40 41-50 Above 50
- 3) Marital status:- Single Married Other
- 4) Educational level:- Diploma Bachelor Degree Master's Degree
Above Masters
- 5) Year of service:- Less than one year 1-5 Years 6-10 Years Above 10 years

Part Two: - Minnesota Satisfaction Questionnaire (MSQ).

The purpose of this questionnaire is to give you a chance to tell how you feel about your present job, what things you are satisfied with and what things you are not satisfied with. Keeping the statement in mind; if you feel that your job gives you more than you expected, check the box under “**Very Satisfied**”, if you feel that your job gives you what you expected, check the box under “**Satisfied**”; if you cannot make up your mind whether or not the job gives you what you expected, check the box under “**Neither Satisfied nor Dissatisfied**”; if you feel that your job gives you less than you expected, check the box under “**Dissatisfied**”; if you feel that your job gives you much less than you expected, check the box under “**Very Dissatisfied**”.

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

No.	Statements	Very Dissatisfied	Dissatisfied	Neither Satisfied nor Dissatisfied	Satisfied	Very Satisfied
1	The way my boss handles his/her workers.					
2	The competence of my supervisor in making decisions.					
3	The way company policies are put into practice.					
4	My pay and the amount of work I do.					
5	The chances for advancement on this job.					
6	The praise I get for doing a good job.					
7	Being able to keep busy all the time.					
8	The chance to work alone on the job.					
9	The chance to do different things from time to time.					
10	The chance to be "somebody" in the community.					

11	Being able to do things that don't go against my conscience.					
12	The way my job provides for steady employment.					
13	The chance to do things for other people.					
14	The chance to tell people what to do.					
15	The chance to do something that makes use of my abilities.					
16	The freedom to use my own judgment.					
17	The chance to try my own methods of doing the job.					
18	The feeling of accomplishment I get from the job.					
19	The working conditions.					
20	The way my co-workers get along with each other.					

Thank you so much for taking your time to fill this Questionnaire.

Addis Ababa University College of Business and Economics

Master of Business Administration (MBA)

Dear respondents,

My name is Tadesse Aydagnuhem. I am a graduate student at Addis Ababa University College of Business and Economics in the field of MBA-Management. I am conducting a research on **“Assessing the relationship between front office employee’s (Teller’s) job satisfaction and customer’s satisfaction in case of Commercial Bank of Ethiopia.”** in partial fulfillment of my study.

I kindly request you to spend some minutes of your time in filling the questionnaire. I would like to assure you that any information which you provide will be kept confidential. Your genuine response is highly appreciated for the outcome of the project.

Thank you for your kind cooperation in filling the questionnaire.

Part one: - General information

Direction: - You do not have to write your name.

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

- 1) Gender:- Male Female
- 2) Age:- 18-30 31-40 41-50 Above 50
- 3) Marital status:- Single Married Other
- 4) Educational level:- High school or below Diploma Bachelor Degree
Master’s Degree Above Masters
- 5) Length of relationship with the Bank :- Less than one year 1-5 Years 6-10 Years
Above 10 years

Part Two: - Please rate the performance of the front office employees' of the Bank.

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

No.	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Tangibility						
1	The Commercial Bank of Ethiopia's front office employees are well dressed and appear neat.					
Reliability						
2	The Commercial Bank of Ethiopia's front office employees provide service at the time they promise to do so.					
3	When you have a problem, the Commercial Bank of Ethiopia's front office employees shows a sincere interest in solving it.					
4	The Commercial Bank of Ethiopia's front office employees performs service right the first time.					
5	The Commercial Bank of Ethiopia's front office employees insists on error free records.					
Responsiveness						
6	The Commercial Bank of Ethiopia's front office employees tells you exactly when the service will be performed.					
7	Front office employees of the Commercial Bank of Ethiopia give you prompt service.					

8	Front office employees of the Commercial Bank of Ethiopia are always willing to help you.					
9	Front office employees of the Commercial Bank of Ethiopia are never too busy to respond to your requests.					
Empathy						
10	The Commercial Bank of Ethiopia's front office employees gives you individual attention.					
11	Front office employees of the Commercial Bank of Ethiopia understand your specific needs.					
Assurance						
12	You can trust front office employees of the Commercial Bank of Ethiopia.					
13	You feel safe in your transactions with the Commercial Bank of Ethiopia front office employees.					
14	Front office employees of the Commercial Bank of Ethiopia are consistently polite to you.					
15	Front office employees of the Commercial Bank of Ethiopia always possess the necessary information on the requested services provided.					

Thank you so much for taking your time to fill this Questionnaire.

አዲስ አበባ ዩኒቨርሲቲ የቢዝነስ እና ኢኮኖሚክስ ኮሌጅ

የንግድ አስተዳደር ድህረ ምረቃ ክፍል

የተከበራችሁ የመጠይቁ ተሳታፊዎች :-

ስሜ ታደሰ አይዳኝሁም ይባላል። በአዲስ አበባ ዩኒቨርሲቲ የንግድ አስተዳደር ድህረ ምረቃ ፕሮግራም ተማሪ ስሆን የመመረቂያ ጥናቴን የማደርገው “የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ሰራተኞች (ቴሌር) የሰራ እርካታ እና የደንበኞች እርካታ ግንኙነት” በሚል ርዕስ ላይ ነው።

እርስዎም ይህን መጠይቅ ጥቂት ደቂቃዎችን ወስደው በመሙላት ትብብር እንዲያደርጉልኝ በአክብሮት እየጠየቅኩ፤ በዚህ መጠይቅ ላይ የሚሰጡት ማንኛውም መረጃ ለጥናቴ አላማ ብቻ የሚውል በመሆኑ ትክክለኛውን መረጃ ብቻ እንዲሰጡ በትህትና እየጠየቅሁ ውድ ጊዜዎትን ሰውተው መጠይቁን በመሙላት ለሚያደርጉልኝ ትብብር ልባዊ ምስጋናዬን አቀርባለሁ።

ክፍል አንድ:- የግል መረጃ

መመሪያ:- ስምዎትን መጥቀስ አያስፈልግም።

እባክዎትን ቀጥሎ የተመለከተውን ምልክት (✓) በትክክለኛው ሳጥን ውስጥ ያስቀምጡ።

- 1) ሆስፒታል :- ወንድ ሴት
- 2) እድሜ :- 18-30 31-40 41-50 ከ50 በላይ
- 3) የጋብቻ ሁኔታ :- ያላገባ ያገባ ሌላ
- 4) የትምህርት ደረጃ :- ሁለተኛ ደረጃ ወይም ከዛ በታች ዲፕሎማ የመጀመሪያ ዲግሪ
ሁለተኛ ዲግሪ ከሁለተኛ ዲግሪ በላይ
- 5) ከባንኩ ጋር በደንበኝነት የቆዩበት ጊዜ :- ከአንድ አመት በታች 1 - 5 አመት 6 - 10 አመት
ከ10 አመት በላይ

ክፍል ሁለት :- እባክዎትን ከታች የሚገኙትን ጥያቄዎች በመመለስ የባንኩን የፊት መስመር የደንበኞች አገልግሎት ስራተኞች አገልግሎት አሰጣጥ ይመዘኑ።

መመሪያ :- እባክዎትን ቀጥሎ የተመለከተውን ምልክት (✓) በትክክለኛው ሳጥን ውስጥ ያስቀምጡ።

ተራ ቁጥር	ፍሬ ሀሳብ	በፍጹም አልሰማም	አልሰማም	ለመወሰን እችላለሁ	እሰማለሁ	በጣም እሰማለሁ
የሚታዩ ነገሮች (Tangibility)						
1	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ስራተኞች በአግባቡ የለበሱ እና ንፅህናቸው የተጠበቀ ነው።					
ተአማኒነት (Reliability)						
2	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ስራተኞች ቃል በቃል ሰጠው አገልግሎት ይሰጣሉ።					
3	በባንኩ ውስጥ ችግር በሚገጥምበት ጊዜ የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ስራተኞች ለችግርዎ መፍትሄ እንዲያገኙ ከልብ የመነጨ ጥረት ያደርጋሉ።					
4	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ስራተኞች የሚሰጡአቸው አገልግሎቶች ከመጀመሪያውም ትክክለኛ እና ስህተት የሌለባቸው ናቸው።					
5	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ስራተኞች ከስህተት የፀዳ አገልግሎት ለመስጠት ቁርጠኝነት ያሳያሉ።					
ምላሽ መስጠት (Responsiveness)						
6	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ስራተኞች የሚፈልጉትን አገልግሎት በትክክል መቼ እንደሚያገኙ ይነግሩዎታል።					
7	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ስራተኞች ፈጣን አገልግሎት ይሰጡዎታል።					

8	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ሰራተኞች ሁልጊዜም እርስዎን ለመርዳት ፈቃደኞች ናቸው።					
9	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ሰራተኞች ለጥያቄዎት ምላሽ ለመስጠት በማያስችል መልኩ በሰራተኞቹ ተጠምደው አያውቁም።					
የሰውን ችግር እንደራስ ማየት (Empathy)						
10	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ሰራተኞች ለእያንዳንዱ ደምበኛ ተገቢውን ትኩረት ይሰጣሉ።					
11	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ሰራተኞች ያለዎትን ልዩ ፍላጎቶች ይረዱልዎታል።					
አስተማማኝነት (Assurance)						
12	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ሰራተኞች እምነት የሚጣልባቸው ናቸው።					
13	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ሰራተኞች ጋር በሚያደርጉላቸው ከባንኩ ጋር የተያያዙ ግብይቶች ወይም አገልግሎቶች ደህንነት ይሰማዎታል።					
14	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ሰራተኞች ለእርስዎ ሁልጊዜም ትሁት ናቸው።					
15	የኢትዮጵያ ንግድ ባንክ የፊት መስመር የደንበኞች አገልግሎት ሰራተኞች በሚጠየቁት ማንኛውም አገልግሎት ላይ በቂ መረጃ አላቸው።					

በድጋሚ ውድ ጊዜዎን ሰውተው ይህን መጠይቅ በመሙላት ላደረጉልኝ ትብብር ከፍተኛ ምስጋናዬን አቀርባለሁ።