



ADDIS ABABA UNIVERSITY

FACULTY OF BUSSINESS AND ECONOMICS

**DEPARTMENT OF INTERNATIONAL BUSSINESS (IMPORT
&EXPORT)**

**THE EFFECT OF EXPORT BANKING SERVICE QUALITY ON
MARKETING PERFORMANCE IN THE CASE OF SELECTED PRIVATE
BANKS.**

By: Beab cherenet

This Thesis submitted to Addis Ababa University's Faculty of Business and
Economics for partial fulfillment of the requirement for the Degree
of Master of Arts in International Business (Import & Export).

Advisor: Dr. DejeneTulu

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By: Beab Cherenet

Approved by Board of Examiners

Advisor Signature

Date

Internal Examiner Signature

Date



07/20/2025

Dr. Hailermariam

External Examiner

Signature Date



07/20/2025

Dr. Yirgalem

Statement of Declaration

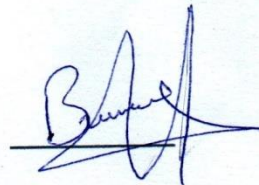
I, Beab Cherenet, declare that the thesis entitled "The Effect of Export Banking Service Quality on Marketing Performance in the case of selected private banks." submitted at Addis Ababa University Faculty of business and economics for the Degree of Masters of arts in International business (Import / Export), is my own original work and has not been presented for any other Degree or Diploma in other institution.

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Signature

Date

Beab Cherenet



03/06/2025

Statement of certification

This is to certify that Beab cherenet has carried out her research work on the topic entitled: **The effect of export Banking Service Quality on Marketing performance in the case of selected private banks.** This thesis is his original work and is suitable for submission of a master's degree in International Business (Import /Export).


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Acronyms

BSQ- Banking Service quality

NBE-NationalBankofEthiopia

SPSS-statisticalpackageforSocialSciences

SERVPERF- Service Performance Model SERVQUALServiceQuality

WIFT-VIF- Variance inflation Factor

Abstract

The purpose of this research was to examine the impact of export banking service quality on the marketing performance of some selected private banks in Ethiopia. I endeavored to examine the influence of some of the most crucial service quality determinants like reliability, assurance, empathy, responsiveness, and composite service quality on customer loyalty, word of mouth, and market share growth among the exporters. To attain this, I used a quantitative research methodology of the deductive type based on the following service quality theories, formulating hypothesis. I gathered data from 180 export customers of Enat Bank, Awash Bank, Gadaa Bank, Sinqee Bank, and Bunna Bank, mostly in Addis Ababa, and then analyzed 144 clean responses using SPSS. It also found that empathy contributed the most to marketing performance, after reliability, responsiveness, and overall service quality. To everyone's surprise, though, while reliability hadn't shown an exact positive relationship, its impact was not statistically significant. What it really comes down to is banks actually succeeding in export markets having to make efforts in establishing actual human relations, responsiveness, and hiring effective, reliable people. It's not consistency today—it's offering service exporters must become comfortable with. So for banks that have to improve these service quality areas if they are going to stay competitive and meet the rapidly changing needs of their export customers, it's crucial. **Keywords:** *Banking Service quality, customer satisfaction & Marketing performance*

Chapter One

1. Introduction

1.1 Background of the Study

Thus, in the current days on this frequently changing financial globe especially in Third World nations service quality is a sort of big thing. It is a basic source of unit that can break or make your business goal and success. you see, in this banking industry, which is actually the back bone and spinal cord of the economy, providing good service isn't all about making all those customers and user happy. It is also about assisting the bank to do or accomplish better in the competitive market.

With the new banks opening and clients looking for quick , smarter services, only predictable banking services are not useful for the banks. The banks need to differentiate themselves on the aspects of being safer, quicker to respond, and standardized specifically on products like export banking (Ragavan, 2013). export banking is a very significant role in international trade. It includes services like Letters of Credit (LCs), export finance, handling of documents, pre-shipment and term loans, and discounting of LCs. Actually, they are the spinal cord of companies that engage in international trade. Banks will make mistakes, and the exporters are in the middle. Eshetu (2008) approximated that export companies simply cannot function effectively if banks fail to service them sufficiently, and substandard servicing would lead to delays. Alternatively, sound export services place banks in a favorable light with foreign investors and provide them with a competitive advantage in the market (Finn & Lamb, 1991). Export banking is actually quite crucial in foreign trade. It involves services such as Letters of Credit (LCs), export finance, document handling, pre-shipment and term loans, and LC discounting. These services are essentially the essence of border-trading companies. Banks get it wrong, and exporters are not sure where they stand. Eshetu (2008) further needed export companies simply cannot function efficiently without the strong backing of banks, and poor service causes delays. Conversely, superior export service makes banks seem more desirable to the world and enhances their competitiveness in the market (Finn & Lamb, 1991). When talking

of meaning in the context of marketing performance, we are referring to the degree level to which or the level to which the bank's marketing actually pays off such as whether they are gaining market share, strengthening brand, getting new customers, or accumulating more deposit of cash in terms of deposit of foreign currency winning in terms of export (Ravichandran et al., 2010).and in my country Ethiopia, here private banks are competing fiercely in order to grow and survive with their presence in the market, having this process in hand matters.

Thus by default,banks services quality does not only imply how well and good they are doing it is also an astute marketing tactic(Ushantha, Wijerante& Samantha, 2024).

The majority of researchers have already demonstrated that export banks' service quality has an impact on whether their customers can be satisfied or not (Zeithamal,2000;Hossain & Leo,2009;Parasuraman et al.,1985).But the fact is that most of the banks have not actually attempted to see how their service quality is actually related to the external marketing environment. Particularly in the export banks where factors such as trust , punctuality and assistance does actually and significantly influence.

Ethiopia possesses a great potential in the export market to the global market. Its case of sesame seeds, for instance, has high demand globally (FAOSTAT,2012). Exporters in this target market require banks that are quick, effective, accessible, Guaranteed and that truly know their requirements. If they fail at that,banks not only fulfill their export clients they may even have a dramatic effect on thier visibility reputation in addition to the requirement of user customers to utilize thir banking (Patterson ,johnson& spreng,1997).

These Ethiopian private banks such as Bunna international bank,AwashBank,Enatbank,SinqeeBank,andGadda bank have begun changing for the better.They're offering un upgraded and modernized packages for the purpose of supporting exporting customers. That is good but do they just carry out those business activities that help the banks in attaining their Wide scoped Marketing Targets? And also are they becoming more trustful in the vision of tehir customers and isers?

Are there still other customer segments referencing them to be utilized? can the said banks avail that possibility to grow larger and treat their dear customers in a superior way of economic scene?

1.2 Background of the Organizations

This research has a focused review of five of the private Ethiopian banks namely Awash, Bunna, Siinqee, Enat, and Gadaa that have been more engaged in export banking. Awash Bank, the largest and oldest of them all, enjoys a well-deserved image for providing a whole gamut of trade finance facilities ranging from Letters of Credit (L/Cs) to Cash Against Documents (CAD), foreign exchange facilities, and pre- and post-export financing. Bunna International Bank that has been operational since 2009 is very well known for its assistance to agricultural exporters, particularly those involved in sesame and initiating L/Cs via the SWIFT system, CAD services, and consignment export support.

Thus, our research here has a closer observation and scrutiny on five Ethiopian privately-owned banks that are engaged in export banking, Specifically Awash, Bunna, Siinqee, Enat, and Gadaa that was more and more active and player in the export banking. Awash bank being the first and the oldest largest among the above banks .has acquired good image for offering higher forms of trade finance services, and pre shipment and post shipment financing. Bunna international bank which started operating business in 2009 G.C. is well familiar to prefer agricultural product exporters particularly those involved in sesame and offers letter of credit accounts through the SWIFT syatem, CAD services, and consignment export support.

Siinqee Bank, previously a bank turned a full commercial private bank since 2021, has expanded extremely fast in the area of export banking service packages. It particularly focuses on financial inclusion and providing products such as LC's, working capital loans, hard currency support and specialized guidance for women and small business exporters. Enat bank was also opened in 2013, and also prioritizes women and SMEs by offering inclusive trade finance products including issuance of letter of credit, short-term exporting finance, and management of foreign currency exchange account. Among all the afore said, Gadda bank opened in 2022 has already positioned itself to give a technologized, modern and youth-oriented businesses and SMEs a full

range of export services from financing to document handling and advisory business assistance. All the afore said banks together make a sound contribution towards Ethiopians exporting ability

growth providing export services that are not only fulfilling customers' requirements but are also striving for their own marketing and competitive prosperity.

1.3 Statement of the Problem

The issue is that in modern banking, better and higher service is no longer a distinction but a standard in all. It not only keeps the customers in a good mood, but also helps the banks in achieving their marketing objectives. The banks have been banking on those personal customer relationships, as indicated by Mersha and Abdlakha (1990). In the international Ethiopian export business, especially in such commodities as sesame or other valuable country items, the exporters basically leave their overseas money exchange, funding, and all of that nasty paperwork to the banks. How do the banks accomplish this? It has an influence on their rep, how many customers they keep, and even if they can increase in each of the markets they targeted as a model and against their competition.

And then facilities like letters of credit (LC) Cash against document (CAD) ,Advance payments and loans against exports are useful. But in case of back and forth ,delays, of constraint of banks serving it destroys exporters trust. And when trust is losing? That will be a crack on the banks scale competitive advantage (Devlin & Dong, 1994).with increasingly more privately owned banks becoming live in Ethiopia, it is not enough to simply offer similar products, the true competition lies in theyway they ship to.

The issue is, we are aware that export services are very vital but little research has been performed on how it helps in a bank marketing performance especially in the case of private owned banks in Ethiopia. All the previous studies like Belay Adamu (2012), TamiratYohannes (2012), and MergaBeji (2012) all failed and explain how good service quality will affect customer satisfaction but never modeled the question of whether good and expected service quality will lead to in better brand image ,more customers ,more foreign exchange to the bank currency account, and also more market presence in the country regions and also creating better perception in the export customer minds of the country's regions

Although work is in progress in banks such as Buna and enat with focused export services still no far-sightedness examination of whether that is met to make them achieve their goal in the sense of their marketing objectives. like awash, siinqee, and gadaa all are expanding their export services, yet there is no research that examines how all that would impact marketing performance as a whole.

This is a huge gap which is being seen today especially in our country Ethiopia, where the accumulation of foreign exchange through exports is a national priority. Banks lose customers, miss huge opportunities and lag their competitors when they fail.

Fast note on Marketing Performance: By the term "Marketing performance" used here in this context we are refering to things such as how the banks is performing on its target against the goals on export services such as gaining and keeping customers, increasing market share, increasing sales, and building a healthy competitive advantage, We have learned this from Likert scale questionnaires' responded by employees of sample banks.

Therefore, this study is one step towards bridging the gap. We considered how the export banking service quality is impacting the marketing performance of five prominent private banks in Ethiopia that are Awash, Bunna, Siinqee, Enat, and Gadaa. and hopefully, the findings of the study can help to better service delivery and provision for the banks to perform well in the Ethiopia trade finance sectors which country GDP and overall the performance level of the banks might come out in the global competitive market.

1.5 Research Questions

- What are the most important export banking service dimensions offered by the selected private banks?
- How do exporters evaluate the current level of export banking service quality?
- How do the chosen banks perform against marketing performance results, including market share, awareness, and acquisition of customers of the export market.

What is the relationship between export banking service quality and marketing performance?

- What service delivery gaps in the export banking affect the marketing performance of these banks?

14 Research Objectives

1.4.1 General Objectives

- Therefore, the general objective or goal of the study herein clear and concise is to examine how the export banking service quality impacts the marketing performance of some of the private banks in Ethiopia namely Awash, Bunna, Siinqee, Enat, and Gadaa Banks.

1.4.2 Specific objectives

- To determine the most core dimensions of export banking service quality offered by the chosen banks.
- To Assess the quality of export banking service provided to exporters.
- To Evaluate the marketing performance of selected private owned banks in comparison with their exporting service.
- To Examine the connection between export banking service quality and marketing performance.
- To Cite gaps and areas of export banking service improvement which can improve marketing outcomes.

1.6 Significance of the Study

This research will be of policy-level, practical, and theoretical importance to players in the Ethiopian banking sector and the export industry.

To Private Banks:

- The research outcome can be used to help Awash, Bunna, Siinqee, Enat, and Gadaa banks evaluate and measure their export banking services performance provided to their valued customers and identify areas for improvement to increase marketing performance.
- It will offer insights into how the quality of export service influences major market outcomes and outcomes like brand reputation, customer acquisition, and competitive positioning.

To Exporters:

- For the exporters, it can determine strength and weakness in the service delivery of the export sector, the research will guide exporters in making the most suitable reliable and efficient banks for their export operations globally.

For Policymakers and Regulators:

- The research can assist The national bank of Ethiopia and other economic policymakers to understand how the quality of service in the financial sector can promote export growth and development of the foreign currency.
- It will guide regulatory arrangement planning and performance measures for trade finance service propositions.

For Researchers and Scholars:

- It will contribute to the slight literature authored and studied on export banking service quality and marketing performance relationship in Ethiopia.
- It will open doors for future research with service quality models (e.g. SERVQUAL) not only customer satisfaction but to more universal strategic marketing results.

In addition, the outcomes of the current study are expected to offer insightful information to private banks in Ethiopia to improve their strategic marketing activities. Through the identification of the distinct export banking service quality dimensions that significantly influence marketing performance, the banks will be able to effectively allocate resources, match services, and develop stronger customer relationships in export business. This in turn can result in strengthened and developed brand image, customer acquisition, and long-term positioning as a competitor in local and global markets.

1.7 Scope of the Study

The study was geographically limited to Addis Ababa where Awash Bank, Bunna International Bank, Siinqee Bank, Enat Bank, and Gadaa Bank have their head offices and principal export service branch offices. Addis Ababa serves as the focal point for international trade activities and banking services in Ethiopia. The study, in this instance, looks at these five private banks, which are seriously engaged in offering export banking services and are increasingly having a presence in trade finance in the private banking sector of Ethiopia. The overall interest will be the assessment of export banking service quality impact on marketing performance, with specific focus on how it would affect measures like market share, customer acquisition, reputation for the brand, and foreign currency acquisition. The research will not embrace comprehensive analysis of collective marketing performance and customer satisfaction. Data for only the last three years (2022–2024) will be used to follow contemporary service quality and marketing performance patterns. In this current research, the independent variable is Export Banking Service Quality (operationalized through five SERVQUAL dimensions: tangibility, reliability, responsiveness, assurance, and empathy), and the dependent variable is Marketing Performance.

1.8 Limitation of the Study

Although this study is focused and relevant, some limitations are likely to apply to the validity and representativeness of its results:

1.Geographical limitation

The research will be limited to Addis Ababa, which has the major offices and big branches of the chosen banks. Therefore, the findings might not necessarily represent the case or export banking service experience in other states regions of Ethiopia where market condition and network of branches might be different.

2.Selections of Banks;

The research is limited to only five private banks listed namely due to their active participation of the export banking sector service provision. While these banks represent a significant portion of Ethiopia's private banking sector, their removal of other banks with varying levels of involvement in export finance could narrow the scope of the study.

3.Time

The study only used datas from the past there years(2022-2024),which may not capture long term trends of shifts in the export banking area. This short term focus overlooked historical developments or cyclical factors that affects marketing performance and service quality dimensions.

4.Focus on export banking service quality

The study will primarily focus and examine the direct relation ship and bond between export banking service quality and marketing performance. While this is a critical and important area ,it does not address other factors that could or may affect banking performance, such as macroeconomic conditions, regulatory changes, or internal operational challenges.

5.Data Availability and accuracy

The Availability and accuracy of data from the selected banks may vary. some banks may have incomplete or inconsistent untimely data on their export banking services and corresponding marketing performance , potentially affecting the robustness of this study.

6..Broader competitive Environment

The study does not consider the broader competitive landscape, including the role of non-bank financial institutions, global trade policies, or technological advances in banking. These factors could significantly influence the export banking market in our country.

1.9 Definition of Terms

- **Export banking services:** financial services provided by banks to facilitate international trade, including LC's, trade financing, and foreign exchange.
- **Service quality:** The degree level of extent to which the respective banks services meets with the respective user customers' expectations literally assessed through factors such as reliability , responsiveness, and tangibles matters of service quality dimensions.
- **Marketing performance:** The measurable results of Marketing strategies such as Market share, customer acquisition, brand recognition or accordance and gain of hard or foreign currency.
- **Private banks:** privately owned or entitled commercial banks ,providing a range of financial services , including export banking.
- **Foreign currency gain:** The accumulation of foreign currency o the local banks during export transactions.
- **Brand image:** The general mind set or perception of a bank shaped by its marketing efforts and service delivery into the mid of the public.
- **Market share:** the part of slice of the market controlled by the bank from its respective competitor other banks providing the same service , representing its competitiveness with in the making industry.

1.10 Organization of the study

This study Is organized into five chapters:

- **Chapter 1** introduces the background, research problem, objectives, scope, and methodology.
- **Chapter 2** reviews relevant literature on export banking, service quality and marketing performance

- **Chapter3** outlines the research methodology, including data collection and analysis methods.
- **Chapter 4** presents the analysis and findings related to the relationship between service quality and marketing performance.
- **Chapter5:** concludes with a summary of the findings, conclusions and recommendations for improving export banking services.

Chapter Two

2. Literature Review

The chapter includes general literature of the concept definition, theoretical framework, and it also includes discussion of findings of key importance, empirical framework, and conceptual framework of the research that was conducted.

2.1 Theoretical review

Therefore, in this section, we are deliberate in the sense that we set the scene by presenting the most fundamental concepts of the research. We begin by examining what services are and how they differ from physical products, then look briefly at services marketing. We then concentrate on bank services export banking and present what it is and why exporters and banks require it. We investigate what we are discussing regarding service quality here and why it matters to exporters' trust and satisfaction. We then apply those concepts of service quality to actual export banking scenarios and equate marketing performance to how banks perform in winning customers, building their market share, and enhancing their brand. We also identify how good export services don't just make clients happy but in fact propel the bank's overall performance in the market. And then we turn our attention to Ethiopian private banks to bring some local flavor and introduce the real research that follows.

2.1.1 Definition of service

Well, when we are talking about what a "service" is all about, the reality is, there is no one definition that serves everyone. They define it in their own words according to their own

perception. For instance, Lovelock and Wirtz (2011) explained that a service is essentially a performance by one individual on behalf of another sort of like a show. Yes, maybe more than likely it could be related to a product, but basically, it's primarily intangible. They even joked that it's "something you can buy and sell but can't drop on your foot." Humor, but gets the point across that it's something you can't physically hold.

Then there's Hoffman and Bateson (2010), who said services are more like actions or efforts. And let's be honest, sometimes it's hard to even tell where goods stop and services begin, because so many things are a mix of both. Payne and Frow (2005) also pointed out that services usually involve real-time interaction with customers, and since you're not handing over a product, there's no actual transfer of ownership. The takeaway? Services are abstract they're not physical, they occur in the instant, they can change depending on whoever is providing them, and they can't be saved for another time. And in businesses such as banking, where the experience itself is so central, to know such things is amazingly, amazingly valuable.

2.1.2 Service Characteristics

Services are also different from goods, as outlined by Mudie and Pirnie (2006), in the following four key characteristics:

Thus, services possess certain unique features that distinguish them from ordinary products. First is intangibility. You cannot see, touch, taste, or smell a service until you consume it, hence in one sense or another, customers are unable to judge what they receive before receiving it. Sincerely, even while in or even after being in service, the individual might still be unable to quantify what he or she simply paid for particularly if it's something like advice or consultancy for finances.

Then there's inseparability basically, the service happens at the same time you're consuming it. Unlike products that are made, stored, then sold, services don't work that way. They're sold first, then produced and used on the spot. That is to say that you, being the client, are basically part of the entire package. The customer-server relationship does factor in here quite strongly. Either an attitude or a smile would spoil or create the whole experience.

Now variability. Services are human and therefore unpredictable. One employee may have a super day today and break down the following day or have two different

staff can undertake the same activity in completely different ways. That human element introduces unpredictability in service quality at times, and that becomes an issue for business people as well as customers.

And lastly, there's perishability. Services have an expiration date they're time-sensitive. If no one shows up for an appointment or someone doesn't occupy a seat on a plane, that's gone for good. You can't just hold it over for another occasion like a product in a store. That's why time and customer flow management is so crucial for service businesses you've got to maximize every opportunity.

2.1.3 Concept of Services Marketing Mix: The '7 Ps' of Services

So, the traditional marketing mix product, price, place, and promotion has been around forever and works well for selling physical stuff. But honestly, it doesn't quite fit when you're dealing with services. Services are a whole different thing they're intangible, they can't be stored, and most of the time, the customer's part of the process. Payne and McDonald (1995) pointed this out and said the original 4 Ps just aren't enough. That's where the idea of the 7 Ps comes in. Mudie and Pirrie (2006) added three more: people, physical evidence, and process. And yeah, that really makes sense, especially for industries like banking where what you're offering isn't something customers can see or touch. It's less about the product how the staff handles you, how the atmosphere is, and how easy the entire procedure is. These additional Ps assist in plugging the gaps, making the marketing strategy more comprehensive for those services whose everything is hinging on contact and impression.

2.1.3.1 The Extended Ps of Service Marketing

And so these other aspects of the services marketing mix which you are aware, people, physical evidence, and process they're crucial concerning how a service is being

delivered and how quality is being perceived by the customer. They all have their own manner of enhancing the overall experience for the customer.

- People

As Payne and McDonald (2006) indicate, individuals play a key role in service delivery, especially where face-to-face customer-employee interaction takes place. Employees' conduct, grooming, and demeanor play a huge part in quality impression to customers. Lovelock and Wright (1994) also underscore that customers will judge service quality based on their interaction with service personnel, making the human element a vital determinant of satisfaction.

- Physical Evidence:

It treats the physical elements in and around the service environment, including facility design and layout, signs, brochures, and other physical signals. Payne and McDonald (2006) mention that these elements influence the perception and expectations of customers. With a desire to achieve higher levels of service, well-managed physical evidence is a source of competitive differentiation and encourages longer-term, more intimate relationships with customers.

- Process

Because mechanisms, routines, and procedures by which services are provided are among the main drivers to service reliability and efficiency. Payne and McDonald (2006) state that processes get an organization to seem "customer-friendly" or not. Mudie and Pirrie (2006) warn that poorly designed service processes may generate inefficiencies and customer discontent, especially when they seem to be bureaucratic, slow, or inflexible.

2.1.4 Definition of Export banking service

Export banks are customer-oriented banking institutions that offer critical services to promote international trade. In the opinion of Karim and Chowdhury (2014), the most critical ingredients to export banks' success are their customers, and quality customer service is a competitive advantage in business. Export banks function as critical intermediaries by offering tailor-made services such as trade finance, letters of credit, and foreign exchange. These services make

exporters easier as far as handling the intricacies of foreign transactions are concerned and hence customer service and service quality delivery become the success mantra of export banking business.

2.1.5 Service quality concept

2.1.5.1 Definition of Quality

The word "quality" is thrown around a lot when writing about services and goods, but really, it is very hard to define with one definition that covers everything. Different people and groups think about it differently, so there are lots of definitions out there to enable us to speak the same language. For example, Lovelock and Lauren (1994) present quality as the degree to which a service meets what customers need, want, and expect. Juran (1974) simplifies it by referring to quality as "fitness for use." And there are Parasuraman and others (1988) saying that customers quantify quality on what they initially expected versus what happened. It's ultimately the customer who makes the decision, and usually quality is a matter of how well something is at meeting or even exceeding customer expectation (Shen et al., 2000).

2.1.5.2 Definition of Service Quality

Service quality is often viewed as how customers rate the service they receive. Many experts say it's a gap between what customers expect service to be and what they experience (Munusamy et al., 2010). Parasuraman and others (1985) placed it as how much a service fulfills customer needs so it's more of measuring what customers anticipate rather than what they perceive of the service that they experienced. Czepiel (1990) also described that service quality is the customer assessment of how much a service fulfills or even exceeds their expectations. And then there are Lehtinen and Lehtinen (1982), who dissected it into three: physical quality, interactive quality, and corporate/image quality (cited in Kang and James, 2004). Physical quality is everything physical that the things you can see and touch when you are presented the service.

Service quality is now a survival and development strategic tool of an organization in the context of competition (Jain and Jain, 2015). Gronroos (1992) believes that service quality was taken from consumer behavior and the confirmation/disconfirmation model. The model believes customers measure the quality of a good or service by contrast between actual experience and

original expectations. When the service is anticipated or higher, customers express satisfaction; if it falls short, dissatisfaction arises. Gronroos (1982) explains that customers assess service quality by comparing the provider's actual performance (perception) with their expected performance. Therefore, customer expectations and perceptions are crucial in determining service quality (Gronroos, 1984). Quality is supposed as "low" when performance does not meet expectations and as "high" when performance exceeds expectations (Oliver, 1980).

2.1.5.3 Principles of Service Quality

As asserted by Clow and Kurtz (2003), the quality of a service cannot be easily judged by customers. The following guiding principles, however, must be adhered to in respect of service quality:

It is easier for consumers to assess the quality of a product than a service, Service quality is based on consumers' faith in the quality of the service and their perception in respect of the process used to provide the service, Perceptions of service quality are built by contrasting expectations before the service with the actual level of service that was encountered. Service evaluation is distinct from product evaluation.

2.1.5.4 Service Quality Dimensions

Dimensions of service quality are characterized by the following:

- 1. Tangibles:** The definition includes the physical aspects and the image of the service, e.g., facilities, equipment, personnel, and printed materials (Yarimoglu, 2014; Parasuraman et al., 1988).
- 2. Reliability:** This factor covers reliability and consistency in the delivery of services, for instance, accuracy in billing, proper record keeping, and prompt service delivery (Yarimoglu, 2014; Parasuraman et al., 1988).
- 3. Assurance:** Assurance entails employees' knowledge, courtesy, and their capability to establish trust and confidence among customers (Parasuraman et al., 1988).

4. Empathy: It is the personal, caring attention service providers extend to customers (Parasuraman et al., 1988).

5. Responsiveness: Responsiveness describes the readiness of employees to assist customers in a timely manner, exhibiting readiness and quickness in service delivery (Yarimoglu, 2014).

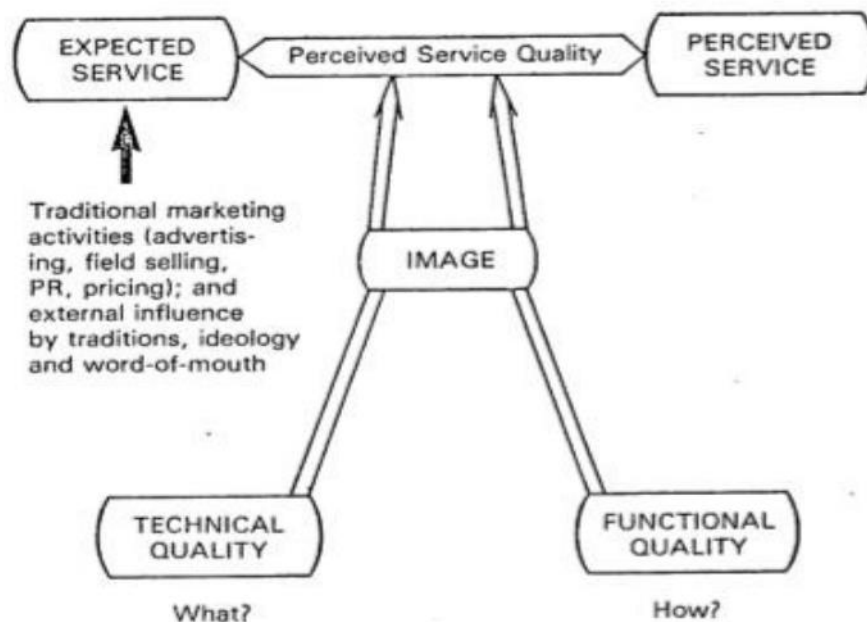
2.1.5.5 Service Quality Measurement Models There are many models employed to measure service quality. A few of these are given below:

1. Gronroos Service Quality Model

The first to be developed was the Gronroos (1984) service quality model. It measures the perceived service quality using qualitative methods. The model also identifies three significant dimensions of service quality, which are technical quality, functional quality, and corporate image.

- **Technical Quality:** This is the result of the service, based on the judgment of the customer regarding the service after it has been executed.
- **Functional Quality:** This is focused on how the service is being delivered. It is focused on the process and procedure of service delivery as well as relationship of the customer and provider. Functional quality is most often experienced at the service encounter, considering that services are produced and consumed at the same time

- **Corporate Image:** Corporate image concerns what the customer thinks of the service organization. It is defined in terms of service delivery excellence, service charges, out-of-class activities, look, behavior of employees, etc. Gronroos indicates that when corporate image is positive in a customer's mind, they can endure minor defects in **services**. But when the defects are persistent, negative corporate image formation, ruining the company's reputation, ultimately occurs.



Source (Grönroos, 1984)

Figure 2.1: Gronroos service quality model

Figure 1: Gronroos service quality model

2.1.5.6 GAP Service Quality Model

Parasuraman et al. (1985) created GAP Service Quality Model to assess gaps that affect service quality. SAAT (1999) wrote about the model as a significant framework for service quality definition and measurement. It is based on exploratory research evidence

derived from focus group interviews and in-depth interviews. Five broad gaps constitute the GAP model and are separated into marketer and consumer sides.

- GAP 1: Customer Expectations vs. Management Perceptions (Knowledge Gap)

This gap is the discrepancy between customers' expectations of the service and how management knows these expectations. Misunderstanding or lack of knowledge about customer requirements is one of the most common causes of such a gap.

- GAP 2: Service Quality Specification and Management Perception (Policy Gap)

It occurs when management perception of customer expectations is other than that of service quality specifications developed to meet the expectations.

- GAP 3: Service Delivery and Service Quality Specifications (Delivery Gap)

This gap happens when the delivered service is failing to meet the established service standards, usually as a result of poor processes or resources in service delivery.

- GAP 4: Service Delivery vs. External Communication (Communication Gap)

This gap describes inconsistency in the way something is delivered as a service and the way it is being communicated to consumers. Ineffective or misleading communication may lead to customer discontent.

- GAP 5: Expected Service vs. Perceived Service (Service Quality Gap)

The last gap is the gap between perceived service quality and customer expectations. When the customers' expectations are not matched with the service provided, the perceived poor service quality arises from this gap.

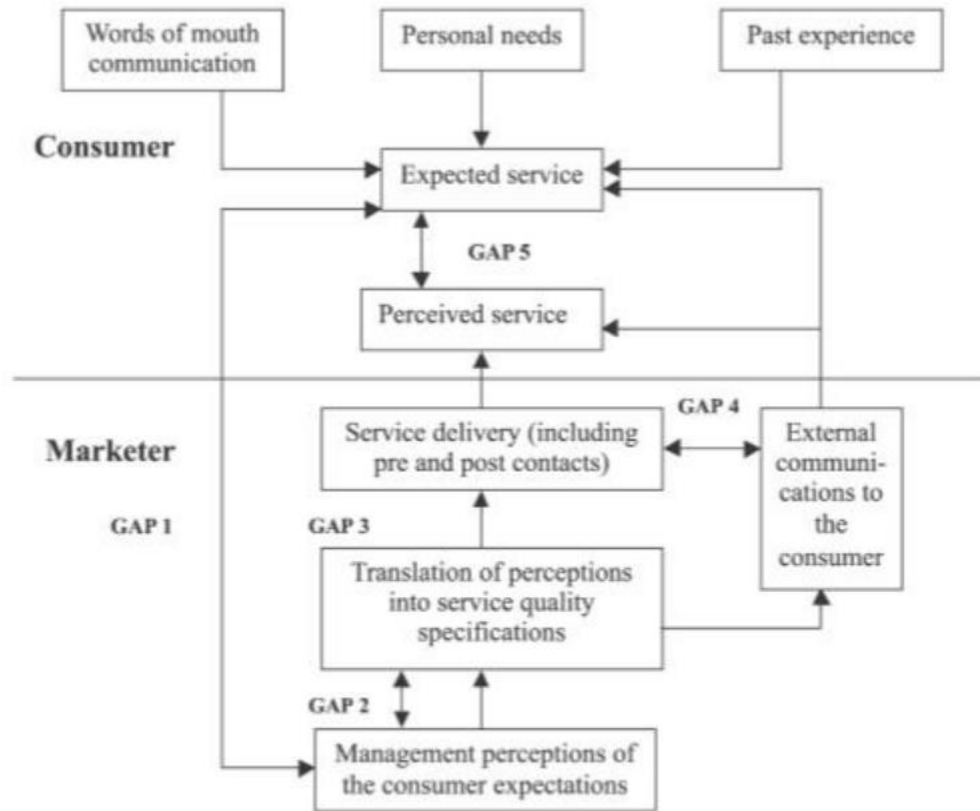


Figure 2: GAP service quality model

Source: Parasuraman, Zeithaml and Berry, 1985

3. SERVQUAL Measurement

SERVQUAL is a most popular tool for measuring service quality by Parasuraman et al. (1988). The model is used to specify areas of services where improvement is needed and areas of poor services. Parasuraman et al. (1985) have identified ten distinct dimensions of service quality through focus groups: Reliability, Responsiveness, Competence, Access, Courtesy, Communication, Credibility, Security, Understanding the Customer, and Tangibles.

It was in their 1988 research that these researchers went further and merged the original dimensions into five broad dimensions. Assurance and Empathy, which were the last two dimensions, merged seven of the original dimensions: Communication, Credibility, Security,

Competence, Courtesy, Understanding/Knowing Customers, and Access. Five dimensions and 22 items are offered on a seven-point Likert scale.

Accordingly, in 1988, Parasuraman and colleagues reduced their own original ten service quality dimensions to five basic ones, which form the SERVQUAL model: tangibles, reliability, responsiveness, assurance, and empathy. Tangibles are the physical things you can observe, such as the appearance of the surroundings, the equipment, and the appearance of the employees. Reliability is saying what you do and being a reliable service. Responsiveness addresses how quickly and willing the staff are to respond to customers. Assurance is the employees' knowledge and professionalism that creates trust and confidence. Empathy is providing personal care and attention to every customer. All these five dimensions form a good measure of customer experience and service quality perception, particularly in business sectors such as banking where trust and personal interaction really matter.

4. SERVPERF Measurement

SERVPERF, created by Cronin and Taylor (1992), was intended to help measure service quality and customer satisfaction. The model was first used on four service industries: banks, pest control, dry cleaners, and fast foods. SERVPERF is a performance-based measure of service quality and is an adaptation of the SERVQUAL model.

As compared to SERVQUAL, which measures both customers' expectations and perceptions, SERVPERF merely measures customers' perceptions of service performance. That is, SERVPERF has no disconfirmation scale, and this is a measure of the difference between customers' perceived service performance and expectations. According to Cronin and Taylor (1994), SERVPERF can supply managers with one composite score of overall service quality, which is capable of being traced over time and segmented according to customer attribute.

The main difference between SERVQUAL and SERVPERF is that SERVPERF does not incorporate customer expectations and only deals with perceived service performance.

5. Bahia and Nantel's Scale: Bank Service Quality (BSQ)

Bahia and Nantel (2000) developed the Bank Service Quality (BSQ) scale in order to measure customer perceptions of service quality in retail banking more precisely. They formulated their model by borrowingsome of the main features of the popular SERVQUAL model, such as assurance, tangibles, and reliability. But they did not rest there, they added new features such as access and courtesy to address all aspects of the marketing mix. Their method was rooted in the seven Ps model of Booms and Bitner, which has product/service, place, process, participants, physical environment, price, and promotion. This assisted in forming a better picture of what banking service quality is.

Following refinement of the model, the BSQ scale has 31 items in six overall dimensions:

1. Effectiveness and Assurance: Effectiveness communicates the delivery of the service, specifically staff courtesy and politeness, and the ability of staff to generate feelings of security. Assurance explains the capacity of staff to speak clearly and handle client requests discreetly.
2. Access: Scores for efficiency and speed of service delivery.
3. Price: Scores for the cost of delivery of services.
4. Tangibles: Scores for cleanliness and appearance of the bank's physical facilities.
5. Service Portfolio: Scores for breadth, homogeneity, and novelty of products of the bank.
6. Reliability: Scores for the reliability of the bank in delivering services as promised and appropriately.

Bahia and Nantel (2000) contend that the BSQ model is more content valid, especially with the inclusion of the service portfolio and price factors lacking in the SERVQUAL model (Petridou et al., 2007).

Description of BSQ (six factors, 31 items)

Description of BSQ (six factors, 31 items)

Factors	Items
1. Effectiveness and assurance	1. Confidence 2. Recognition of a regular client 3. Confidentiality 4. Valorization of the client by personnel 5. Interruption of the service 6. Well-trained personnel 7. Knowledge of the client on a personnel basis 8. No contradictions in decisions between personnel and management 9. Delivering when promised 10. Good reputation 11. Feeling of security 12. No delays due to bureaucratic factors and procedures 13. Indications (communications) of quality
2. Access	14. Sufficient number of ATMs per branch 15. Modern equipment 16. Sufficient number of open tellers 17. Waiting is not too long 18. Queues that move rapidly
3. Price	19. The bank contacts me every time it is useful 20. Good explanations of service fees 21. Balance amount from which service charges begin 22. Reasonable fees for the administration of the accounts 23. Keeping the client informed every time that a better solution appears for a problem
4. Tangibles	24. Precision on account statements 25. Cleanliness of facilities 26. Decoration of facilities 27. Efficacious work environment
5. Services portfolio	28. Complete gamut of services 29. The range of services is consistent with the latest innovations in banking services
6. Reliability	30. Absence of errors in service delivery 31. Precision of filing systems

Source: Bahia and Nantel (2000)

Figure 3: Bank service quality model

6. BANKQUAL

BANKQUAL scale was initially proposed by Tsoukatos and Mastrogianni (2010) in a study of the Greek retail banking industry. The scale combines the essential dimensions of both SERVQUAL and BSQ models, such as assurance/empathy, effectiveness, reliability, and confidence. BANKQUAL scale contains 27 items and these are allocated over 12 SERVQUAL items, 7 BSQ items, 2 items shared between SERVQUAL and BSQ, and 6 setting-specific items. Therefore, the BANKQUAL scale is a synthesis of the BSQ and SERVQUAL models that seeks to capture a more comprehensive measure of bank service quality.

2.1.6 Marketing performance

Marketing Performance

Marketing performance is an indicator of the way a business performs its marketing goals, such as growth in sales, market share, customer satisfaction, and brand value. It is a measure of how much the activities of marketing help in the success of a business.

Kotler and Keller (2016) define marketing performance as the measurement of the degree to which a company is able to acquire and retain customers, enhance customer satisfaction, and develop long-term loyalty through effective marketing. They must quantify the effect of the marketing activity on business results such as profitability and competitive standing.

Vargo et al. (2008) also view marketing performance from the service-dominant logic approach, emphasizing that it exceeds financial measures to encompass customer interaction, experience, and co-created value as drivers of marketing efficiency measurement.

Nandan (2005) connects marketing performance with the attainment of strategic objectives, where marketing functions are evaluated about their input towards organizational performance like customer retention, sales increase, and market share gain. Rust et al. (2004) propose that marketing performance can not only be measured through customer-based measures (e.g., satisfaction, loyalty) and financial measures (e.g., return on investment, profitability), but must be both. They acknowledge that marketing affects short- and long-term business results.

It is clear from these definitions that marketing performance does not solely depend on financial measures but includes customer-driven outcomes and long-term success.

2.1.6.1 Marketing Performance Theory

Marketing performance metrics measure the extent to which plans can accomplish goals like market share increase, profitability, and customer loyalty (Kotler & Keller, 2016). Here, the study prioritizes operating metrics based on service quality.

Market performance involves some factors that together define an organization's success. It starts with customer perception, i.e., the way the customers view the company, the products, and the whole service experience. A positive image can have a deep impact on customers' behavior and choice. Customer loyalty is also critical, reflecting consistency of the relationship between the firm and customers, reflecting repeat business and confidence. This loyalty will typically be based on continuous satisfaction with the firm's offerings or services. Increased sales is another important element, reflecting the company's performance in expanding its sales and market share over time, an important business success measure. Lastly, reputation is an important element of market performance because it reflects the company's position in the market and relative to the industry competition. All these elements build a firm's general market position, generating long-term growth and competitiveness.

Marketing performance theories offer explanations for how companies gauge and maximize marketing efforts in order to attain organizational goals. The following presents a synopsis of several of the major theories applicable to marketing performance:

Resource-Based View (RBV)

RBV focuses on firm-specific internal resources and abilities as the major sources of competitive advantage. Marketing performance relies on leveraging distinctive resources such as brand equity and customer relationships.

Companies with a focus on comprehending and fulfilling customer needs through market knowledge and responsiveness are better at marketing.

Balanced Scorecard Approach

This method combines financial and non-financial metrics (e.g., processes and customer satisfaction) to extend marketing performance measurement.

Service-Dominant Logic (SDL)

SDL assumes value creation as a result of service co-creation and exchange among customers and organizations. Successful service delivery means successful marketing performance.

Customer Equity Framework

Marketing performance is increasingly potent as companies develop customer equity dimensions: value equity, brand equity, and relationship equity.

Dynamic Capabilities Theory

Companies that align their resources and marketing efforts to various market contexts realize better performance.

Integrated Marketing Communications (IMC)

IMC conveys consistent messages through channels, enhancing brand creation and customer interaction, which are marketers' drivers of performance.

Contingency Theory

Marketing performance is based on environmental considerations like market conditions, competition, and company size. Strategies need to be adaptive to these considerations.

Relationship Marketing Theory

Customer relationships over the long term foster trust, satisfaction, and loyalty, leading to enhanced marketing performance.

2.1.6.2 Export Banking Services and Their Effects on Customers

Export bank services enable international trade by providing credit guarantees, foreign exchange business, and cross-border payments. The services reduce risks and ensure financial certainty, an aspect that affects customer satisfaction as well as marketing performance.

Export banking services, provided by banks, are intended to facilitate foreign trade by providing exporters with access to services such as financing, hedging, and advisory services. Export banking services have a significant impact on customers through the ability to understand the details of foreign markets, increase their competitive edge, and reduce export-related financial risks.

Impact on Customers

Access to Finance: Pre-shipment and post-shipment finance facilities of export banks allow customers to obtain the necessary liquidity to meet huge export orders and conduct business effortlessly. This assistance leads to an increase in export volumes (Ahmed & Zafar, 2013).

Risk Management: Export banks usually issue instruments such as letters of credit, export credit insurance, and guarantees that reduce the risks of non-payment by overseas buyers or exchange

rate fluctuations (Krauss, 2011). Market Penetration: Export banks' advisory services allow firms to penetrate new markets with confidence based on market trend data, regulatory requirements, and cultural environment (Czinkota et al., 2013).

Customer Satisfaction and Retention: Timely and effective bank services to exporters maintain customer satisfaction and develop long-term customer-bank relationships (Parasuraman et al., 1985).

Improved Competitiveness: By exhibiting debarments and accepting credit terms, export banks enable customers to provide competitive terms and prices in foreign markets and therefore gain an increased market share (Liesch et al., 2002).

2.1.6.3 Export Banking Service Qualities and Their Impact on Marketing Performance

Export banking service attributes define the nature and extent of services offered by banks to support exporters. The attributes have a direct influence on the performance, satisfaction, and effectiveness of export companies in the international market. Marketing performance, in this case, quantifies the extent to which such bank services assist companies in realizing marketing goals, such as market share growth, customer loyalty, and profitability.

Key Qualities of Export Banking Services

Reliability: Refers to the bank's capacity to reliably provide agreed services, such as timely export credit payment or correct transactions. Reliability generates trust, which is essential in the dynamic export environment (Parasuraman et al., 1985).

Responsiveness: Banks' willingness and capacity to be prompt and effective in responding to the exporter's requirements. Prompt response minimizes delays, a key component in foreign trade (Zeithaml et al., 1996).

Assurance: Capability of banks to give assurance and offer safe, informed, and expert service. Assurance is important in the risks such as currency exchange and the buyer's default (Hussein & Omran, 2012).

Empathy: Tailoring services to the specific needs of each customer. Exporters often have special challenges that must be addressed with tailor-made solutions to maximize customer satisfaction (Kotler & Keller, 2016).

Tangibles: Physical characteristics like the infrastructure of the bank, technology, and look of services like the internet banking website contribute to customer impressions (Sureshchandar et al., 2002).

Influence on Marketing Performance

Growth in Competitiveness: With comprehensive finance, risk management facilities, and consultancy services, banks facilitate exporters to provide price and terms competitiveness, enhancing market share (Czinkota et al., 2013).

Market Penetration: Export banking services of high quality enable companies to penetrate emerging markets with market information, financing, and regulatory support (Knight & Cavusgil, 2004).

Enhanced Customer Satisfaction: Exporters are advantaged by timely and dependable banking services, thus higher satisfaction, resulting in long-term association and loyalty, that influences business word-of-mouth and firm reputation (Belay Adamu, 2012).

Growth and Profitability: Bank services with structures among exporters can lower operating expenses, manage risk efficiently, and attain sustainable growth, which positively augments marketing performance metrics (Liesch et al., 2002).

2.1.6.4 Export Banking Quality in the Context of Ethiopian Private Banks

Thus, although the SERVQUAL dimensions such as reliability, responsiveness, assurance, empathy, and tangibility are duly addressed in general research on banking, their application

when export banking services come into play has not been tested in a fitting research. This is particularly the case for developing nations such as Ethiopia, which has so much yet to be understood.

Exporters have to work in a much more complicated environment than local customers, with cross-border risk, exchange rate risk, foreign compliance, documentary burdens, and time-sensitive transactions. Measurements of dimensions of service quality are shifted in this situation. For instance, through guarantee in export banking. We are not so much referring to the bank personnel being highly skilled and courteous. It's also a matter of their command over foreign trade regulations, offsetting the risks of exports and imports, and providing good recommendations in exchange rate hedging. All these actually count in the case of Ethiopian exporters looking to find their niche in international business (Ahmed & Zafar, 2013).

Similarly, reliability takes the form of adequate and timely management of Letters of Credit (LCs), documentary collections, and foreign currency remittances where a single false move can lead to late deliveries or lost foreign business. This is particularly true in Ethiopia's export-oriented industries such as coffee, leather, and horticulture, where timing and global credibility are critical in guaranteeing market presence (Liesch et al., 2002).

Studies have confirmed that service quality is assessed by the exporters through other means such as the bank's international correspondent networks, export advisory competencies, and response to time-critical queries regarding trade (Ahmed & Zafar, 2013). These are not commonly fulfilled in developing countries where private banks have not specialized in export finance.

The congruence of such export-focused findings serves to pinpoint the prevailing literature gap and more accurately positions the conventional SERVQUAL model within the context of export service delivery dynamics. For private banks in Ethiopia, the realization of these multiple perceptions of service quality can facilitate customer satisfaction as well as ultimately marketing performance.

2.2 Empirical review

2.2.1 Assurance and Marketing Performance

In the context of service quality, assurance is simply the knowledge, courtesy, and employees' capacity to make people feel relaxed and trust them (Parasuraman et al., 1988). In addition to that, effectiveness is all about the extent to which the bank is performing in offering its services getting it right, efficiently and risk-free, and remaining professional and friendly (Bahia & Nantel, 2000). These two are quite vital since they influence how the customers view the value of the bank, and that is essentially very important when it comes to enhancing marketing performance.

Marketing performance, as defined by Kotler and Keller (2016), entails an analysis of how well a company will be able to attract and retain customers, enhance satisfaction, and build long-term loyalty

all which are immediately controllable results of effective and reliable service provision. Export banking, where there are high customization in service, regulatory risk, and transaction sophistication, effectiveness and guarantee become especially crucial in instilling brand trust, customer loyalty, and perceived service credibility, all of which are core pillars for good marketing performance.

Rust et al. (2004) contend that customer-based measures (e.g., satisfaction and loyalty) as well as financial measures (e.g., profitability and return on marketing investment) can be used to measure marketing performance. If export bank employees are capable, secretive, and responsive, customers will feel safer in their transaction, generating repeat business and word-of-mouth both of which lead to sales growth and market share (Rust et al., 2004; Vargo et al., 2008).

Empirical proof asserts such connection. Dimyati (2016) established that performance and assurance positively and significantly influenced customer satisfaction in banking. Though satisfaction is an intermediate outcome, it has a close association with better customer retention and favorable word-of-mouth, which are official indicators of marketing performance (Nandan, 2005). Similarly, Vazifehdoost and Raeiszadeh (2015) showed that effectiveness, accessibility,

and assurance contribute to positive customer perceptions in banking, which in turn reinforce the competitive position of the bank, which is a core component of marketing performance.

Furthermore, Abdul Rehman (2012), in his study on Islamic banks in the UK, Pakistan, and UAE, had established assurance as an important element of customer satisfaction. In his study on export banking, where trust in financial services is most important, confidence is like perceived brand credibility and reduced risk perception, which enhance a bank's capability to gain new customers in global competitive markets a sharp metric of marketing performance.

By providing safe, timely, and customized export services through experienced staff, banks not only meet the demands of existing clients but enhance their credibility in the market, enhance client acquisition ratios, and generate long-term profitability. All these are critical aspects of good marketing performance.

2.3 Conceptual Framework

Following the review of literature, the researcher has opted to conceptualize by modifying the industry-focused Banking Service Quality (BSQ) model direct association between customer satisfaction and the overall marketing performance of the bank

Therefore, in light of these conceptual and empirical observations, the following hypothesis is advanced:

H1: Assurance have a positive and significant effect on marketing performance.

2.2.2 Empathy and Marketing Performance

Empathy simply refers to truly understanding where your customers are and getting their perspective on things, understand their emotions and what they require. It's becoming more of a thing in marketing because when businesses demonstrate that they care and truly understand their customers, it builds more solid relationships and enhances marketing performance.

It is argued by Verhoef and others (2010) that if marketing through empathy is successful, then marketers can craft offers that align with customers' functional as well as emotional

requirements. This involves tailoring customers more and providing businesses with a competitive advantage over others. Customized experiences, that are results of empathy, are massive in terms of customer retention and recalling good word-of-mouth, both of which are critical for successful marketing (Rust, Moorman, & Bhalla, 2010).

Moreover, Homburg and colleagues (2017) add that empathy enables firms to develop customerfocused strategies that translate into satisfied customers and a higher market share. When the marketing teams are well informed regarding customers' pains, they can provide better service, and hence, customers can understand the company in a good way and steer their purchasing behaviors.

Empathy is among the most important indicators of service quality from a services marketing viewpoint (Parasuraman, Zeithaml, & Berry, 1988). Displaying honest concern and care tends to enhance customer satisfaction and loyalty, which in turn generates higher marketing outcomes such as increased sales and profits (Luo & Bhattacharya, 2006).

Generally, the study confirms that empathy and marketing performance go hand-in-hand. When marketers use empathy towards the way they do business and deal with customers, it forms stronger relationships and enables companies to react better to the marketplace, thereby achieving greater success.

Hypothesis2(H2):

Empathy is also discovered to have a positive and significant effect on export banking services' marketing performance.

2.2.3 Responsiveness and Marketing Performance

Responsiveness is essentially how competent and willing an organization or its workforce are to address the needs, questions, or issues of customers now. From a marketing perspective, responsiveness is very important as it is one of the key determinants of the quality of service and good customer relationships and that has a direct impact on the performance of a company in the marketplace.

Zeithaml, Parasuraman, and Berry (1990) say that responsiveness is one of the five fundamental components of service quality. They say that if companies can respond quickly and efficiently to what consumers desire, it makes the customer satisfied and loyal. And the two satisfied and loyal customers are major drivers for improved marketing outcomes. People who perceive a company to be responsive will be more inclined to remain loyal and also refer the brand to others, thereby improving the company's reputation and market share.

Besides this, Hennig-Thurau et al. (2002) also discovered that responsiveness not only enhances customers' satisfaction but also ensures long-term financial returns. The reason behind this is that whenever organizations are responsive, they discourage customers from switching and generate customer value in the long run, which cumulatively leads to increased profits and improved marketing performance.

In a competitive, high-speed marketplace, open-to-discussion companies and those with quick issuesolving skills establish tighter trust and more relations. That allows them to make sales and outperform competitors (Luo & Bhattacharya, 2006). And with the advent of digital technology, which now expects everyone to react fast, companies utilizing communication tools intelligently to provide speedy, accurate, and empathetic responses truly excel and provide improved marketing performance (Verhoef et al., 2010).

Thus, in summary, responsiveness is extremely vital. It enhances the degree of customer satisfaction and loyalty, ensures efficient day-to-day operations, and aids in maintaining current customers as well as acquiring new customers, particularly in dynamic markets.

Hypothesis3 (H3):

Responsiveness significantly and positively contributes to export banking services marketing performance.

2.2.4 Reliability and Marketing Performance

Reliability, in service and marketing, typically implies how well an entity can consistently and accurately deliver as promised. It's a critical factor when considering service quality because it drives how the customer views the entity, how satisfied they are, and in turn how well the entity functions in the market.

Parasuraman, Zeithaml, and Berry (1988) even go as far as to define reliability as the most significant factor in service quality. Individuals expect things to be done correctly and on schedule every single time. If a company repeatedly does this, customers begin to have faith in them and feel secure, which is the key to Establishing long-term relationships and loyalty. Consistent service is what keeps customers returning, giving good word-of-mouth, and repurchasing all of which enhance marketing success.

Achieving a competitive advantage is also found to be linked with reliability through research. For instance, Cronin and Taylor (1992) established that customers get satisfied when they perceive a company to be dependable and would also do things for its benefit to help the company grow such as purchasing more or referring the brand to result in improved sales and increased market share. Dependability minimizes customers' risk and uncertainty and makes the brand look good and helps the marketing to perform better.

Also, reliability means fewer complaint and service failure, which can do a great amount of harm to a company and cost a lot of money to repair. Positive, reliable service makes customers happy with the brand (Rust &Zahorik, 1993), and companies can more efficiently plan and plan for their resources when they know they are going to perform consistently.

Now, as digital channels and omnichannel marketing are the standard, being that credible in all channels is more difficult but more necessary. Firms that are successful in this maintain interest and loyalty from customers, which really improves marketing performance in an over-saturated market (Lemon &Verhoef, 2016).

Thus, in summary, reliability is a major driver to marketing success since it builds confidence, satisfaction, and loyalty to improved sales, satisfied customers, and an improved brand in general.

Hypothesis 4 (H4):

Reliability has a significant and positive influence on marketing performance in export banking services.

2.2.5 Service Quality and Marketing Performance

Service quality is indeed a dominant element in terms of how companies fare in the market, whether marketing goods or services. It's simply a matter of how consumers evaluate the overall high quality of what they receive (Zeithaml, 1988). Consumers are likely to be happier, longer, and speak positively about the company that clearly assists in marketing outcomes.

Parasuraman, Zeithaml, and Berry (1985) break the service quality into several key dimensions such as reliability, responsiveness, empathy, assurance, and tangibles. All these collectively determine the company's perceptions by the customers. As and when the customers believe the service is superior, then they will maintain a positive frame of mind towards the company and return again and again, and business will expand long-term (Grönroos, 2007).

This is also evidenced by research. For example, Anderson, Fornell, and Lehmann (1994) discovered that good service quality results in customer satisfaction, which further translates to increased sales, increased market share, and increased profits. Cronin and Taylor (1992) also discovered that where customers have good perceptions of service quality, they become more loyal to the company and are most likely to recommend the firm, resulting in it having a real competitive advantage.

Service quality is often the genesis of how companies differentiate themselves in an inhomogeneous market. Companies that maintain high service standards on a regular basis can charge premium prices, advertise less because their bases of customers are loyal, and establish a stronger overall brand reputation (Rust, Zahorik, & Keiningham, 1995). This is highly invaluable for companies looking for foreseeable, long-term growth in highly dynamic markets.

And with digital technology now ubiquitous, providing consistent quality of service across channels is even more critical. Firms that get this done well typically experience improved

marketing performance, e.g., greater sales conversion and more valuable repeat customers (Lemon & Verhoef, 2016).

And so briefly: service quality is a huge marketing effectiveness driver as it improves customer satisfaction, loyalty, and enables firms to differentiate themselves, resulting in improved business performance overall.

Hypothesis 5 (H5):

Service quality positively and strongly affects marketing performance of export banking services.

2.2.7 Overall marketing performance of the bank and Marketing Performance of the exporter customer

Banking marketing performance is a general measure of how effectively banks can attain major marketing objectives like acquiring new customers, retaining customers, being profitable, and enhancing their market position (Hooley, Greenley, Cadogan, & Fahy, 2005). Briefly, it indicates the capability of a bank to deliver value to customers while generating sustainable growth in a competitive environment.

Overall marketing performance is evaluated using both financial and non-financial performance measures. Financial performance measures such as market share, sales growth, and profitability provide a snapshot of the bank's economic performance. Non-financial measures such as customer satisfaction, loyalty, brand equity, and quality of service portray the extent to which the bank satisfies customers' needs and builds long-term relationships (Kamakura & Russell, 1993).

Customer marketing performance, however, considers the performance of marketing activities from the customer's perspective. It measures the extent to which the marketing activities of a bank achieve the customers' requirements, generate loyalty, and create positive behaviors such as repeat purchases and word-of-mouth (Rust, Moorman, & Dickson, 2002). Well-performing banks in customer marketing performance normally experience better customer retention, higher lifetime value of customers, and a better brand reputation.

Evidence indicates a very high correlation between overall marketing effectiveness and customer marketing performance. Loyal and satisfied customers equate to stable revenues and reduced marketing expenditures, arising from lower churn and higher word-of-mouth referrals (Reinartz, Krafft, & Hoyer, 2004). With the economics in the current times, where products become commoditized, banks increasingly look to outstanding customer marketing performance as the differentiator and source of competitive advantage (Mittal & Kamakura, 2001).

Increased usage of web banking services only served to enhance the significance of customer marketing performance. To respond with a personal touch, being fast to respond, and offering frictionless digital experiences is now central to driving customer satisfaction and marketing performance in banking (Verhoef et al., 2009).

In general, whereas overall marketing performance provides a picture of how a bank is positioned in the market and in sound financial shape, customer marketing performance identifies precisely how well marketing activities create actual customer relationships a vital ingredient for sustainable business success.

Hypothesis 6 (H6):

Customer marketing performance has a positive influence on banks' overall marketing performance.

Summary of Hypotheses

Grounded on a review of the literature on banking service quality dimensions and their effects on customer satisfaction, the following hypotheses were formulated in order to direct the study of the effects of export banking service quality on marketing performance:

Assurance and Marketing Performance

Hypothesis 1 (H1): Assurance has a positive impact on marketing performance through an increase in customer trust, satisfaction, and loyalty towards export banking.

Empathy and Marketing Performance

Hypothesis 2 (H2): Empathy has a positive impact on marketing performance by creating more intense and interactive customer relationships.

Responsiveness and Marketing Performance

Hypothesis 3 (H3): Responsiveness has a positive impact on marketing performance via speed in service and better customer satisfaction.

Reliability and Marketing Performance

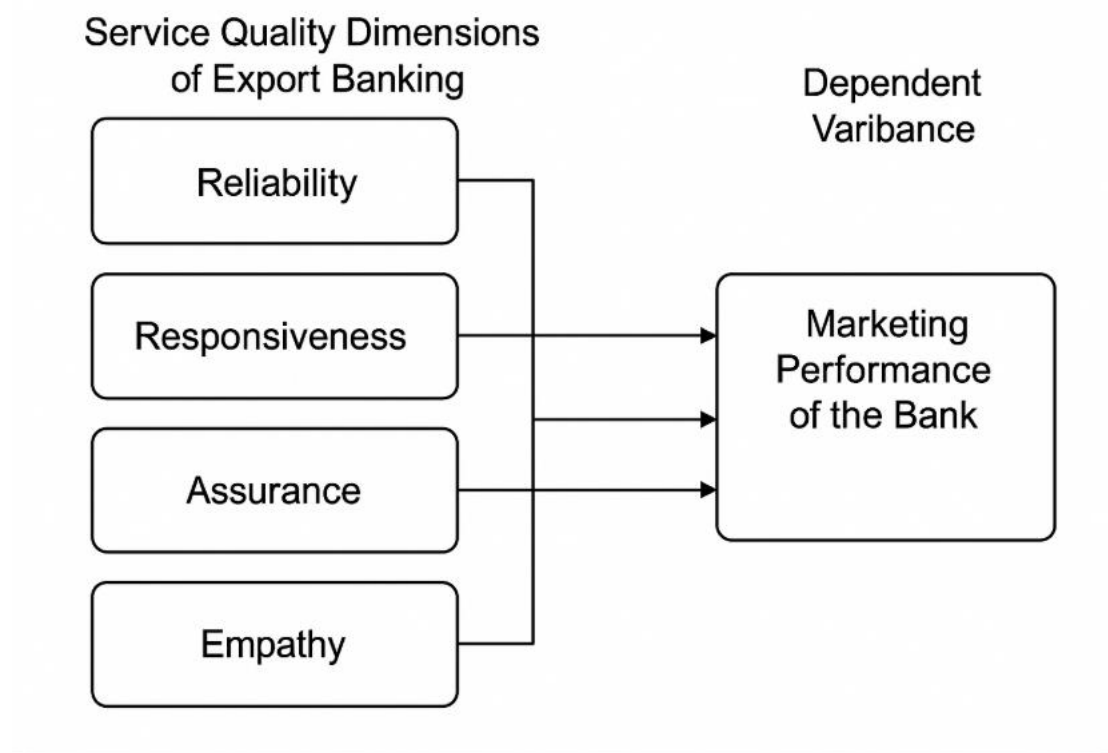
Hypothesis 4 (H4): Reliability has a positive impact on marketing performance via timely fulfilling customers' expectations and building their confidence.

Service Quality and Marketing Performance

Hypothesis 5 (H5): Service quality has a positive impact on marketing performance via better customer satisfaction, loyalty, and competitiveness.

Total Marketing Performance of the Bank and Customer Marketing Performance.

Hypothesis 6 (H6): Marketing performance of customers has a positive contribution towardstotal bank marketing performance through revenue and customer *retention*.



Source: Authors own survey 2025

Figure 4: Export Bank Performance model

Chapter Three

3. Methodology

This section describes the research design and methodology used to achieve the study goal. research design, sample design, sample size and sampling method, source and method of data collection procedures of data collection and method of data analysis is described well.

3.1 Description of the study area

In this case study, I examined commercial banks operating in Addis Ababa, the country's capital city and financial center. There are nineteen commercially operating banks in Ethiopia based on the National Bank of Ethiopia. Five banks are under focus in this study, namely Enat Bank, Awash Bank, Buna Bank, Sinqe Bank, and Gadaa Bank. They were founded in 2013, 1994, 2010, 2022, and 2023 G.C. respectively. All the banks possess over fifty branches in Addis Ababa. Their quality and successful customer services and their quality export banking services rendered them deserving to be selected for research study. Additionally, their presence and contribution to the city provide access and proximity to the researcher, and therefore they were suitable for insight and data collection.

3.2 Research Approach

To achieve this, in my investigation, the export banking service quality's effect on some private banks' marketing performance, the study will utilize a quantitative research approach. To Creswell (2014), quantitative methodology is most suitable whenever one is examining patterns

and relationships of measurable variables through statistical analysis. Object analysis in this instance would be possible on dimensions of service quality like assurance, reliability, accessibility, price, and tangibles concerning marketing performance as well as making conclusions possible that can be applied to the banking sector. Data gathered was obtained through structured questionnaires that facilitated consistency, reliability, and data ease of analysis (Saunders et al., 2016). This technique allows for global rational and systematic examination of the models developed and multi-relationships and in directing the construction of realistic propositions to be established with empirical facts.

3.3 Research design

To respond to the research questions and obtain the goals of this study, I used explanatory research design. Research explanation is meant to give information on what happens in the case with group in middle of a phenomenon happening. In our case is the Export banking service quality of few private commercial banks Addis Ababa. The most interesting aspect of this approach is that the researcher does not alter anything whatsoever (Kothari, 2004). Within this study, emphasis will be given to exploring how certain dimensions of export banking service quality like reliability, assurance, responsiveness, and overall service quality interacts with the marketing performance of banks in terms of customer satisfaction and retention and market share (Dawson & Bob, 2006).

3.4 Sources of data

To properly meet the research needs and properly respond to the research queries, the research will make use of both primary and secondary information.

Primary data were gathered by utilizing standardized questionnaires distributed among Enat, Awash, Bunna, Sinqe, and Gadaa Banks' export banking customers in Addis Ababa. The respondents shared their views on the service they obtained from the Export Banking Services and were thus chosen as suitable participants since they had experience concerning the topic.

With the theoretical and contextual backdrop of the study with Secondary data compiled from academic papers, previous research, books, and internal bank reports of the studied banks.

These materials allowed me to examine export banking service and marketing performance of the Ethiopian banking sector on the basis of the service quality framework to examine areas of gaps or weaknesses within it, thereby developing the theoretical underpinning and context knowledge.

3.5 Sampling design

The sample of the study is export clients and involved bank personnel who provide export banking services at five purposively selected private commercial banks operating in Addis Ababa: Awash Bank, Enat Bank, Bunna Bank, Sinqe Bank, and GadaaBank. Although the number of the very population is not constant because of the dynamic nature of customers and employees of these banks, these Groups represent each individual with experience on export banking services in the selected banks.

Out of the population, 100 respondents were sampled. The sample consists of 20 respondents from each of the five banks. Respondents were sampled purposively since they have the specific knowledge and experience necessary for this research.

The method of sampling employed in this case is non-probability purposive sampling. This implies that the participants were chosen intentionally on the basis of their engagement in export banking and not randomly. This ensures the information gathered is pertinent and thorough because it focuses on the ones who have the most knowledge about the topic (Saunders et al., 2009).

Briefly, population is export customers and employees of export banking in the five banks, and sample is 100 respondents, who are chosen purposively for giving insightful opinions to export banking service quality and marketing performance.

3.6 Research instrument and measurement scale

The interval measurement scale was used by the research with a five-point Likert scale to measure both expectation and perception. The scale ranged from 1 = Strongly Disagree to 5 = Strongly Agree, so that the respondents could indicate the degree of agreement with certain statements. Closed questions were used to make responses certain and measurable, and this added ease and uniformity in data collection.

Dependent variable of the research was Marketing Performance and was based on the employees' perceptions of how well the bank performed in terms of marketing along its dimensions. It involves measures such as growth in customer base, customer retention, sales increases based on export services, and general market competitiveness. The respondents were required to provide ratings for different dimensions of performance on a five-point Likert scale.

3.7 Validity Analysis

Validity is the degree to which a measure reflects the concept it aims to measure (Anol, 2012). For the purpose of attaining credibility of results, the study will utilize various types of validity measures.

- Content Validity: The questionnaires will be framed based on the SERVQUAL model, a universal and overarching model to use while quantifying service quality in banking environments.
- Statistical Conclusion Validity: Appropriate statistical methods will be used with the help of SPSS software to conduct data analysis and make valid conclusions.
- INTERNAL VALIDITY: Care will be taken to reduce bias and unimportant variables in data collection, particularly in solving causality problems.
- External Validity (Generalizability): By collecting data from many various respondents of chosen private banks in Addis Ababa, the results should be reasonably generalizable to similar banking settings (Anol 2012).

3.8 Data analysis method

The information gathered from questionnaires that was analyzed using Statistical Package for Social Sciences (SPSS) version 26. Data summary was presented using descriptive statistics such as mean and percentage, while inferential statistics such as correlation and multiple regression analysis will be employed to establish the relationships between export banking service quality dimensions and marketing performance

3.9 Ethical Consideration

Before starting data collection, we will secure informed consent from every participant. All responses provided by participants will remain confidential and will only be used for academic research purposes. The research will maintain strict loyalty to ethical standards through the protection of participant privacy and rights.

Chapter four

4. Data Presentation, Analysis and Discussion

4.1 Introduction

This chapter presents the analysis, findings, and interpretation of data collected through a structured questionnaire developed in alignment with the study's objectives. The questionnaire was based on the Bank Service Quality (BSQ) model by Bahia and Nantel (2000), and was piloted, refined, and adapted to fit the context of the Ethiopian banking system. Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS) version 26.

4.2 Reliability

Reliability is an indicator of how much consistent and dependable a construct is being measured (Bhattacharjee, 2012). Internal measurement consistency of marketing performance and service quality measurement items of this present research was determined by applying Cronbach's alpha. It registered a Cronbach's alpha of 0.978 for six items, indicating excellent reliability. For more information about APA Style, visit the APA Style website. As argued by Pallant (2005), a value of 0.70 and above is a high one, and this result thus confirms that the items are measuring their respective constructs in this study.

Table 1: Cronbach's Alpha of constructs

Construct	Number of Item	Cronbach's alpha
-----------	----------------	------------------

Assurance	2	0.852
Empathy	2	0.902
Responsive	2	0.843
Marketing performance	6	0.947
Reliability	2	0.882
Service quality	3	0.937

Source: own survey 2025

The overall Cronbach Alpha for all dimensions is described as follows on the below table 4.2

Reliability Statistics

Table 2: Cronbach's Alpha result of all items of BSQ dimension

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.982	0.982	17

Source: own survey 2025

All the items and the overall outcome had a Cronbach alpha of above 0.70 therefore, they are accredited to be reliable.

4.3 Response Rate

One hundred questionnaires were sent out to the exporters who used export banking facilities and they all returned their questionnaires with a 100% response rate that is very high. This is evidence of the success of the exercise for data collection as well as the responsiveness of the respondents. Questionnaires were placed at contact points with exporters, i.e., export service counters and trade finance offices, to collect data which would be relevant as well as representative of the desired group of users of export banking facilities.

4.4 Descriptive Statistics of the Respondents' Background

4.4.1 Respondent Gender

The first demographic data collected was the gender of the respondents the results were as shown in table 4.3

Table 3: Gender Descriptive statistics by Percentage

Gender of respondents				
		Frequency	Percent	Cumulative Percent
Valid	Female	45	45	45
	Male	52	52	97
	Prefer not to say	3	3	100
	Total	100	100	

Source: own survey 2025

Table 4.3 presents gender details of the interviewees to determine that 52% of interviewees were men, 45% women, and 3% did not specify their gender out of 100 interviewees. Even though the bank is empowering women in business, up till now, the male customers are making up a comparatively higher percentage of the customers utilizing the export banking service. The pattern of this recognizes the pivotal position of male clients leading the export service products of the bank.

4.4.2 Respondent Education Level

Table 4: Respondents ' educational level Descriptive statistics by Percentage

	Frequency	Percent	Valid Percent	Cumulative Percent
--	-----------	---------	---------------	--------------------

Valid	Bachelor's degree	39	39	39	39
	Doctorate	9	9	9	48
	High school	34	34	34	82
	Master's degree	18	18	18	100
	Total	100	100	100	

Source: own survey 2025

As one can see from the graph above, 34% of the people responding are high school graduates, 39% hold a bachelor's degree, 18% hold a master's degree, and 9% hold a doctorate. This is evidence that most respondents are well-educated with at least a bachelor's degree. Such a diversified academic background is that participants would be able to comprehend the self-administered questionnaire and should possess a good grasp of export banking services.

4.4.3 Type of product exported.

The researcher also tried to see what kind of products the respondents are involved in exporting. The findings were as presented in the table 4.5 below.

Table 5: Products exported

What kind of products do you export?				
Products	Frequency	percent	Valid Percent	Cumulative percent
Chat	14	14	14	14
Coffee	8	8	8	22
Green mung bean	12	12	12	34
Leather & leather products	17	17	17	51
Livestock	18	18	18	69
Meat products	10	10	10	79
Oilseeds & pulses	9	9	9	88

Precious stones	12	12	12	100
Total	100	100	100	

Source: own survey 2025

As per as much as can be collected from above, various products are being exported by the respondents. 18% export animals, followed by 17% exporting leather and leather products. Chat is 14%, green mung beans and precious stones each 12%, meat products 10%, oilseeds and pulses 9%, and coffee 8%. This categorization captures the range of industries that are included among the exporting firms surveyed, with heavy dominance by agri-products and animal product commodities that are the pillars of the export economy of Ethiopia.

4.4.4 Frequency of visit

Table 6: Respondents Frequency of visit to the Bank

How often do you visit your selected export bank?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Once a day	23	23	23	23
	Once a month	56	56	56	79
	Once a week	21	21	21	100
	Total	100	100	100	

It indicates how frequently the customers are in their choice bank of export. Most of the respondents, 56%, are in the bank every month. A quarter, 23%, said they are in the bank daily, while 21% are in the bank every week. The quarters indicate the entire sample of 100 respondents.

4.4..5 Length of Relationship

In the survey, the participants were asked for the length of the relationship with the selected export bank. The response to this is described in the ensuing table.

Table 7: Respondents length of relationship with the Bank

Your length of relationship with the bank as an export banking customer:			
		Frequency	Percent
Valid	1 year - 2 years	2	2
	1 year – 2 years	18	18
	2 years – 3 years	7	7

Source: own survey 2025

As can be inferred from the above, the duration for which the respondents have been dealing with their banks as export banking customers is different. Eighteen percent of them have been availing the services of export banking for 1 to 2 years, 7% for 2 to 3 years, and a mere 2% for less than one year. This portrays that most of the respondents enjoy long-term relations with banks, indicating a higher degree of confidence and reliance on the export banking facilities extended on a regular basis.

4.4.6 Respondents Selected Bank for export banking service

The researcher also investigated the selected export bank of respondents. The results were as shown in the table below.

Table 8: Selected export banks of respondents

Please select the bank where you use export banking services:					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Awash Bank	20	20	20	20
	Buna International Bank	20	20	20	40

	Enat Bank	20	20	20	60
	Gadaa Bank	20	20	20	80
	Siinqee Bank	20	20	20	100
	Total	100	100	100	

Source: own survey 2025

As can be seen here, the respondents were evenly distributed among five banks that offer export banking services. Awash Bank, Bunna International Bank, Enat Bank, Gadaa Bank, and Siinqee Bank all had 20% of the respondents. The even distribution provides an even representation of customers' experiences and perceptions among the sampled banks.

4.4.7 Respondents age level

The researcher also investigated the age level of respondents. The results were as shown in the table below

Table 9: Age level of respondents

What is your age?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25–34	33	33	33	33
	35–44	30	30	30	63
	45–54	24	24	24	87
	Under 25	13	13	13	100
	Total	100	100	100	

Source: own survey 2025

The age group of the respondents consists of the largest group at 33% aged between 25-34 years following nearly closely in nearly the same proportion ,30% of the respondent are between 35-44 years. Then there are 24% between 45-54 years, and the least populated group is 13% under 25 years.

4.4.8 Respondent's business occupation

The researcher also investigated the business occupation of respondents. The results were as shown in the table below

Table 10: Business occupation of respondents

What is your occupation?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Business owner	41	41	41	41
	Exporter	59	59	59	100
	Total	100	100	100	

Source: own survey 2025

As can be seen from above, 59% of the respondents have identified themselves as exporters, and 41% as business people. This means that most of the participants have export businesses directly, which is highly consistent with the study focus being export banking customers. The presence of business owners also suggests the presence of larger commercial stakeholders who may be dependent on export bank services to carry out their businesses.

4.4.9 Frequency of customer contact with the bank.

The researcher was also looking to obtain the extent of customer contact among the respondents who chose Export Bank. The findings were as indicated in the table below

Table 11: Frequency of customer engagement with the bank

How often do you visit your selected export bank?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Once a day	23	23	23	23
	Once a month	56	56	56	79

	Once a week	21	21	21	100
	Total	100	100	100	

Source: own survey 2025

As we can see on the above , differences between respondents are observed concerning how often they visit export banks. Most, 56%, visit their preferred export bank every month, while 23% visit daily and 21% visit weekly. This would, therefore, show that most of the exporters prefer visiting every month, yet a majority visit more frequently, demonstrating diversity in service needs and customers' interaction.

Cross-Tabulation

4.4.10 Gender and Type of product exported cross tabulation

As the graph in Table 4.13 below indicates, among of the 52 men, the majority export oilseeds & pulses (10), chat (11), and livestock (10), the three highest value and high-volume crop product groups. Of the 45 female interviewees, however, a greater percentage export leather & leather product (9), green mung beans (7), and precious stones (7), high-value commodities with smaller capital outlay. This trend suggests that male exporters ship more amounts of capital and agricultural products and female exporters ship diversified goods but of value dimension.

Table 12: Gender and Type of product exported cross tabulation

		What is your gender?			Total
		Female	Male	Prefer not to say	
6)Type of the major product you export	Chat	3	11	0	14
	Coffee	4	4	0	8
	Green mung bean	7	5	0	12
	Leather & leather products	9	7	1	17
	Livestock	7	10	1	18

	Meat products	6	3	1	10
	Oilseeds & pulses	2	7	0	9
	Precious stones	7	5	0	12
Total		45	52	3	100

Source: own survey 2025

4.4.11 Gender and Length of Relationship with Selected Export Bank Cross Tabulation

As evident in Table 4.14 below, a majority of the male and female respondents have 6 months to 1 year banking relationship, including those of whom are 23 males and 22 females exporters. In addition, 16 males and 9 females with bank are less than 6 months comprising a high percentage of new customers. It is also notable that almost none of the survey respondents have been in a relationship longer than 3 years (only 1 man and 1 unspecified male/female), so most of the exporters are newly acquired customers of export banking services. This may be evidence for the situation when there are new players in the market who are exporters or are seasoned exporters who have just changed banking facilities to these selected banks.

Table 13: Gender and Length of relationship with selected export bank cross tabulation

		What is your gender?			Total
		Female	Male	Prefer not to say	
10) Your length of relationship with the bank as an export banking customer:	1 year - 2 years	1	1	0	2
	1 year - 2 years	11	7	0	18
	2 years - 3 years	2	4	1	7
	6 months - 1 year	22	23	1	46
	Less than 6	9	16	0	25

	months				
	More than 3 years	0	1	1	2
Total		45	52	3	100

Source: own survey 2025

4.4.12 Type of product exported and frequency of visit

As shown by Table 4.15 below, most respondents in nearly all product groups had used export banking services regularly. That is, 79% of them use them regularly-monthly. Regular use on a regular frequency was mainly witnessed in export of leather and leather goods (15 respondents), livestock (13 respondents), and green mung beans (11 respondents). However, fewer mentioned sporadic use of the services, where 17 of the interviewees utilized the services sporadically a few times a year and 4 utilized the services infrequently. This indicates that most of the exporters have high frequency contact with the banks, likely due to the nature of the operations and the transactional nature of the export companies.

Table 4.15: Type of product exported and frequency of visit to the selected export bank cross tabulation

Table 14 : Type of product exported and frequency of visit

		8)How frequently do you use export banking services?			Total
		Occasionally (a few times a year)	Rarely	Regularly (at least once a month)	
6)Type of the major product you export	Chat	2	0	12	14
	Coffee	3	0	5	8
	Green mung bean	1	0	11	12
	Leather & leather	2	0	15	17

	products				
	Livestock	3	2	13	18
	Meat products	1	1	8	10
	Oilseeds & pulses	3	1	5	9
	Precious stones	2	0	10	12
Total		17	4	79	100

Source: own survey 2025

4.4.13 Selected Export Banks and Service Quality

As indicated by Table 4.15, customers' perception of the service quality of the five banks differed. Exporters who used Awash Bank and Enat Bank reported a higher service quality, with 9 respondents of each stating a maximum of 5. Siinqee Bank had the most number of respondents who scored between 1.33 and 2.67, which equated to low customer-perceived service quality. Buna International Bank and Gadaa Bank had contrary dispositions because the reactions did not meet low as well as high service quality scores. Generally, the data reflect the various customer satisfaction levels, which can reflect the various customer interface as well as service delivery among the banks.

Table 15 : Selected export banks and Percieved service quality cross tabulation

Count														
		Service Quality												Total
		1.33	1.67	2	2.33	2.67	3	3.33	3.67	4	4.33	4.67	5	
1)Please select the	Awash Bank	0	0	0	0	0	0	0	0	7	4	0	9	20
	Buna	0	0	0	0	0	1	2	3	9	3	1	1	20

bank where you use export banking services :	International Bank													
	Enat Bank	0	0	0	0	0	0	0	0	9	3	1	7	20
	Gadaa Bank	0	0	1	0	0	1	1	0	4	4	0	9	20
	Siinqee Bank	4	5	6	3	1	1	0	0	0	0	0	0	20
Total		4	5	7	3	1	3	3	3	29	14	2	26	100

Source: own survey 2025

4.4.14 Selected Export Bank of Respondents and Reliability of Export Banking Services

As can be seen in Table 4.16, perceptions regarding the reliability of export banking services vary widely from one bank to another. Awash Bank and Enat Bank customers represented relatively higher degrees of reliability since 9 Awash and 10 Enat customers assigned a top score of 5. Gadaa Bank stood out since almost half of the respondents placed reliability at 4.5 or 5. Siinqee Bank reported the lowest reliability perception since customers preferred to assign reliability a 2.5 or lower value, none assigning more than 3. Bunna International Bank reported a slightly better range with some of the mid-values clustering together. These findings represent high levels of customer trust, where Awash, Enat, and Gadaa Banks represent more positive dimensions of the reliability of the service compared to Siinqee Bank.

Table 16 : Selected export bank of respondents and reliability of export banking services
Cross tabulation

							Reliability										Total
							1	1.5	2		2.5	3	3.5	4	4.5	5	
Awash Bank	0	0	0	0	0	0	5	6	9	20							
Bunna International Bank	0	0	0	0	4	4	6	4	2	20							
Enat Bank	0	0	0	0	0	1	6	3	10	20							
Gadaa Bank	0	0	0	1	1	1	4	4	9	20							

Siinqee Bank	1	4	7	5	3	0	0	0	0	20						
Total						1	4	7		6	8	6	21	17	30	100

Source: own survey 2025

4.4.15 Selected Export Bank of Respondents and Assurance of Export Banking Services

As the table in 4.17 illustrates, customer confidence perceptions regarding bank employees' knowledge, courtesy, and capability to establish confidence vary to a significant extent among the five banks. Awash Bank, Enat Bank, and Gadaa Bank also had the highest numbers of respondents donating confidently, and majority of theirs were 4.5 and 5. All 10, 8, and 9 of Awash, Enat, and Gadaa respondents respectively gave the maximum rating of 5. Bunna International Bank was skewed towards positive but not unrealistically, with ratings clustering on the mid-to-high side.

In contrast, Siinqee Bank experienced intense clustering of low assurance ratings, with 15 out of 20 citing the bank as being 3 or less and none higher than 3.5. This may indicate the possibility of the nonexistence of staff competencies or trust among Siinqee's export banking customers. Generally, from the details, Awash, Enat, and Gadaa customers account holders are found to be more professional and dependable in terms of service delivery than Siinqee Bank account holders.

Table 17 : Selected export bank of respondents and assurance of export banking services cross tabulation

		Assurance									Total
		1	1.5	2	2.5	3	3.5	4	4.5	5	
1)Please select the bank where you use export banking services:	Awash Bank	0	0	0	0	0	1	5	4	10	20
	Bunna International Bank	0	0	0	0	4	4	6	4	2	20
	Enat Bank	0	0	0	0	0	2	6	4	8	20
	Gadaa Bank	0	0	0	0	0	2	5	4	9	20

	Siinqee Bank	1	3	3	8	4	1	0	0	0	20
Total		1	3	3	8	8	10	22	16	29	100

Source: own survey 2025

4.4.16 Selected Export Bank of Respondents and Responsiveness of Export Banking Services

As can be seen from Table 4.18, customer responsiveness ratings of the ability and willingness of the bank to respond promptly to the customers are reflective of the extreme differences between the five banks. Awash Bank, Enat Bank, and Gadaa Bank respondents all rated responsiveness extremely high with nine by Awash on the maximum score of 5, eight for Enat, and ten by Gadaa on the maximum score of 5. These scores indicate that these banks are perceived as extremely responsive and effective in export banking services.

Conversely, Siinqee Bank also demonstrated severe skewness at the lower end of the scale since 14 of the 20 customers rated its responsiveness between 1.5 and 3, and none rated it above 3.5. Bunna International Bank recorded more disperse comments with responses falling in the middle-scale indicating moderate satisfaction with responsiveness.

Generally speaking, this study finds that exporters whose banks are Enat, Gadaa, and Awash get more timely service from their bank while exporters whose banks are Siinqee Bank are most likely to get less timely or tardy service which otherwise could have a negative impact on their export business.

Table 18 : Selected export banks of respondents and responsiveness of export banking services Cross tabulation

		Responsive								Total
		1.5	2	2.5	3	3.5	4	4.5	5	
1)Please select the bank where you use export banking services:	Awash Bank	0	0	0	0	0	7	4	9	20
	Bunna International	0	0	0	3	5	5	4	3	20

	Bank									
	Enat Bank	0	0	0	1	0	6	5	8	20
	Gadaa Bank	0	0	1	1	0	4	4	10	20
	Siinqee Bank	4	8	2	3	3	0	0	0	20
Total		4	8	3	8	8	22	17	30	100

Source: own survey 2025

4.4.17 Selected Export Banks of Respondents and Empathy of Export Banking Services

As can be noticed from Table 4.19, the empathy scale that measures the degree of concern and personalized attention that the bank has towards its customers was very different among the five banks. Respondents from Awash Bank, Enat Bank, and Gadaa Bank reported high empathy scores persistently, whose most score 4.5 and 5. For example, Awash Bank recorded 14 out of 20 high two empathy scores, while Enat Bank and Gadaa Bank reported 10 and 14 high-end scores respectively. These findings indicate that the exporters view these banks as responsive and responsive to their unique needs, implying high relational orientation in customer service.

On the other hand, Siinqee Bank was less marked in the area of empathy as 15 out of 20 scored it from 1.5 up to 2.5, with nobody scoring it higher than 3.5. This reflects an experience of less personalized attention and care in the export service delivery of Siinqee Bank.

Bunna International Bank also had more balanced results, most ratings between 3 and 4.5, indicating an intermediate level of perceived empathy.

Generally, Awash, Enat, and Gadaa bank exporters would fare better in a relationship-based service culture, but Siinqee Bank customers would lose out without a relationship-based service culture, with subsequent effects on customer satisfaction and loyalty.

Table 19 : Selected export banks of respondents and Empathy of export banking services cross tabulation

	Empathy	Total
--	---------	-------

							1.5	2		2.5	3	3.5	4	4.5	5	
Awash Bank	0	0	0	0	0	6	5	9	20							
Buna International Bank	0	0	0	3	3	7	5	2	20							
Enat Bank	0	0	0	0	1	9	3	7	20							
Gadaa Bank	0	0	0	0	1	5	5	9	20							
Siinqee Bank	4	7	4	3	2	0	0	0	20							
Total							4	7		4	6	7	27	18	27	100

Source: own survey 2025

4.4.16 Export banks chosen by respondents and Marketing performance of export banking services

As Table 4.19 summarizes, Marketing Performance ratings assessing the degree to which export banking products help customers to achieve market growth, competitiveness, and profitability were extremely dissimilar among the five banks.

Awash Bank, Enat Bank, and Gadaa Bank widely scored high on marketing performance with a dense group of scores in between 4 and 5. Interestingly enough, Awash Bank recorded a score of 14 out of 20 in this aspect (70%), with the highest number of perfect scores (5). Corresponding result is that Enat and Gadaa Banks performed 13 out of 20 under the top performance category (65%), with Gadaa Bank posting 9 full marks, being the best among all the banks. This indicates that their export banking facilities are perceived by their customers to be making a significant contribution towards their marketing performance, i.e., higher customer reach, profitability, and competitive positioning.

Bunna International Bank also performed relatively better with 16 out of the 20 scores ranging from 3 to 4.5, reflecting moderate-to-high marketing performance. The relatively wider range of scores compared to Awash and Gadaa, though, reflects greater diversity in customer experience.

On the other hand, the most abysmal performance ratings were notable in Siinqee Bank since 15 out of the 20 responses were with ratings less than 3. Just one respondent gave it a highest value rating of 3, but none gave it a higher end (4 and above) rating. This sharp contrast indicates that exporters view Siinqee's export banking service to have lowest support to marketing outcomes.

Based on this evidence, it can be seen that banks with quality service particularly in terms of responsiveness, empathy, and assurance are more likely to have improved perceived marketing performance of exporters. These conclusions highlight the strategic importance that quality export banking services play towards enhancing business performance in the export business.

4.4.17 Service Banks and Marketing performance of the banks

Table 20 : elected export banks of respondents and Marketing performance of export banking services cross tabulation

		Marketing Performance																		
		1	1.5	1.67	1.83	2	2.17	2.33	2.5	2.67	3	3.5	3.67	3.83	4	4.17	4.33	4.5	4.67	5
1) Please select the bank where you use export banking services:	Awash Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	5	1	0	4	1	9
	Bunna International Bank	0	0	0	0	0	0	0	0	0	1	1	2	0	5	3	2	5	0	1
	Enat Bank	0	0	0	0	0	0	0	0	0	0	0	0	1	6	0	1	4	1	7
	Gadaa Bank	0	0	0	0	0	0	0	0	0	0	0	0	1	5	0	1	4	0	9
	Siinqee Bank	1	1	1	2	3	4	2	3	2	1	0	0	0	0	0	0	0	0	0

Total	1	1	1	2	3	4	2	3	2	2	1	2	2	2	1	4	4	1	2	2
															1			7		6

Source: own survey 2025

The table for cross-tabulation shows customer ratings on marketing performance frequencies for five chosen export banks: Awash Bank, Bunna International Bank, Enat Bank, Gadaa Bank, and Siinqee Bank. Respondents rated the marketing performance of their chosen export bank on a Likert scale ranging from 1 (very poor) to 5 (excellent).

The table shows the rating category frequency assigned to every bank with which a customer compares the impression of how well each bank advertises.

Key Observations:

- Large numbers of higher scores were given to Awash Bank, with the majority of responses between 4.0 and 5.0 scale showing a general positive opinion toward its marketing performance.
- Bunna International Bank and Enat Bank displayed a fairly stable pattern of ratings, with moderate levels of frequencies in the middle to higher rating band, indicating mixed but overall positive customer sentiment.
- Gadaa Bank's trend was the same as Enat Bank but with fewer high ratings.
- Siinqee Bank's ratings were concentrated in the low to mid-grade (1.0 to 3.0), reflecting lower levels of satisfaction with its marketing performance relative to other banks.

These differences highlight differences in the efficiency with which each bank markets and sells its export banking services to customers. Inferences are made of the need, from observations on where some of the banks, especially Siinqee Bank, need to market better to enhance customer perception and competitiveness.

This analysis is useful in comprehending comparative marketing strength and weakness in marketing performance among the chosen export banks and forms the basis for additional statistical testing to establish the significance of differences that have been observed.

4.4.18 Service quality and Marketing performance of the banks

The crosstab figures show a very high positive correlation between export banking service quality and marketing performance:

- Those who placed service quality at the top (5.00) all gave marketing performance a high score mostly at 5.00 (26 respondents out of 26 respondents) and strongly show that good service quality affects their marketing performance in a positive manner. Similarly, those with service quality ratings around **4.00 and 4.33** mostly scored marketing performance between 4.00 and 4.67, substantiating that good to very good quality service corresponds to high marketing effectiveness.
- Conversely, lower-rated customers based on service quality (1.33 to 2.33) possessed more varied marketing performance scores, which were mainly packed in the lower to mid-range (1.00 to 3.00). This indicates that worse or below-average service quality is followed by fewer and less consistent marketing success.
- Interestingly, the highest number of respondents (29) provided a score of 4.00 on service quality, and among these, the scores on marketing performance were largely at the upper level (4.00+). This segment indicates that the majority rate the export services of the banks as excellent to good, therefore supporting improved marketing performance.

As a conclusion The research shows that an improvement in export banking service quality plays a crucial part in easing improved marketing performance among exporters. In the limelight are areas like reliability, responsiveness, assurance, and empathy essential elements of service quality that have a high impact on the success of exporters in marketing foreign goods.

This positive relationship highlights the strategic value to banks to invest in upgrading service quality to further accommodate their export customers and ultimately improve their competitive stance in the international market.

Table 21 : Service Quality and Marketing Performance Crosstabulation

Count

		Marketing Performance																		Total	
		1	1.5	1.67	1.83	2	2.17	2.33	2.5	2.67	3	3.5	3.67	3.83	4	4.17	4.33	4.5	4.67		5
Service Quality	1.33	0	0	0	0	1	2	0	1	0	0	0	0	0	0	0	0	0	0	0	4
	1.67	0	0	0	1	0	2	1	1	0	0	0	0	0	0	0	0	0	0	0	5
	2	0	1	0	1	2	0	1	0	0	1	0	0	1	0	0	0	0	0	0	7
	2.33	0	0	0	0	0	0	0	1	2	0	0	0	0	0	0	0	0	0	0	3
	2.67	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
	3	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	1	0	0	0	3
	3.33	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	1	0	0	0	3
	3.67	0	0	0	0	0	0	0	0	0	1	0	1	0	0	1	0	0	0	0	3
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	20	2	2	5	0	0	29
	4.33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	11	2	0	14
4.67	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	2	
5		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26	26
Total		1	1	1	2	3	4	2	3	2	2	1	2	2	21	4	4	17	2	26	100

Source: own survey 2025

4.4.19 Relationship Between Assurance and Marketing Performance

The distribution of the answers reflects the evident positive correlation of the Assurance dimension of service quality and Marketing Performance:

- In the lowest levels of assurance (1.00–2.50), most marketing performance scores range between 1.00 and 2.67, which can be inferred as customers who do not trust or believe in their banks have lower export operation marketing efficiency. From 3.00 and up, the contrast is very pronounced, with marketing performance scores improving consistently. For example:
 - At Assurance = 3.00, responses range from 1.83 to 4.00.
 - At Assurance = 3.50, they rise to a high of 4.67.
 - At Assurance = 4.00, most of the responses are clustered around 4.00–4.50.
- A high assurance rating of 5.00 has been achieved by 29 responses with 26 respondents rating their marketing performance as 5.00, which shows a high perceived link between best business performance and trust in banking employees.
- This phenomenon supports the theory that greater assurance is linked to greater marketing performance for exporters. Exporters draw on banking employees' care in accurate documentation, prompt problem-solving, and competent communication, all of which directly impact upon their capacity to do business internationally.

Cross-tabulation of Assurance and Marketing Performance confirms that higher confidence and belief in bank employees are extremely consistent with improved export marketing performance. The implications therefore confirm the requirement for banks to invest in employee training and service processes to establish credibility, professionalism, and reassurance of customers.

This strategic emphasis on the guarantee factor can tremendously improve clients' performance to make banks more competitive service providers in the export finance sector.

Table 22 : Assurance and Marketing Performance cross-tabulation

		Marketing Performance																		To tal	
		1	1. 5	1. 67	1. 83	2	2. 17	2. 33	2. 5	2. 67	3	3. 5	3. 67	3. 83	4	4. 17	4. 33	4. 5	4. 67		5
Assur ance	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
	1 . 5	0	0	0	0	1	0	1	0	1	0	0	0	0	0	0	0	0	0	0	3
	2	0	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	3
	2 . 5	1	1	0	1	0	2	0	2	1	0	0	0	0	0	0	0	0	0	0	8
	3	0	0	0	1	0	1	1	1	0	1	1	1	0	1	0	0	0	0	0	8
	3 . 5	0	0	0	0	0	0	0	0	0	1	0	1	2	0	2	2	1	1	0	10
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	2 0	1	0	1	0	0	22
	4 . 5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1 3	1	0	16
5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	0	2 6	29	
Total		1	1	1	2	3	4	2	3	2	2	1	2	2	2 1	4	4	1 7	2	2 6	10 0

Source: own survey 2025

4.4.20 Relationship Between Empathy and Marketing Performance

The data shows a strong and positive correlation between empathy and marketing performance in export banking:

- Respondents with low empathy ratings (1.5–2.5) have predominantly low marketing performance scores, ranging mostly between 1.00 and 3.00. This suggests that when banks fail to understand the unique needs of exporters or provide individualized attention, exporters struggle with performance outcomes.
- **As empathy levels rise to middle (3.0–3.5), marketing performance is better, spanning scores 2.00–4.50. There remains variability, however, mirroring unsteady service experiences.**
- **A notable shift occurs at empathy level 4.0 and above:**
 - At **Empathy = 4.0**, most respondents reported marketing performance scores between **4.00 and 4.50**, with only one rating below.
 - At **Empathy = 4.5**, 12 of the 18 respondents rated their marketing performance as **4.50 or higher**.
 - At **Empathy = 5.0**, 26 of the 27 respondents gave a **perfect marketing performance score of 5.00**.

This is distribution that clearly illustrates much better marketing performance is associated with increased empathy. When banks take the extra step to become familiar with the particularities of each exporter's unique situation and offer them personalized solutions, customers have a better chance of thriving in contestable overseas markets.

The results indicate that empathy is a key driver of exporters' marketing efficiency. Exporters who perceive to be heard, understood, and offered individual support by their banks feel more confident, efficient, and effective in foreign business. Commercial banks are therefore urged to create customer-focused service strategies, human resource personnel trained in proactive communication, cultural adaptability, and one-on-one financial counseling.

This factor, similar to Assurance and others, is significant in obtaining a competitive advantage with service quality boosting exporters' success immediately.

Table 23 : Empathy and Marketing Performance cross tabulation

Count																				
		Marketing Performance																		Total
		1	1.5	1.67	1.83	2	2.17	2.33	2.5	2.67	3	3.5	3.67	3.83	4	4.17	4.33	4.5	4.67	
Empathy	1.5	1	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	4
	2	0	0	0	1	0	2	1	1	1	1	0	0	0	0	0	0	0	0	7
	2.5	0	1	0	0	1	0	0	2	0	0	0	0	0	0	0	0	0	0	4
	3	0	0	0	0	1	1	0	0	1	1	1	1	0	0	0	0	0	0	6
	3.5	0	0	0	0	0	1	1	0	0	0	0	1	0	1	0	1	1	1	7
	4	0	0	0	0	0	0	0	0	0	0	0	0	1	19	1	2	4	0	27
	4.5	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	1	12	1	18
	5	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	26
Total		1	1	1	2	3	4	2	3	2	2	1	2	2	21	4	4	17	2	106

Source: own survey 2025

4.4.21 Relationship Between reliability and Marketing Performance

The association between marketing performance and reliability is found to be extremely positive with obvious trends occurring:

- Low ratings of bank reliability (1.00–2.50) yield lower scores for marketing performance, with a majority of scores ranging below 3.00. This trend indicates that where banks do

not perform as promised or act as represented, exporters are less successful in foreign competitive markets.

- As the reliability measures increase to moderate levels (3.00–3.50), marketing performance becomes variable, reporting some improvement. These segments, however, continue to record uneven performance, indicating that a moderate level of reliability may not be sufficient to guarantee strong performance.
- A marked shift occurs at reliability levels of 4.00 and above:
 - At **Reliability = 4.00, and the larger group of respondents (19 of 21) placed marketing performance at 4.00-4.33, which indicates a very high level of business success.**
 - At **Reliability = 4.50**, 15 out of 17 respondents achieved marketing performance ratings between **4.17 and 4.67**.
 - At the best best level (**Reliability = 5.00**), 26 out of the 30 respondents replied with an ideal marketing performance score of 5.00, emphasizing the close relationship between business excellence and banking service stability.

These findings point out that not only is reliability a basic service attribute, but also a determinant of export performance. Exporters are obviously helped when they can rely on their banks to provide stable, timely, and precise assistance in cross-border transactions.

The study validates that greater perceptions of export banking service reliability are positively linked to enhanced marketing performance results. The banks that operate efficiently and as promised facilitate exporters' handling of foreign competition, customer relationships, and market growth.

Thus, in order to improve clients' marketing performance, banks must focus more on service consistency, error reduction, and reliability at every touchpoint in the export banking process.

Table 24 : Reliability and Marketing Performance cross tabulation

	Marketing Performance																	T	
	1	1	1	1	2	2	2	2	2	3	3	3	3	4	4	4	4	4	5

			. 5	. 6 7	. 8 3	. 1 7	. 3 3	. 5 7	. 6 7		. 5 7	. 6 7	. 8 3		. 1 7	. 3 3	. 5 7	. 6 7		al	
Reli abil ity	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	
	1 . 5	0	0	0	1	1	1	0	1	0	0	0	0	0	0	0	0	0	0	4	
	2	1	1	1	0	1	1	1	0	1	0	0	0	0	0	0	0	0	0	7	
	2 . 5	0	0	0	0	0	1	1	2	1	0	0	0	0	0	0	1	0	0	6	
	3	0	0	0	1	1	1	0	0	0	1	1	1	1	0	0	0	1	0	8	
	3 . 5	0	0	0	0	0	0	0	0	0	0	0	1	1	2	0	1	1	0	6	
	4	0	0	0	0	0	0	0	0	0	0	0	0	0	1 9	1	1	0	0	2 1	
	4 . 5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	1 2	2	1 7	
5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	3	0	2 6	3 0	
Total		1	1	1	2	3	4	2	3	2	2	1	2	2	2 1	4	4	1 7	2	2 6	1 0 0

Source: own survey 2025

4.4.22 Relationship Between Responsiveness and Marketing Performance

Responsiveness in export banking can be measured as the capacity and willingness of the bank to serve exporters with timeliness, e.g., delivery of services on time, clarity of communications, and capacity to meet customer needs. The table below cross-tabulates levels of responsiveness with corresponding ratings of marketing performance by 100 respondents.

- **Low Responsiveness (1.50 - 2.50):** The majority of responses in this range fall within the lower ranges for marketing performance. For example, those who rated responsiveness as 1.50 highly indicated high dissatisfaction with service and marketing performance in the range of 1.00 to 1.83.
- **Moderate Responsiveness (3.00 - 3.50):** More variable spread exists between the performance scores of 1.83 to 4.50 with incremental improvement. The performance scores remain variable, reflecting inconsistency in service experience.
- **High Responsiveness (4.00 and above):** We see a pattern here. At a responsiveness of 4.00, 19 of 22 customers recorded marketing performance precisely 4.00. At 4.50, the most common scores group at 4.50, and at 5.00, 26 of 30 customers recorded the highest possible rating for marketing performance at 5.00. It suggests that when banks perform at their best on responsiveness, customers can produce high marketing outcomes.

There is evidence of high perceptibility and high degree of positive association between responsiveness in export banking services and marketing effectiveness. The evidence attests to the belief that swift, responsive, and effective responses from banking personnel greatly enhance customers' potential to perform well in foreign markets.

Thus, banks interested in optimizing their customers' export success would do well to prioritize timely service delivery, communication, and availability of staff. Responsiveness is no nicety but a strategic benefit that translates directly to better business results.

Table 25 : Responsiveness and Marketing Performance cross tabulation

Count																					
		Marketing Performance																			
		1	1.5	1.67	1.83	2	2.17	2.33	2.5	2.67	3	3.5	3.67	3.83	4	4.17	4.33	4.5	4.67	5	Total
Responsive	1.5	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
	2	0	0	0	0	2	3	1	1	1	0	0	0	0	0	0	0	0	0	0	8
	2.5	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	1	0	0	0	3
	3	0	0	0	1	0	0	1	0	0	2	0	1	0	1	0	2	0	0	0	8
	3.5	0	0	0	0	0	1	0	1	1	0	0	1	0	0	2	1	1	0	0	8
	4	0	0	0	0	0	0	0	0	0	0	1	0	0	1	1	0	0	1	0	22
	4.5	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	1	4	1	17
	5	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	2	0	26	30
Total		1	1	1	2	3	4	2	3	2	2	1	2	2	21	4	4	17	2	26	100

Source: own survey 2025

4.5 Descriptive Analysis of the Study Variables

The descriptive statistics of the measures indicate that the respondents in general have good attitudes towards their banks' export banking services. The greatest mean rating of 4.09 was for repeat use effect, followed closely by overall satisfaction at 4.06 and relationship building at 3.99. It is evident from the findings that high service quality plays a great role in building customer satisfaction and loyalty. The reputation of the bank (3.97) and willingness to recommend the bank to others (3.90) were also rated positively, with high levels of trust and credibility from the exporters. The only negative rating in marketing performance was for the lowest mean at 3.89, but otherwise this is an overall positive perception, and suggests scope for potential improvement. Overall, what the research does show is strong association between marketing performance and service quality within the export banking industry.

Table 26 : Marketing performance descriptive statics

Marketing Performance Descriptive Statistics			
	N	Mean	Std. Deviation
22)How satisfied are you with the bank's overall export banking services?	100	4.06	1.135
Please rate overall satisfaction on a scale from 1 to 5, where 1 = Very Dissatisfied, 2 = Dissatisfied, 3 = Neutral, 4 = Satisfied, and 5 = Very Satisfied.			

23)Would you recommend this bank to other exporters based on your experience with its export banking services?			
Please rate the likelihood to recommend on a scale from 1 to 5, where 1 = Definitely Not, 2 = Probably Not, 3 = Neutral, 4 = Probably Yes, and 5 = Definitely Yes.	100	3.9	1.142
24)How would you describe the bank's reputation in the export banking market?			
Please rate reputation on a scale from 1 to 5, where 1 = Very Poor, 2 = Poor, 3 = Neutral, 4 = Good, and 5 = Excellent.	100	3.97	1.096

25) To what extent has the quality of export banking services influenced your decision to continue using this bank?			
Please rate influence on a scale from 1 to 5, where 1 = Not Influenced at All, 2 = Slightly Influenced, 3 = Moderately Influenced, 4 = Strongly Influenced, and 5 = Very Strongly Influenced.	100	4.09	1.138
26) Has your relationship with the bank improved as a result of high-quality export banking services?			
Please rate improvement on a scale from 1 to 5, where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree.	100	3.99	1.193

27)How would you evaluate the bank's marketing efforts in attracting and retaining	100	3.89	1.254
customers for export banking services?			
Please rate marketing efforts on a scale from 1 to 5, where 1 = Very Poor, 2 = Poor, 3 = Neutral, 4 = Good, and 5 = Excellent.			
Valid N (listwise)	100		

Source: own survey 2025

The descriptive measures of marketing performance in export banking services show that the customers were well disposed towards the services. The 100 respondents awarded a mean score for overall satisfaction as 4.06 (SD = 1.135), showing that they were considerably satisfied with the bank's export banking services. The probability to recommend the bank to fellow exporters was lower at 3.9 (SD = 1.142). Bank reputation in the export banking market received a good average rating of 3.97 (SD = 1.096), which indicated a fairly strong reputation. Surprisingly, the quality of export banking services affected customers significantly choices to go on with using the bank, with a mean of 4.09 (SD = 1.138). Relationship building through fine services was also extremely high, with a mean of 3.99 (SD = 1.193). Finally, promotional efforts by the bank in retaining and acquiring export customers was at 3.89 (SD = 1.254) meaning a fairly positive disposition but suggests some room for improvement.

Table 27 : Responsiveness Descriptive Statistics

Responsiveness Descriptive Statistics			
	N	Mean	Std. Deviation
20)How quickly does the bank respond to your inquiries regarding export banking services	100	3.93	1.148
(e.g., in-person, phone, or email)?			
Please rate response speed on a scale from 1 to 5, where 1 = Very Slow, 2 = Slow, 3 = Neutral, 4 = Quick, and 5 = Very Quick.			
21)How willing is the bank's staff to assist you with urgent export banking needs?	100	3.99	1.096
Please rate willingness on a scale from 1 to 5, where 1 = Very Unwilling, 2 = Unwilling, 3 = Neutral, 4 = Willing, and 5 = Very Willing.			
Valid N (listwise)	100		

Source: own survey 2025

The descriptive statistics for responsiveness show that customers generally view the bank's export banking responsiveness positively. Among the 100 respondents, the bank's speed in responding to inquiries received a mean score of 3.93 (SD = 1.148), suggesting perceptions that range from neutral to fairly quick response times. Meanwhile, the willingness of the bank's staff to assist with urgent export banking needs scored slightly higher, with a mean of 3.99 (SD = 1.096), indicating that customers generally feel the staff are ready and willing to help when urgency arises.

Table 28 : Empathy Descriptive Statistics

Empathy Descriptive Statistics			
	N	Mean	Std. Deviation
18)Does the bank show genuine interest in understanding your specific export banking needs?	100	4.02	1.044
Please rate the bank's interest on a scale from 1 to 5, where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree.			
19)How well does the bank's staff provide personalized support for your export-related transactions?	100	3.91	1.074

Please rate personalized support on a scale from 1 to 5, where 1 = Very Poorly, 2 = Poorly, 3 = Neutral, 4 = Well, and 5 = Very Well.			
Valid N (listwise)	100		

Source: own survey 2025

The empathy dimension of export banking services was rated positively by the respondents (N=100). Customers provided an average rating of 4.02 (SD = 1.044) for the bank's sincere effort to meet every client's particular export requirements, indicating general perception that the bank pays close attention to what every customer needs. Similarly, the personal attention offered by the bank personnel in export transactions was assigned a mean rating of 3.91 (SD = 1.074), which implies that the customers feel that assistance they receive is properly designed to their specific situations.

Table 29 : Assurance Descriptive Statistics

Assurance Descriptive Statistics			
	N	Mean	Std. Deviation
16)How confident are you in the ability of bank staff to handle your export banking transactions efficiently?	100	3.9	1.115

Please rate your confidence on a scale from 1 to 5, where 1 = Very Unconfident, 2 = Unconfident, 3 = Neutral, 4 = Confident, and 5 = Very Confident.			
17) How clear and accurate is the information provided by the bank regarding export banking services (e.g., procedures, costs, timelines)?	100	4.01	1.049
Please rate clarity and accuracy on a scale from 1 to 5, where 1 = Very Inaccurate, 2 = Inaccurate, 3 = Neutral, 4 = Accurate, and 5 = Very Accurate.			
Valid N (listwise)	100		

Source: own survey 2025

Respondents (N = 100) on average rated export banking services' empathy dimension positively. They credited the bank with a mean of 4.02 (SD = 1.044) on really knowing their particular export needs, in other words, they feel that the bank really hears each individual customer's own

case. Similarly, the customized assistance offered by bank employees in export business received an average rating of 3.91 (SD = 1.074), indicating customers find the assistance offered as being customized to their unique needs.

Table 30 : Reliability Descriptive Statistics

Reliability Descriptive Statistics			
	N	Mean	Std. Deviation
14)How often does the bank meet your expectations in terms of providing accurate export banking services (e.g., trade finance, letters of credit)?	100	4.03	1.123
Please rate how often the bank meets your expectations from 1 to 5, where 1 = Never, 2 = Rarely, 3 = Sometimes, 4 = Often, and 5 = Always.			
15)How reliable are the bank's services in meeting deadlines for processing export transactions?			
	100	3.8	1.189

Please rate reliability on a scale from 1 to 5, where 1 = Very Unreliable, 2 = Unreliable, 3 = Neutral, 4 = Reliable, and 5 = Very Reliable			
Valid N (listwise)	100		

Source: own survey 2025

The (N=100) appreciated the export banking services of the bank as highly reliable. The capability of the bank to satisfy customers' needs through providing reliable export banking services like trade finance and letters of credit had a mean rating of 4.03 (SD = 1.123), showing its customers feel that their needs are being met. Yet the timeliness in completion of processing export transactions was a bit lower at a mean of 3.8 (SD = 1.189), indicating a variation in being on time. These findings as a whole indicate a service that is generally reliable, but there is potential for on-time processing to be improved.

Table 31 : Over all Descriptive Statistics

Descriptive Statistics			
	N	Mean	Std. Deviation
14)How often does the bank meet your expectations in terms of providing accurate export banking services (e.g., trade finance, letters of credit)?	100	4.03	1.123

Please rate how often the bank meets your expectations from 1 to 5, where 1 = Never, 2 = Rarely, 3 = Sometimes, 4 = Often, and 5 = Always.			
15)How reliable are the bank's services in meeting deadlines for processing export transactions?			
Please rate reliability on a scale from 1 to 5, where 1 = Very Unreliable, 2 = Unreliable, 3 = Neutral, 4 = Reliable, and 5 = Very Reliable	100	3.8	1.189
Valid N (listwise)	100		

Source: own survey 2025

The bank's export banking services were credible based on two indicators. The respondents (N=100) provided ratings on the frequency with which the bank achieved their expectations of accuracy for services like letters of credit and trade finance, and the mean rating was 4.03 (SD = 1.123). This indicates that the bank is likely to be rated credible in the provision of accurate export services. Second, bank performance on timely delivery in processing export transactions had a low mean of 3.8 (SD = 1.189), indicating moderate consistency in on-time service delivery. Generally, even though the bank is ranked as reliable as in terms of precision, there is room for enhancement of punctuality in transaction processing.

4.6 Correlation Analysis

Correlation analysis is used to determine the direction and the strength of the linear relationship between two variables. The correlation coefficient has been stated by Pallant (2005) as ranging between -1 and +1. A positive sign suggests that when one variable rises, so does the other, but a negative sign suggests that when one rises, the other falls.

Correlation test in the study was used to investigate the interconnection of the independent variables (export banking service quality dimensions) and dependent variable (marketing performance). The test further investigated the interconnections among the independent variables. These measurements give us insight into how closely different factors of service quality are related to marketing performance and to one another.

Table 32 : Correlation Analysis

Correlations							
		Service Quality	Reliability	Assurance	Empathy	Responsive	Marketing Performance
Service Quality	Pearson Correlation	1	.909**	.888**	.877**	.851**	.919**
	Sig. (2-tailed)		0	0	0	0	0
	N	100	100	100	100	100	100
Reliability	Pearson Correlation	.909**	1	.887**	.881**	.809**	.905**

	Sig. (2-tailed)	0		0	0	0	0
	N	100	100	100	100	100	100
Assurance	Pearson Correlation	.888**	.887**	1	.864**	.829**	.912**
	Sig. (2-tailed)	0	0		0	0	0
	N	100	100	100	100	100	100
Empathy	Pearson Correlation	.877**	.881**	.864**	1	.887**	.924**
	Sig. (2-tailed)	0	0	0		0	0
	N	100	100	100	100	100	100
Responsive	Pearson Correlation	.851**	.809**	.829**	.887**	1	.897**
	Sig. (2-tailed)	0	0	0	0		0
	N	100	100	100	100	100	100
Marketing Performance	Pearson Correlation	.919**	.905**	.912**	.924**	.897**	1
	Sig. (2-tailed)	0	0	0	0	0	
	N	100	100	100	100	100	100
**. Correlation is significant at the 0.01 level (2-tailed).							

Source: own survey 2025

As from the foregoing table, it can be seen that the correlation test gives very high, positive, and statistically significant correlations among all the variables at the 0.01 level (2-tailed). Notably, Service Quality is in an incredibly high correlation with Marketing Performance ($r = 0.919$),

which signifies the fact that overall service quality being improved is in high correlation with improved marketing performance. Looking at individual service quality dimensions:

Reliability ($r = 0.905$),

- **Assurance** ($r = 0.912$),
- **Empathy** ($r = 0.924$), and
- **Responsiveness** ($r = 0.897$)

all have very high positive correlation with Marketing Performance. What this means is that when banks are perceived as responsible, responsive, empathetic, and reassuring, their customers will perceive their marketing performance favorably.

Besides, there exist inter-relations among the dimensions of service quality that are very close with correlation coefficients between 0.809 and 0.909. It indicates although each of them is a separate attribute of service quality, they go together in a close package such that an improvement of one of them tends to involve improvements of others.

Generally, these findings emphasize the need to ensure high quality of service in all the business segments to facilitate and further the bank's marketing performance in the export banking business.

Testing Regression Analysis Assumptions

A regression model was employed for the current research to determine to what extent six most prominent dimensions of export banking service quality i.e., effectiveness and assurance, access, price, tangibles, service portfolio, and reliability contribute to marketing performance. The dimensions of service quality were considered as independent variables whereas marketing performance was considered as a dependent variable. Prior to running the regression analysis, a number of assumptions of significance were tested to confirm that the model would provide valid and reliable results. These tests involved identifying whether residuals were normally distributed, confirming the absence of multicollinearity between the predictors, confirming there was a linear relationship between independent variables and marketing performance, and confirming homoscedasticity, i.e., variance of residuals constant at all levels of predictors. The study also checked for any evidence of autocorrelation in the data whereby the residuals would be

correlated one with the other in a structured form. Satisfying all these requirements is vital to ensure that the regression analysis gives trustworthy insights into how different aspects of service quality influence the marketing success of banks involved in export financing.

Normality Assumption

Prior to performing the regression analysis, all the assumption tests were performed to make the outcome valid and useful. The most critical assumption was normality of data. This entailed verifying whether the residuals simply, the actual minus predicted value, were normally distributed. As Pallant (2005) suggests, if the residuals are normally distributed, the data as a whole is then also probably normally distributed. This will usually appear as the majority of the values clustered around the mean with fewer values tending to be on the extremes forming a recognisable bell curve shape. In this research, the graphical aids of histograms and Q-Q plots were employed to establish the shape of the distribution. The outcome revealed that the data reasonably followed a normal trend, which justified the assumption and enabled us to go ahead with the regression analysis without uncertainty.

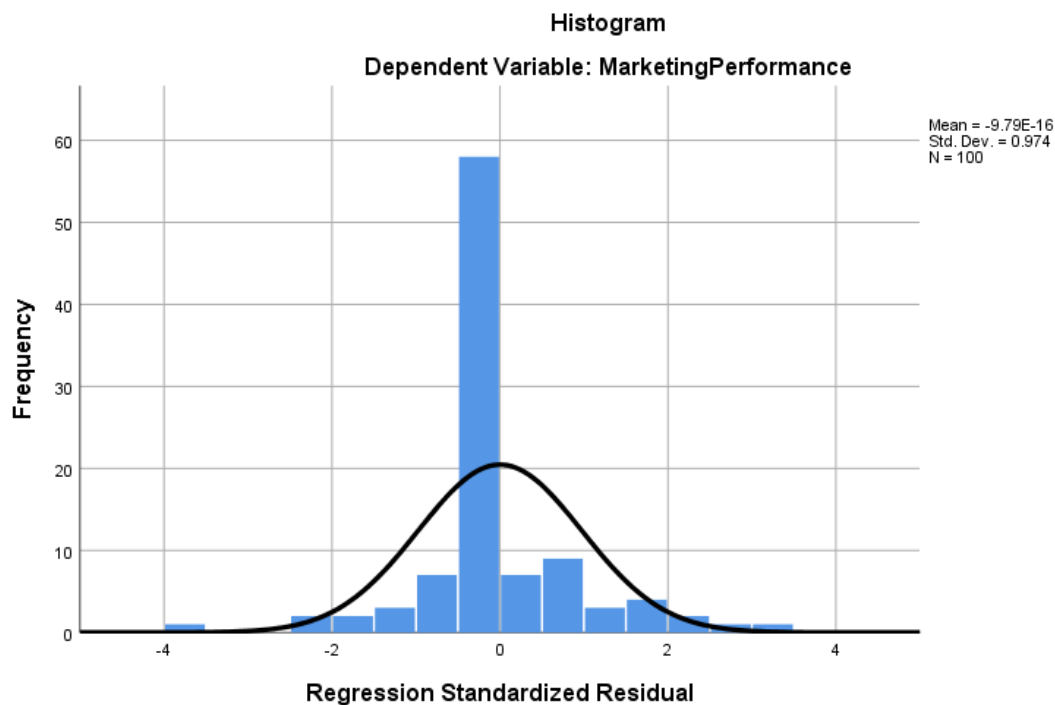


Figure 5:Histogram

Source: own survey 2025

Figure 4.1: Histogram to show Normality

The histogram of the standardized residuals of the regression marketing performance prediction model is near bell-shaped, i.e., the residuals are approximately normally distributed. The mean of the residuals is close to zero ($-9.79E-16$), and the standard deviation is 0.974, both of which are good signs of a good-fitting model. These outcomes confirm the assumption of normality, a requirement for valid regression. Since the sample size is 100, this normal distribution of residuals also assists in making the results of the model more credible.

Multi-collinearity Test Assumption

The second assumption that was examined prior to conducting regression analysis was multicollinearity among the independent variables. According to Pallant (2005), it occurs where the predictors are too close to each other and may misguide a regression model. This was tested by examining tolerance values and Variance Inflation Factor (VIF) values. In most cases, tolerance of above 0.2 and VIF of less than 10 are acceptable. If the values are out of these ranges, it may be a sign that there are some redundant or redundant information in the variables. In the present research, all the variables had VIF values much less than 10 and tolerance values very much more than 0.2, and therefore multicollinearity was not present. This provides confidence that every variable in the model is contributing something new in forecasting marketing performance.

Table : Multicollinearity Statistics

Table 33 : Multi-collinearity Test Assumption

Coefficients^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0.035	0.121		0.286	0.775		
	Service	0.181	0.072	0.197	2.517	0.014	0.123	8.137

Quality								
Reliability	0.128	0.072	0.135	1.763	0.081	0.127	7.866	
Assurance	0.232	0.07	0.227	3.309	0.001	0.159	6.278	
Empathy	0.251	0.077	0.245	3.248	0.002	0.131	7.626	
Responsive	0.213	0.063	0.215	3.366	0.001	0.184	5.445	
a. Dependent Variable: Marketing Performance								

Source: own survey 2025

Linearity test

Linearity referred to the degree to which the variation in the dependent variable is reliant on the variation in the independent variables. As an indication of the linear relationship between the dependent variable Marketing Performance and the independent variables Tangibility, Reliability, Responsiveness, Assurance, and Empathy linear plots of the regression residuals were investigated via SPSS software.

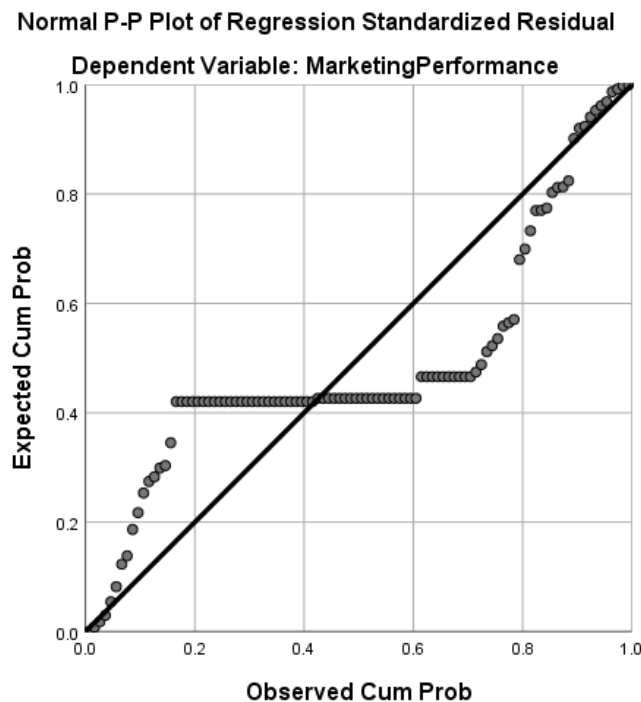


Figure 6 Normal p-p plotgraph

Source: own survey 2025

Normal P-P Plot confirms Marketing Performance regression standardized residuals' normality. Points cluster around the diagonal line, which means that the residuals have a shape close to a normal distribution. This is an assurance of the normality assumption needed for correct regression analysis. Deviations do occur but none significant.

Homoscedasticity assumption

Variance of residuals at all levels of the predictor variables must be constant. It implies that variance of residuals at all levels of predictors will be equal to one another, referred to as homoscedasticity. Where variances vary from each other, heteroscedasticity is encountered (Field, 2009).

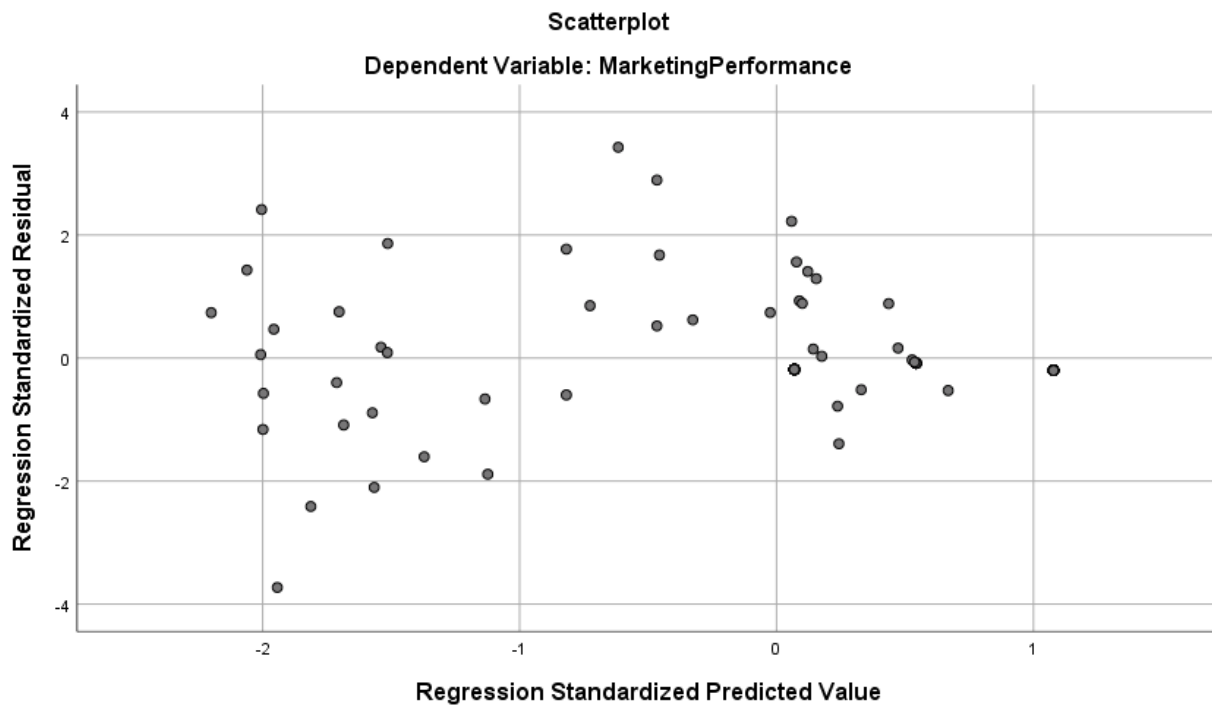


Figure 7: Homoscedasticity Variance

Source: own survey 2025

Figure 4.3

Homoscedasticity Variance

For the sake of this research, as can be observed from Figure 4.7 plot, the response appears tight and symmetrical with hardly any outliers that represent constant error throughout observations.

Regression Analysis

Regression analysis is a statistical technique employed to forecast an outcome variable in relation to one predictor variable (simple regression) or more predictor variables (multiple regression). It is useful as it can assist in comprehending things outside data that has been collected (Field, 2009). Following upon investigation of the correlations of the independent variables with the dependent variable, and verification of normality and other regression assumptions, multiple regression analysis was performed. Market performance was the dependent variable used in this research, while responsiveness, empathy, assurance, reliability, tangibility, and service quality were independent variables.

Table 34 : Regression Analysis

Model Summary^b									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.964 ^a	0.93	0.926	0.28118	0.93	248.28	5	94	0
a. Predictors: (Constant), Responsive, Reliability, Assurance, Empathy, Service Quality									
b. Dependent Variable: Marketing Performance									

Source: own survey 2025

Multiple regression model examined the influence of responsiveness, reliability, assurance, empathy, and service quality on marketing performance. All of the predictors correlate highly with the dependent variable with an R of 0.964 that represents a very high correlation. The model accounts for 93% ($R^2 = 0.93$) of the variation in marketing performance, and the adjusted R^2 of 0.926 reflects the model's strength after considering the number of predictors.

The estimated standard error is 0.28118, which shows that it is quite low for the mean distance between observed and predicted marketing performance values. The F-change of 248.28 with a

p-level of 0.000 also proves that the overall model is statistically significant to predict marketing performance.

Table 35 : Multiple regression analysis test results

Coefficients^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0.035	0.121		0.286	0.775		
	Service Quality	0.181	0.072	0.197	2.517	0.014	0.123	8.137
	Reliability	0.128	0.072	0.135	1.763	0.081	0.127	7.866
	Assurance	0.232	0.07	0.227	3.309	0.001	0.159	6.278
	Empathy	0.251	0.077	0.245	3.248	0.002	0.131	7.626
	Responsive	0.213	0.063	0.215	3.366	0.001	0.184	5.445
a. Dependent Variable: Marketing Performance								

Source: own survey 2025

The regression analysis results reveal the individual contributions of each independent variable in predicting marketing performance.

- The result of the regression analysis indicates the individual contribution of every independent variable towards predicting marketing performance.
- Constant term (B = 0.035, p = 0.775) is not statistically significant and is generally supposed to show the baseline level of marketing performance when all the predictors are zero.
- There is a significant and positive effect of Service Quality on marketing performance with an unstandardized estimate (B) of 0.181 and a standardized beta estimate of 0.197 (t = 2.517, p = 0.014). This implies that when there is an increase in service quality by one unit, marketing performance will increase by 0.181 units, controlling for other factors.

- Reliability has a statistically insignificant but significant positive effect on marketing performance ($B = 0.128$, $\beta = 0.135$, $t = 1.763$, $p = 0.081$). This suggests that while reliability has a positive influence on marketing performance, its effect is not strong enough to be considered statistically meaningful in this study.
- Assurance is highly and positively correlated with marketing performance with $B = 0.232$ and $\beta = 0.227$ ($t = 3.309$, $p = 0.001$). This confirms assurance as a powerful predictor and that variations in this factor have strong positive effects towards marketing performance.
- Empathy strongly predicts marketing performance positively ($B = 0.251$, $\beta = 0.245$, $t = 3.248$, $p = 0.002$), which implies that empathetic customer service contributes significantly to better marketing outcomes.
- Responsiveness is a significant determinant of marketing performance ($B = 0.213$, $\beta = 0.215$, $t = 3.366$, $p = 0.001$), and hence timely and effective responses to customer demands are principal determinants of marketing performance.

With regard to multicollinearity diagnostics, tolerance values are between 0.123 and 0.184 and all above 0.2, and VIF values range from 5.445 to 8.137 and all below the 10 cut-off, suggesting multicollinearity among the predictors within the model is not a threat.

In aggregate, this analysis indicates that service quality, assurance, empathy, and responsiveness have strong effects on accounting for marketing performance heterogeneity, while reliability has a positive yet insignificant effect.

Table 36 : summary of the overall outcome of the research hypotheses,

Hypothesis	Description	Result	Reason
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H1	Service quality has a positive and significant effect on marketing performance.	Supported	Strong positive correlation between Service Quality and Marketing Performance ($r = 0.919, p < 0.01$).
H2	Reliability has a positive and significant effect on marketing performance.	Supported	Strong positive correlation between Reliability and Marketing Performance ($r = 0.905, p < 0.01$).
H3	Assurance has a positive and significant effect on marketing performance.	Supported	Strong positive correlation between Assurance and Marketing Performance ($r = 0.912, p < 0.01$).
H4	Empathy has a positive and significant effect on marketing performance.	Supported	Strong positive correlation between Empathy and Marketing Performance ($r = 0.924, p < 0.01$).
H5	Responsiveness has a positive and significant effect on marketing performance.	Supported	Strong positive correlation between Responsiveness and Marketing Performance ($r = 0.897, p < 0.01$).
H6	Overall marketing performance of the bank has a positive and significant effect on customer marketing	Supported	By definition, Marketing Performance strongly correlates with itself ($r = 1.000, p < 0.01$).

	performance.		
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Source: own survey 2025

Results Discussion

These findings of this research evidently show that service quality has a significant and positive impact on marketing performance. This is consistent with earlier studies by Parasuraman et al. (1988) and Zeithaml et al. (1996), who indicated that as long as customers perceive higher service quality, organizations realize improved outcomes. Basically, those banks with good service tend to enhance customer satisfaction and loyalty, which eventually leads to improved marketing performance.

Hence, based on these results, we will adopt H1 hypothesis.

Regarding reliability in the form of offering right and uniform service, the impact on marketing performance was positive but insignificant. One such reason may be increased use of technology in banking, such as ATMs, mobile banking, and online banking, where customers take care of themselves. This change can reduce the direct impact of employee-related reliability on marketing performance. Al-Hawary and Al-Smeran (2017) also reported the same patterns as they discovered that reliability has little impact on satisfaction in Islamic banks in Jordan. Hence, although **H2 is partly supported, it must be interpreted with care.**

Assurance, such as the competence, politeness, and dependability of employees, showed a strong and deep positive impact on marketing performance. This is consistent with what Munusamy et al. (2010) found: customers consistently value highly competent, dependable staff, and such trust leads to better marketing performance. **H3 is thus accepted.**

Empathy through individualized concern and attention employees exhibit to consumers was the greatest force in marketing performance. This further reinforces the fact that if banks project true empathy and customized concern, it causes increased customer satisfaction and bank competitiveness (Vazifehdoost and Raeiszadeh, 2015).

Thus, H4 is highly confirmed and identifies empathy as a crucial service quality element.

Responsiveness, or the amount and speed at which employees are willing to serve customers, also demonstrated a very positive correlation with marketing performance. This is consistent with previous research by Dimyati (2016) and Pakurár et al. (2019), which highlighted that prompt, caring service is essential in satisfying customers and enhancing marketing outcomes.

Therefore, H5 is accepted.

In summary, the research indicates that marketing performance has its closest affinity with these dimensions of service quality and that banks which have spend in enhancing such qualities as empathy, assurance, and responsiveness are likely to be more effective in marketing.

This supports the acceptance of H6.

In summary, therefore, all of the hypothesized relationships were revealed except for the relatively weaker impact of reliability. This means the growing influence of technology in defining the way customers engage with and anticipate service. The message is clear: banks must focus on developing empathy, confidence, and responsiveness if they are to be successful at marketing.

Chapter Five

Summary, conclusion and recommendation

This chapter Winds up the study undertaken by summarizing the findings, giving recommendation and highlighting future research areas.

5.1 Summary of Findings

The study had a goal of examining the impact of various dimensions of export banking service quality that include reliability, assurance, empathy, responsiveness, and overall service quality on marketing performance of the selected private banks. Based on information collected and analyzed, some important findings were made.

Discussing the demographic profile of the respondents, the respondents were mostly male exporters dealing with export commodities of high value such as oilseeds, pulses, coffee, and chat. The respondents were mostly university level and above graduates, indicating that these problems were well-educated and had experiences in export business and bank services. Furthermore, most of the respondents had been exporting business for more than two years and had maintained the same banking relationships. This confirms a present and ongoing customer base that depends on banking services to conduct their export business.

The descriptive statistics indicated that customers as a whole perceive the different dimensions of the service quality positively. Among them all, empathy received the highest mean score that portrays the significance of one-to-one care and attention by bank personnel in satisfaction. It indicates there is a common appreciation for banks that portray actual care and provide personalized services based on personal needs. Compassion and care of bank personnel are also very important in exporters' satisfaction. Assurance, or the extent to which bank personnel can, know, and are believable, was also placed highest. Responsiveness, or the speed at which the bank responds to customers' needs, was also placed highest. This indicates that export customers appreciate personnel who are responsive and capable to their needs. In contrast, reliability was lowest among the service quality dimensions, albeit in the positive direction. Its comparatively lower score is understandable due to greater use of automated banking systems that rob the customers' experience and expectations of the traditional connotations of reliability. Correlation analysis established empathy as the most strongly positively correlated with marketing performance, trailed by responsiveness and assurance. It would appear that exporters link improved marketing results, such as better customer retention, word-of-mouth recommendations, and competitiveness, to banks that care on a personal level, build trust, and

are responsive. Although reliability was also positively linked with marketing performance, this relationship was weaker than the others. This was also validated by the multiple regression analysis, which found that assurance, empathy, responsiveness, and total service quality all contributed significantly and positively to marketing performance. These factors' beta coefficients were statistically significant, highlighting their considerable impact. Meanwhile, reliability's impact, though positive, was not statistically significant. That would suggest that reliability by itself could be less of a determining factor in terms of marketing success in export banking than the other factors.

5.2 Conclusion

This study aimed to explore how the quality of export banking services impacts marketing performance in selected private banks. The results reveal that key service quality dimensions assurance, empathy, responsiveness, and overall service quality play a vital role in driving marketing success. Banks that consistently deliver trustworthy, empathetic, and timely services tend to achieve higher customer satisfaction, which then leads to improved marketing outcomes such as greater customer loyalty and increased market share.

Among these dimensions, empathy emerged as the most influential factor, highlighting the importance of personalized service and a strong understanding of exporters' specific needs. Assurance was also found to be critical, showing that exporters highly value confidence in their bank's competence and integrity. Responsiveness acts as a crucial complement by ensuring exporters receive quick and attentive service, which is especially important in the dynamic export business environment. While reliability remains an essential part of service quality, its influence was somewhat smaller in this study, possibly because the growing use of digital banking platforms automates many standard processes, lessening the direct impact of reliability on customer perceptions.

In short, banks that focus on building strong personal connections, ensure clear and reliable processes, and respond quickly to customer needs are more likely to see better marketing performance. This study emphasizes the need for banks to regularly assess and enhance these

service quality dimensions to remain competitive and effectively meet the changing demands of export customers.

5.3 Recommendations

Based on the findings of this study, several recommendations are suggested for banking institutions aiming to boost their marketing performance through enhanced service quality. First, banks should prioritize developing their employees' ability to provide empathetic and personalized customer service. Offering training programs that focus on improving communication skills, cultural awareness, and problem-solving can help frontline staff better understand and respond to exporters' unique challenges and needs. Secondly, it is necessary to increase assurance. This can be done by facilitating professionalism among the staff, proper communication of the bank's policies, and securing and opening transactions. Through such measures, trust is established and the uncertainties associated with financial institutions are minimized for the exporter. Third, banks have to enhance responsiveness by simplifying customer service processes and utilizing technologies that allow for response speeds to be fast. This is particularly necessary for export business customers who are generally under tight timeliness and need timely financing support. While reliability had a lesser role in determining marketing performance in this research, banks must not undermine the role of providing consistent and reliable service. Banks must instead combine reliable service provision with effective interpersonal service quality dimensions. Continuous monitoring of customer satisfaction through feedback and surveys will further enable detection of service gaps and facilitate correction on a timely basis. Additionally, banks need to be encouraged to open more branches and diversify their services so that they are better placed to cater to the complex, changing requirements of the exporters. This would entail tailor-made financial products, trade finance suites, and advisory services to promote greater export growth. Joint efforts with the export promotion agencies and other stakeholders would also increase marketing and service delivery effectiveness. Finally, the banks should be careful about competitive pressure and emerging market trends in newly emerging markets through ongoing market research and industry benchmarking best practices. Commitment to quality improvement in bank services will snowball into enhanced marketing performance as well as higher customer loyalty.

5.4 Implications for Further Research

There are certain limitations of this study, and they do leave scope for further work. It analyzed data for the selected private banks and export customers of a particular geographic area only, and therefore it is not possible to generalize it to other banks, geographic areas, or export sectors. Any further study should analyze a larger sample of financial institutions, places, and customers to highlight more about the problem.

In addition, even if this research used well-established service quality dimensions, the pace of banking technology growth and changing customer expectations indicate that other dimensions like digital service quality, mobile banking experience, and cybersecurity awareness would also be important drivers of marketing performance. Future research would be able to explore these emerging dimensions to gain a better description of service quality under the changing export banking environment.

Customer experience and innovation ability can also be strong drivers of marketing performance. More research can be conducted in these other dimensions and building more integrated models that can capture the richness of service quality in export banking today.

Although the service quality dimensions represented here accounted for a significant amount of variance explained in marketing performance, there will be some unexplained variance accounted for by other variables. These would be brand image, price positioning, regulatory environment, and overall macroeconomic conditions. These would be analyzed in further research to give a more complete picture. In addition, longitudinal studies tracking patterns of change over time would provide insights into how changing banking technologies and changing customer preferences influence the relationship between marketing performance and service quality.

Conclusively, more empirical research is needed to further identify how banks can strategically leverage service quality to achieve long-term marketing success in the fast-changing export banking market.

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Appendix 1

Addis Ababa University

Addis Ababa University

College of Business and Economics

Department of Management

MSc in International Business (Import & Export)

Dear Participant,

This questionnaire is part of a research study being conducted in partial fulfillment of the requirements for a Master's degree in International Business (Import & Export) at Addis Ababa University.

The purpose of this study is to examine "**The Effect of Export Banking Service Quality on Marketing Performance: The Case of Selected Private Banks in Ethiopia.**" The survey focuses on various dimensions of service quality in export banking, and your responses will provide valuable insights for the research.

Your participation is highly appreciated. Please note that all information you provide will be treated with strict confidentiality and used solely for academic purposes.

Your support and timely response are greatly appreciated. Thank you for your valuable contribution!

Demographic and Bank Information

This section gathers background information about respondents and the selected banks.

1) Please select the bank where you use export banking services:

Awash Bank

Bunna International Bank

Siinqee Bank

Enat Bank

Gadaa Bank

2)What is your age?

Under 25

25–34

35–44

45–54

3)What is your gender?

Male

Female

4)What is your highest level of education?

High school

Bachelor's degree

Master's degree

Doctorate

5)What is your occupation?

Exporter

Business owner

Importer

Other please specify

6)Type of the major product you export

Chat

Coffee

Oilseeds & pulses

Meat products

Leather & leather products

Green mung bean

Precious stones

Livestock

8) How frequently do you use export banking services?

Regularly (at least once a month)

Occasionally (a few times a year)

Rarely

9) How often do you visit your selected export bank?

Once a day

Once a week

Once a month

10) Your length of relationship with the bank as an export banking customer:

Less than 6 months

6 months – 1 year

1 year – 2 years

2 years – 3 years

More than 3 years

Service Quality Dimensions

This section measures your perceptions of export banking service quality.

Tangibles

11) How satisfied are you with the appearance of the bank's physical facilities (e.g., branch, offices)?

Please rate your satisfaction on a scale from 1 to 5, where 1 = Very Dissatisfied, 2 = Dissatisfied, 3 = Neutral, 4 = Satisfied, and 5 = Very Satisfied.

12) How would you rate the professionalism of the bank's staff (appearance, conduct, etc.)?

Please rate professionalism on a scale from 1 to 5, where 1 = Very Poor, 2 = Poor, 3 = Average, 4 = Good, and 5 = Excellent.

13)How helpful are the written materials (e.g., brochures, online materials) provided by the bank in explaining export banking services?

Please rate how helpful the materials are on a scale from 1 to 5, where 1 = Very Unhelpful, 2 = Unhelpful, 3 = Neutral, 4 = Helpful, and 5 = Very Helpful.

14)How often does the bank meet your expectations in terms of providing accurate export banking services (e.g., trade finance, letters of credit)?

Please rate how often the bank meets your expectations from 1 to 5, where 1 = Never, 2 = Rarely, 3 = Sometimes, 4 = Often, and 5 = Always.

15)How reliable are the bank's services in meeting deadlines for processing export transactions?

Please rate reliability on a scale from 1 to 5, where 1 = Very Unreliable, 2 = Unreliable, 3 = Neutral, 4 = Reliable, and 5 = Very Reliable

Assurance

This section evaluates the knowledge, courtesy, and trustworthiness of bank staff in providing export banking services.

16)How confident are you in the ability of bank staff to handle your export banking transactions efficiently?

Please rate your confidence on a scale from 1 to 5, where 1 = Very Unconfident, 2 = Unconfident, 3 = Neutral, 4 = Confident, and 5 = Very Confident.

17) How clear and accurate is the information provided by the bank regarding export banking services (e.g., procedures, costs, timelines)?

Please rate clarity and accuracy on a scale from 1 to 5, where 1 = Very Inaccurate, 2 = Inaccurate, 3 = Neutral, 4 = Accurate, and 5 = Very Accurate.

Empathy

This section measures the level of care and personalized attention the bank provides to its export customers. Untitled Title

18) Does the bank show genuine interest in understanding your specific export banking needs?

Please rate the bank's interest on a scale from 1 to 5, where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree.

19) How well does the bank's staff provide personalized support for your export-related transactions?

Please rate personalized support on a scale from 1 to 5, where 1 = Very Poorly, 2 = Poorly, 3 = Neutral, 4 = Well, and 5 = Very Well.

Responsiveness

This section assesses how promptly and willingly the bank responds to the needs and requests of its export customers.

20) How quickly does the bank respond to your inquiries regarding export banking services (e.g., in-person, phone, or email)?

Please rate response speed on a scale from 1 to 5, where 1 = Very Slow, 2 = Slow, 3 = Neutral, 4 = Quick, and 5 = Very Quick.

21) How willing is the bank's staff to assist you with urgent export banking needs?

Please rate willingness on a scale from 1 to 5, where 1 = Very Unwilling, 2 = Unwilling, 3 = Neutral, 4 = Willing, and 5 = Very Willing.

Marketing Performance

This section evaluates the impact of service quality on the bank's marketing performance.

22) How satisfied are you with the bank's overall export banking services?

Please rate overall satisfaction on a scale from 1 to 5, where 1 = Very Dissatisfied, 2 = Dissatisfied, 3 = Neutral, 4 = Satisfied, and 5 = Very Satisfied.

23)Would you recommend this bank to other exporters based on your experience with its export banking services?

Please rate likelihood to recommend on a scale from 1 to 5, where 1 = Definitely Not, 2 = Probably Not, 3 = Neutral, 4 = Probably Yes, and 5 = Definitely Yes.

24)How would you describe the bank's reputation in the export banking market?

Please rate reputation on a scale from 1 to 5, where 1 = Very Poor, 2 = Poor, 3 = Neutral, 4 = Good, and 5 = Excellent.

25) To what extent has the quality of export banking services influenced your decision to continue using this bank?

Please rate influence on a scale from 1 to 5, where 1 = Not Influenced at All, 2 = Slightly Influenced, 3 = Moderately Influenced, 4 = Strongly Influenced, and 5 = Very Strongly Influenced.

26)Has your relationship with the bank improved as a result of high-quality export banking services?

Please rate improvement on a scale from 1 to 5, where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree.

27)How would you evaluate the bank's marketing efforts in attracting and retaining customers for export banking services?

Please rate marketing efforts on a scale from 1 to 5, where 1 = Very Poor, 2 = Poor, 3 = Neutral, 4 = Good, and 5 = Excellent.

Appendix 2

Correlations							
		Service Quality	Reliability	Assurance	Empathy	Responsive	MarketingPerformance
ServiceQuality	Pearson Correlation	1	.909 [*]	.888 ^{**}	.877 [*]	.851 ^{**}	.919 ^{**}
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100
Reliability	Pearson Correlation	.909 ^{**}	1	.887 ^{**}	.881 [*]	.809 ^{**}	.905 ^{**}
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100
Assurance	Pearson Correlation	.888 ^{**}	.887 [*]	1	.864 [*]	.829 ^{**}	.912 ^{**}
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100

Empathy	Pearson Correlation	.877**	.881*	.864**	1	.887**	.924**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100
Responsive	Pearson Correlation	.851**	.809*	.829**	.887*	1	.897**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100
Marketing Performance	Pearson Correlation	.919**	.905*	.912**	.924*	.897**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100
**. Correlation is significant at the 0.01 level (2-tailed).							
ANOVAa							
Model	Sum of Squares	df	Mean Square	F	Sig.		

1	Regression	98.151	5	19.630	248.280	.000 ^b
	Residual	7.432	94	.079		
	Total	105.583	99			
a. Dependent Variable: MarketingPerformance						
b. Predictors: (Constant), Responsive, Reliability, Assurance, Empathy, ServiceQuality						
Model Summary^b						

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2 Sig. Change
1	.964 ^a	.930	.926	.28118	.930	248.280	5	94 .000

a. Predictors: (Constant), Responsive, Reliability, Assurance, Empathy, ServiceQuality

b. Dependent Variable: MarketingPerformance

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.035	.121		.286	.775		

	ServiceQuality	.181	.072	.197	2.517	.014	.123	8.137
	Reliability	.128	.072	.135	1.763	.081	.127	7.866
	Assurance	.232	.070	.227	3.309	.001	.159	6.278
	Empathy	.251	.077	.245	3.248	.002	.131	7.626
	Responsive	.213	.063	.215	3.366	.001	.184	5.445
a. Dependent Variable: MarketingPerformance								

Model Summary ^b									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.964 ^a	.930	.926	.28118	.930	248.280	5	94	.000
a. Predictors: (Constant), Responsive, Reliability, Assurance, Empathy, ServiceQuality									
b. Dependent Variable: MarketingPerformance									

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Responsive, Reliability, Assurance, Empathy, ServiceQuality ^b	.	Enter

- a. Dependent Variable: MarketingPerformance
- b. All requested variables entered.