

**Quality of Service Delivery and its Impact on Customer
Satisfaction in Four Selected Commercial Banks of
Addis Ababa**

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**A Thesis Submitted to
The Department of Business Administration**

**Presented in Partial Fulfilment of the Requirement for the
Degree of Masters in Business Administration (MBA)**

Addis Ababa University

Addis Ababa, Ethiopia

July, 2012

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Acknowledgements

First of all I would like to praise almighty God who gave endurance and strength in all my life. Next my most sincere and deepest thanks go to Ato Teshome Bekele, my thesis advisor, for his unreserved and timely support in checking and giving constructive suggestion. Also I would like to thank all of the people who have responded for the questioner. Finally, I would like to thank my families and friends for all the help and encouragement.

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Abstract

The aim of this study was to assess quality of service delivery and its impact on customer satisfaction. It described the relationship between service quality dimensions and customer satisfaction in selected commercial banks in Addis Ababa and identifies the most important dimension of service quality for commercial bank customers. Also, it shows the gaps between customer's expectation and perception on the quality of service delivery system in the banks. The research was carried out through the use of cross-sectional survey design and primarily based on data collected through structured questionnaire developed based on SERVQUAL instrument. Convenience sampling technique was used to select 200 respondents from four commercial banks. The data has been analyzed via reliability method, descriptive statistics, Spearman's correlation and gap analysis. The finding shows that all the five service quality dimensions are positively related with customer satisfaction. Reliability shows the highest positive relation with customer satisfaction and tangibles demonstrates the least positive relation with customer satisfaction. The result also indicates that the overall service quality perceived by consumers was not satisfactory meaning expectations exceeded perceptions and all the dimensions showed higher expectations than perceptions of services. This implies that the selected banks in Addis Ababa are not providing the level of service quality demanded by customers. The findings suggest that commercial banks need to improve all the dimensions of service quality.

Keywords: Service quality, Customer satisfaction

CHAPTER ONE: INTRODUCTION

This chapter consists of background of the study, statement of the problem, research hypotheses, conceptual frame work of the study, objective of the study, significance of the study, delimitation of the study, limitation of the study and organization of the paper.

1.1. Background of the Study

“Service quality and customer satisfaction are unarguably the two core concepts that are at the root of the marketing theory and practices” (Spreng and Mackoy;1996). In today’s world of intense competition, the key to sustainable competitive advantage lies in delivering high quality services that will in turn result in satisfied customers. When competition increases and environmental issue becomes dynamic, the importance of service quality is increased (Asubonteng: 1996).

In today’s world, the existence of all human being is related with different services including banking service, food service, communication service, medical service, transportation service, and emergency services to list some. In general, our economy is founded on service (James; 1998).

“Today customer’s takes good customer service for granted and customers are now the rules and that goes for business as much as customer market. All business customers want the same thing; better access to service, more competitive price better customer service and compliant handling process”.(Douglus and Basto; 2002).

Service plays a major role in building and maintaining the development and growth of a country's economy hence the size of the service sector is increasing around the world. On the other hand, the quality of service supplied by banks and other service provider is not fulfilling customers' wants consistently. "People complain about late deliveries, incompetent personnel, inconvenient service hours, needlessly complicate procedures, long queues and a lot of other problems" (Lovelock and Wirtz; 2004:3).

Banks are playing a great role in creating opportunities for the development of national resources by facilitating savings and making them accessible to trade and industry. This in turn would work for the expansion of the productivity and capacity of the people, to satisfy their wants with respect to both goods and services. Due to this, in the last eighteen years the number of banks had increased in Ethiopia i.e. in 1994 there were only two commercial banks in the country. However, in 2011 the number of banks reached fourteen which creates a stiff competition among banks in meeting customer service expectation and satisfaction. "Financial services" particularly banks are competing in similar products therefore service quality grows to be a main competitive weapon (Stafford; 1996).

Though the ultimate goal of every service giving industry is satisfying customers, more often, many of the service delivering organizations are flailed to satisfy customers as a result of not understanding customers' interest well. Hence, this dilemma creates job difficulty to most business organizations that focus on customer relations (Munusamy et al; 2010). In short, the focus of this paper is to assess the quality of service delivery and its impact on customer satisfaction in selected commercial banks in Addis Ababa.

1.2. Statement of the Problem

What so ever the service provider is, be it governmental or private sector, the key for its existence and success lie in its ability to provide effective service and satisfying the customer. It is the quality of service that creates true customers: customers who buy more and who influence others to buy.

A key challenge for any service business is to deliver satisfactory outcomes to its customers in a ways that are cost effective for the company. *“If customers are dissatisfied with the quality of the service they would not be willing to pay very much for it or even to buy it, at all if competitor offer better”*(Lovelock and Wirtz; 2004: 408). Most banks are facing the challenge of delivering effective services which can satisfy their customers. Most of the time, there is a gap between customer expectation and service provided by the banks. These gaps in service expectation and delivery can damage relationships with customers.

Today, Ethiopian banks are facing challenges with stiff competition. Hence, delivering quality service and creating customer satisfaction is expected of them to win this competition. So, it becomes very important for banks to meet or exceed the target customers’ satisfaction with quality of services expected by them. In general, the study aims to answer the following questions:

1. What is the relationship between service quality dimensions and customer satisfaction in the selected commercial banks in Addis Ababa?
2. What is the dominant service quality dimension that has strong relation with customer satisfaction in commercial banks?

3. What is the level of quality of service being offered by the selected banks to their customers?
4. What is customers' expectation and perception of service quality provided by the banks?

1.3. Research Hypotheses

The following hypotheses were tested:

H1o: Reliability does not have positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H1a: Reliability has positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H2o: Responsiveness does not have positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H2a: Responsiveness has positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H3o: Assurance does not have positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H3a: Assurance has positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H4o: Empathy does not have positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H4a: Empathy has positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H50: Tangibles does not have positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H5a: Tangibles has positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

1.4. Objectives of the Study

1.4.1. General Objective of the Study

The overall objective of this study is to assess quality service delivery system and its impact on the customer satisfaction in the selected commercial banks of Addis Ababa.

1.4.2. Specific Objectives of the Study

1. To investigate the relationship between service quality and customer satisfaction.
2. To identify the dominant service quality dimension that has strong relation with customer satisfaction in commercial banks.
3. To examine customer's expectation and perceptions of service quality provided by banks.
4. To describe factors that minimizes the service delivery gaps.
5. To identify the roles of frontline employees in delivering quality service to the customers.
6. To identify actions that must be taken by managers in order to satisfy customers through meeting their needs and wants.

1.5. Significance of the Study

Considering the high costs of acquiring new customers and the high customer turnover in banks, it is very important to study the determinants of customer satisfaction. Customer satisfaction is the key factor for the successes of the company; therefore it is very important to measure it. The study has the following importance:-

1. The study expected to provide knowledge on the importance of quality service on customer satisfaction.
2. The finding enables the banks to understand the relation between service quality delivery and customer satisfaction and helps them to know the most important dimension used to satisfy customers. Also it indicates the extent of the gap between perceived performance and customers' expectations of service quality. This enables them to minimize the gaps and to meet customers' expectation.

1.6. Scope and Limitation of the Study

Hence the study has focused on assessing the quality of the current service delivery system of the four selected commercial banks (Commercial Bank of Ethiopia, Awash International Bank, Bank of Abyssinia and Wegagen Bank) and customer satisfaction; these banks have many branches in the country. However, the respondents in this study were customers from eight branches, two from each bank in Addis Ababa city. Focusing only on four selected banks or not including all branches and SERVQUAL model which has weak points both theoretically and operationally can be seen as a limitation.

1.7. Organization of the Paper

This paper has five chapters. The first chapter deals with background information, statement of the problem, objective of the study, significance of the study, conceptual frame work of the study, scope and limitation of the study. The second chapter deals with review of literature. The third chapter discusses the utilized methodology. In the fourth chapter, presentation, analysis, interpretation and summary of major findings were discussed. The last chapter consists of the conclusion and recommendation parts.

CHAPTER TWO: LITERATURE REVIEW

2.1. Introduction

This chapter gives an overview of literature that is related to the research problem presented in the previous chapter. The concept of service, service quality, customer satisfaction, relation between customer satisfaction and service quality, and service quality model were introduced in order to give a clear idea about the research area.

2.2. Definition of Service

Many writers define 'service' in different ways: for example kottler; 2003;128 defined service as *“any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product”*. Any intangible actions that are performed by person or machines or both to create good perception within users called service. Although services are performed by service providers and consumer together its quality results in perception and value assessment by the customer (Rao; 2007).

2.3. Service Quality

In today's increasingly competitive business environment, service quality is essential for the success of any organization. Service quality is important aspect that affects the competitiveness of business. Banks should increase the quality of service constantly since there is no assurance that the current outstanding service is also suitable for future.

Consequently, banks should “develop new strategy” to satisfy their customer and should provide quality service to distinguish themselves from rivalries (Siddiqi; 2011).

The challenge in defining quality is that it is a subjective concept, like beauty. Everyone has a different definition based on their personal experiences. Crosby (1979) defined quality as “*Conformance to requirements*”. This definition implies that organizations must establish requirements and specifications. Once these specifications are established, the quality goal of the various functions of an organization is to comply strictly with them. Juran (1982) defined quality as “*Fitness for use*”. As indicated on www.qualitygurus.com quality also defined from different point of views: - From customer point, from process point of view, from product point of view and from the cost point of view. From customer point of view: “*quality means fitness for use and meeting customer satisfaction.*” From process point of view: “*quality means conformance with the process design, standards and specifications.*” From product point of view: “*quality means the degree of excellence at an acceptable price.*” From the cost point of view: “*quality means best combination between costs and features.*”

As described by Lewis and Booms (1983) giving quality service implies meeting the requirements to customer expectations regularly. Also Parasuraman, et al (1985) defined service quality as “the degree and direction of discrepancy between consumer’s perceptions and expectations in terms of different but relatively important dimensions of the service quality, which can affect their future purchasing behaviour.” This definition clearly shows that service quality is what customers’ assess through their expectations and perceptions of a service experience. Customers’ perceptions of service quality result

from a comparison of their before-service expectations with their actual service experience. Service quality is founded on a comparison between what the customer feels should be offered and what is provided (Parasuraman et al., 1985).

Service quality evaluated by assessing customer's expectations and perceptions of performance level for a variety of service attributes (Parasuraman et al., 1985). If the customer's expectations are meeting or exceeded, then the company is perceived to be offering higher service quality. But if on the other hand, the expectations of the customers are not meet, the company is on its way not only to face displeased and hostile customers, which in turn leads to defection to competitors. "Customer's expectation serves as a foundation for evaluating service quality because, quality is high when performance exceeds expectation and quality is low when performance does not meet their expectation'" (Asubonteng et al., (1996: 64). Expectation is viewed in service quality literature as desires or wants of consumer i.e., what they feel a service provider should offer rather than would offer (Parasuraman et al., 1988). Perceived service is the outcome of the consumer's view of the service dimensions, which are both technical and functional in nature (Gronroos, 1984). Parasuraman et al, (1988:15) define "perceived quality as a form of attitude, related but not equal to satisfaction, and results from a consumption of expectations with perceptions of performance." Therefore, having a better understanding of consumers attitudes will help to know how they perceive service quality in banks.

The service will be considered excellent, if perceptions exceed expectations; it will be regarded as good or adequate, if it only equals the expectations; the service will be

classified as bad, poor or deficient, if it does not meet them (Vázquez et al., 2001). *"The cumulative customer satisfaction is seen to be based on the total purchase and consumption experience with a good or service over time and as such, is a more fundamental indicator of the firms past, current and future performance."*(Anderson; 2003:53)

Quality evaluations derive from the service process as well as the service outcome. As stated by (Gronroos, 1982) there are two types of service quality these are technical quality and functional quality. Technical quality is - what the customer is actually receiving from the service (outcome) while functional *quality* is the manner in which the service is delivered (process).

"A vague exhortation to customer contact employees to "improve quality" may have each employee acting on his/her notion of what quality is. It is likely to be much more effective to tell a service contact employee what specific attributes service quality includes, such as responsiveness. Management can say, if we can improve our responsiveness, quality will increase" (Asubonteng et al; 1996:63).

2.4. Managing Service Quality

One of the critical tasks of service companies is service quality management. It is commonly said that *"what is not measured is not managed"* (Anonymous). Without measurement managers will not be sure whether service gaps exist, let alone what types of gaps and where they exist.

Many organizations are eager to provide good quality services, but fall short simply because they do not accurately understand what customers expect from the company. The absence of well-defined tangible cues makes this understanding much more difficult than it would be if the organization were making manufactured goods. Services organizations should ask the following key question: - (Cole; 1995:147)

- What do customers consider the important features of the service to be?
- What level of these features do customers expect?
- How is service delivery perceived by customers?

In service marketing the quality of service is critical to a firm's success. Service providers must understand two attributes of service quality: - first quality is defined by the customer not by producer or seller. Second, Customer assesses service performed (Stanton; 1987). Consequently, to effectively manage quality, a service firm should:

- **Help customers formulate expectation** Expectations are based on information from personnel and commercial sources promises made by the service provider and experience with the particular service as well as other similar services.
- **Measure the expectation level of target market** A service firm must conduct research to measure expectations. Gathering data on the target market's past behaviour, existing perceptions and beliefs and exposure of information can provide the bases for estimating expectation.
- **Strive to maintain consistent service quality at or above the expectation level.**

2.5. Customer Satisfaction

As indicated by Lovelock (2004) many researchers conceptualize customer satisfaction as *“an individual’s feeling of pleasure (or disappointment) resulting from comparing the perceived performance or outcome in relation to the expectation.”*

Service companies have since recently focused on customers in order to improve competitiveness. Customer satisfaction is one of the important outcomes of marketing activity (Mick and Fournier; 1999). In the competitive banking industry, customer satisfaction is considered as the fundamental of success. Satisfying customers is one of the main objectives of every business. Businesses recognize that keeping current customers is more profitable than having to win new ones to replace those lost. Management and marketing theorists emphasize the importance of customer satisfaction for a business’s success (Kennedy & Schneider; 2000).

Good customer satisfaction has an effect on the profitability of nearly every business. For example, when customers receive good service, each will typically tell nine to ten people. However, customers who receive poor service will typically relate their dissatisfaction to between fifteen and twenty others (Naik:2010). Anderson and Zemke; 1998) stated that “Satisfied customers improve business and dissatisfied customers impair business”. Therefore, customer satisfaction is an asset that should be monitored and managed just like any physical asset.

The satisfaction judgment is related to all the experiences made with a certain business concerning its given products, the sales process, and the after- sale service. Whether the

customer is satisfied after purchase also depends on the offer's performance in relation to the customer's expectation. Customers form their expectation from past buying experience, friends' and associates' advice, and marketers' and competitors' information and promises (Kotler; 2000).

Information about the opinion of the customer regarding a product or service is of essential importance, and can be obtained in several ways, such as customer surveys, phone interviews, and customer panel discussions. It is also important to measure customer orientation continuously (Rampersad; 2001).

Higher customer satisfaction leads to greater customer loyalty which in turn leads to higher future revenue. As a result, many market leaders are found to be highly superior-customer-service orientated. They have been rewarded with high revenue and customer retention as well. For that reason, organizations in the same market sector are forced to assess the quality of the services that they provide in order to attract and retain their customers. Because satisfied customers are key to long-term business success (Zeithaml et al., 1996).

2.5.1. Factors that Affect Customer Satisfaction

Matzler et al., (2002) classify factors that affect customer satisfaction in to three factor structures:-

1. **Basic factors:** - these are the minimum requirements that are required in a product to prevent the customer from being dissatisfied. They do not necessarily cause satisfaction but lead to dissatisfaction if absent. These are those factors that lead to the fulfillment of the basic requirement for which the product is produced. These constitute the basic

attributes of the product or service. They thus have a low impact on satisfaction even though they are a prerequisite for satisfaction. In a nutshell competence and accessibility

2. **Performance factors:** - these are the factors that lead to satisfaction if fulfilled and can lead to dissatisfaction if not fulfilled. These include reliability and friendliness.

3. **Excitement factors:** - these are factors that increase customers' satisfaction if fulfilled but does not cause dissatisfaction if not fulfilled which include project management.

2.5.2. Reasons of Customer Dissatisfaction

Sometimes customers become dissatisfied, as indicated on www.qualitygurus.com some of the reasons for this dissatisfaction are:-

- **Not knowing the Expectations** Customer remains dissatisfied unless the company knows what the customer actually expects out of their product.
- **Not Meeting the Expectations** A customer may become dissatisfied because the service does not live up to expectations. In addition to that as a result of the rapid improvement in the technology, customer may compare the services provided by a company with those of the competitors, which may lead to dissatisfaction and customers over expectations and their changing needs may lead them for dissatisfaction.

2.5.3. Things to Do When You Have a Dissatisfied Customer

If customers dissatisfied, the first step is to identify and define their dissatisfaction. Their wants and needs first must be uncovered and defined to see if the features and benefits of your company's product or services can satisfy those wants and needs. Their

dissatisfaction as well as their satisfaction should be measured and analyzed to get a better perception of their true level of dissatisfaction. Once the reason and level of their dissatisfaction is exposed then a system to improve that unhappiness can be instituted and a control can be implemented to insure continuation of that improvement in product or level of service. (www.qualitygurus.com).

2.6. The Relationship between Service Quality and Customer Satisfaction

The relationship between customer satisfaction and service quality has received a good deal of attention in the literature (Bolton and Drew; 1994). Parasuraman et al (1988) defined service quality and customer satisfaction as “*service quality is a global judgment, or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction*”. Satisfaction is a “*post consumption experience which compares perceived quality with expected quality, whereas service quality refers to a global evaluation of a firm's service delivery system*” (Parasuraman et al., 1985).

Iacobucci et al. (1995) conclude that the key difference between service quality and customer satisfaction is that quality relates to managerial delivery of the service while satisfaction reflects customers' experiences with that service. They argue that quality improvements that are not based on customer needs will not lead to improved customer satisfaction. Bolton and Drew (1994:176) pointed out “*customer satisfaction depends on pre-existing or contemporaneous attitudes about service quality*”. Anderson et al. (1994) also point out that improved service quality will result in a satisfied customer.

Service quality has found as one of the significant factors in distinguishing services and products. Service quality is an important tool to measure customer satisfaction (Pitt et. al,

1995). There is a close relationship between service quality and customer satisfaction. Customer satisfaction can be protected by providing products or services with high quality. In addition, as service quality increases, satisfaction with the service and intentions to reuse the service increase.

Based on the survey result Siddiqi (2011) described that all the service quality attributes are positively related to customer satisfaction and customer satisfaction is positively related to customer loyalty in the retail banking settings. Kumar et al (2009) also stated that high quality of service will result in high customer satisfaction and increase loyalty. Furthermore Parasuraman et al (1988) found that customer satisfaction is the outcome of service quality.

2.7. The Service Quality Model

“What the company thinks its customer wants is not necessarily the same as, What the company thinks it has to offer is not necessarily the same as, What the company actually offers is not necessarily the same as, How the customer experiences this is not necessarily the same as, What the customer really wants”
(Rampersad, 2001).

According to the formulation of Parasuraman et al (1985) there are five gaps that cause unsuccessful service delivery.

1. Gap between Customer Expectation and Management Perception (Knowledge

Gap):- management does not always perceive correctly what customers’ want.

Electricity company manager might think that consumer’s judge the company

service by the quality of employees' performance in the technique department, whereas customers may be more concerned with the courtesy and responsiveness.

- 2. Gap between Management Perception and Service Quality Specification (The Standard Gap):-** management might correctly perceive the customers' wants but not set a specified performance standard. For example hospital administrators may tell the nurses to give "fast" service without specifying it quantitatively.
- 3. Gap between Service Quality Specification and Service Delivery (The Delivery Gap):-** The personnel might be poorly trained or incapable or unwilling to meet the standard or they may be held to conflicting standards such as taking time to listen to customers and serving them fast. For example a bank officer who is told by the operations department to work fast and by the marketing department to be courteous and friendly to each customer.
- 4. Gap between Service Delivery and External Communication:** - Consumer expectations are affected by standards made by company representatives and advertising. If a hospital brochure shows a beautiful room, but the patient arrives and finds the room to be cheap and tack looking, external communications have distorted the customers' expectations.
- 5. Gap between Perceived Service and Expected Service:** - This gap occurs when the consumer misperceives the service quality. The physician may keep visiting the patients to show case, but the patient may interpret this as an indication that something really is wrong.

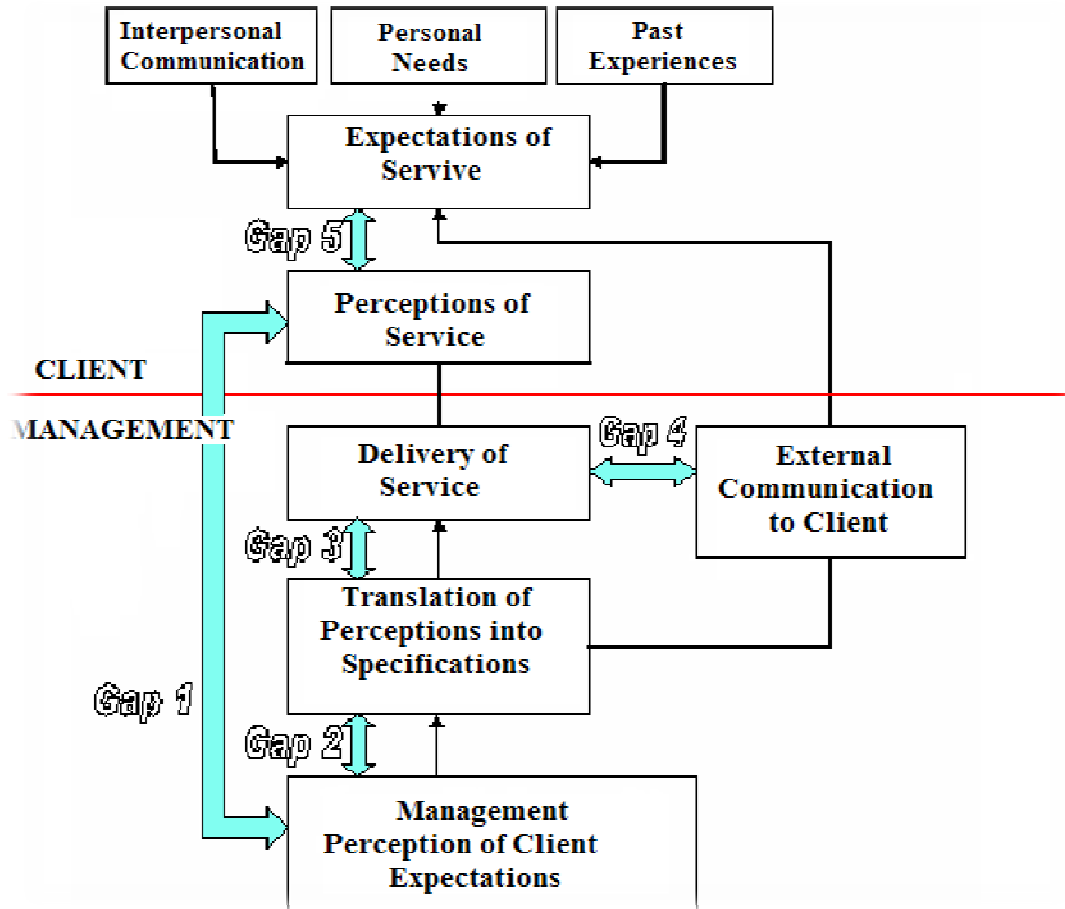


Figure 1.1: A conceptual model of service quality

Source: Parasuraman et. al., 1985

2.8. SERVQUAL

For the purpose of measuring customer satisfaction with respect to different aspects of service quality and to overcome problems which is created as a result of the gap between management and customers, a survey instrument was developed by Parasuraman, Ziethaml and Berry in 1988. The instrument is called SERVQUAL. The basic assumption of the measurement was that customers can evaluate a firm's service quality by

comparing their perceptions with their experience. It is designed to measure service quality as perceived by the customer.

“Based on the information from focus group interviews, Parasuraman et al. (1985) identified basic dimensions that reflect service attributes used by consumers in evaluating the quality of service provided by service businesses.” Parasuraman et al. (1985; 1988) measured the quality of services provided by retail banks, a long-distance telephone company, a securities broker, an appliance repair and maintenance firm, and credit card companies. Based on their study Parasuraman et al (1985) identified ten key determinants of service quality. They are:

1. Reliability
2. Responsiveness
3. Competence
4. Access
5. Courtesy
6. Communication
7. Credibility
8. Security
9. Understanding/ knowing/ the customer
10. Tangibles

In their 1988 work, Parasuraman et al discovered an instrument for measuring consumers' perception of service quality, after that it became known as SERVQUAL. They prepared a quantitative research and the previous ten components were collapsed into five dimensions: -

1. Reliability: is ability to perform the promised service dependably and accurately.
2. Responsiveness: willingness or readiness of employee or professionals to provide service.

3. Assurance: knowledge and competence of service providers and the ability to convey trust and confidence.
4. Empathy: Caring, individualized attention the firm provides to its customers.
5. Tangibles: Physical facilities, equipments and appearance of personnel. Reliability, tangibles and responsiveness remained distinct, but the remaining seven components collapsed into two aggregate dimensions, assurance and empathy (Andersson, T.D.1992).

2.8.1. Criticisms of SERVQUAL

Though, the SERVQUAL model has been the major generic model used to measure and manage service quality across different service settings and various cultural backgrounds, it has been subjected to a number of theoretical and operational criticisms (Buttle, 1996). However Asubonteng et al (1996) conclude that until better but equally simple model emerges SERVQUAL will predominate as a service quality measure.

As identified by Buttle (1996) theoretical and operational criticisms of SERVQUAL are listed below.

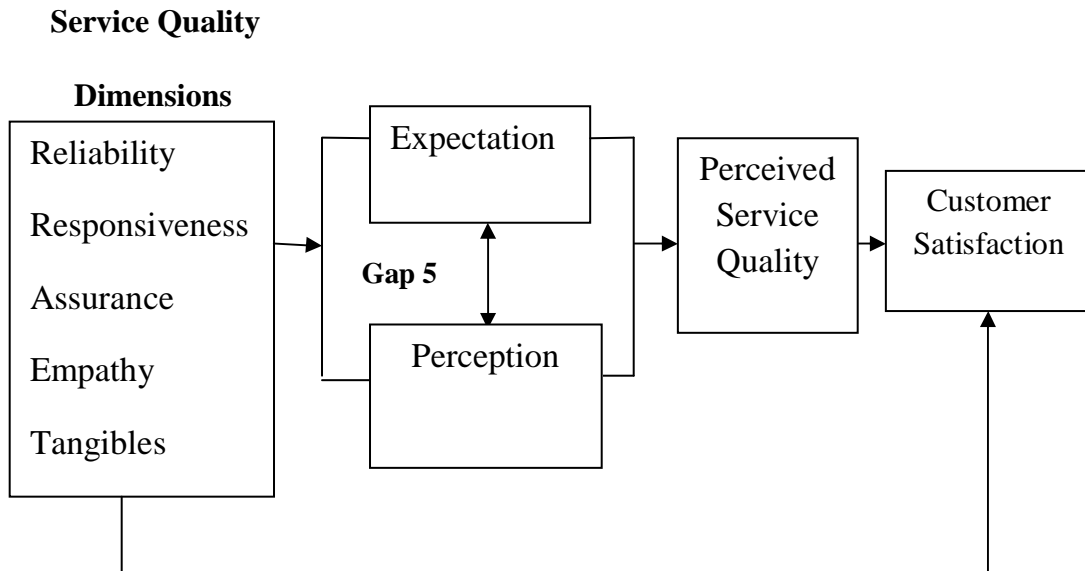
➤ ***Theoretical:***

- ***Paradigmatic objections:*** *SERVQUAL is based on a disconfirmation model rather than an attitudinal paradigm; and SERVQUAL fails to draw on established economic, statistical and psychological theory.*
- ***Gaps model:*** *there is little evidence that customers will assess service quality in terms of P – E gaps.*

- **Process orientation:** *SERVQUAL focuses on the process of service delivery, not the outcomes of the service encounter.*
 - **Dimensionality:** *SERVQUAL's five dimensions are not universals; the number of dimensions comprising SQ is contextualized; items do not always load on to the factors which one would a priori expect; and there is a high degree of inter-correlation between the five RATER dimensions”(Buttle, 1996).*
- **“Operational:**
- **Expectations:** *the term expectation is polysemic; consumers use standards other than expectations to evaluate SQ; and SERVQUAL fails to measure absolute SQ expectations.*
 - **Item composition:** *four or five items cannot capture the variability within each SQ dimension.*
 - **Moments of truth (MOT):** *customers' assessments of SQ may vary from MOT to MOT.*
 - **Polarity:** *the reversed polarity of items in the scale causes respondent error.*
 - **Two administrations:** *two administrations of the instrument cause boredom and confusion.*
 - **Variance extracted:** *the over SERVQUAL score accounts for a disappointing proportion of item variances” (Buttle, 1996).*

2.9. Conceptual Framework

The conceptual framework indicates the crucial process, which is useful to show the direction of the study. The study shows the relationship between the five service quality dimensions (reliability, responsiveness, assurance, empathy and tangible) and customer satisfaction. Also the study focuses on gap 5 which represents the difference between customers' expectation and perceptions which is referred to as the perceived service quality.



The difference between expectations and perceptions is called the gap which is the determinant of customers' perception of service quality.

CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

3.1. Research Methods, Materials and Procedures

3.1.1. Study Area

The area of this study was focus on assessing the quality of service delivery and customer satisfaction in four selected commercial banks in Addis Ababa city. To strengthen the theme of the study, the early established commercial banks in Addis Ababa were considered and the oldest Commercial Bank of Ethiopia which was established in 1963, Awash International Bank which was established in 1994, Bank of Abyssinia which established in 1996 and Wegagen bank which was established in 1997 were selected accordingly.

3.1.2. Research Design

The research has been carried out through the use of cross-sectional survey design. Cross-Sectional design also known as one-shot and it is best suited to studies aimed at finding out the prevalence of a phenomenon, situation, problem, attitude or issue, by taking a cross- section of the population. They are useful in obtaining an overall 'picture' as it stands at the time of the study. They are 'designed to study some phenomenon by taking a cross- section of it at one time. Descriptive research was employed as a main research method of this study and used to describe the quality of service delivery and its effect on customer satisfaction. As described by Suryabrata, (2003) descriptive method is a method

that describes the study systematically, factually and accurately utilizing facts, behaviours and relationship between the phenomenon being studied(As cited by Naik et al; 2010).

3.1.3. Sampling Method and Sample Size

The populations of this study were all customers who received services from the selected four commercial banks in Addis Ababa. The study used convenience sampling methods to select the sample from the available population. The researcher decided to employ convenience sampling method because it is actually impossible to carry on a probability sampling because there is no point in time during which all customers are available due to different reasons and it is not possible to contact everyone who may be sampled. Accordingly, a total of 200 customers have been selected. Equal numbers of customers, namely 50 respondents from each bank were asked to fill the questionnaire. From the distributed 200 questionnaires only 175 questionnaires were collected. That means, the response rate is 87.5%.

3.2. Method of Data Collection, Sources and Research Instruments

3.2.1. Tools of Data Collection

In this study structured questionnaire have been used to collect data. The questionnaire has four parts. The first part of the questionnaire was about the demographic characteristics of respondents. The second section designed to measure the customers' expectation about the bank service delivery system. The third part of the questioner was about customers perceptions and the last part was about

customers' satisfaction. The researcher used 5 point Likert scale to measure the variables:-

- Service quality has been measured by using SERVQUAL items developed by Zeithaml, Berry, and Parasuraman.
- “Customer satisfaction is measured by using a single scale item. The single scale item adapted from Jamal and Naser, 2002; Mittal and Kamakura, 2001 and Cronin and Taylor, 1992” (As cited by Siddiqi; 2010).

3.2.2. Sources of Data

The sources of data are both primary and secondary sources. Primary sources of data were gathered from respondents. Secondary sources of data were from different books, journals, websites and documents related with, service and customer satisfaction.

3.2.3. Description of Variables and Measurements

- **Dependent variable:** customer satisfaction
- **Independent variable:** five dimensions of service quality

3.2.4. Method of Data Analysis & Interpretation

The data collected from respondents through questionnaire have been analyzed by using reliability method, descriptive statistics, Spearman's correlation and Gap analysis. In analyzing the data the researcher used SPSS version 20 software packages. Accordingly, the results of the analysis were interpreted.

CHAPTER FOUR: PRESENTATION, ANALYSIS AND INTERPRETATION

This chapter consists of the presentation, analysis and the interpretation of data gathered through structured questionnaire. The data considered in this chapter is obtained by using SERVQUAL model. Under this section, result of reliability test, the relationship between the five service quality dimensions and customer satisfaction, the service quality gap score of sample banks, comparison between the average gap score of the sample bank, the total gap score and the overall customer satisfaction rating were presented and analyzed respectively.

The questionnaire, demographic statistics, description of attributes and the responses to the questionnaire are attached in the appendices.

Table 1: Number of Respondents in Each Bank

Banks	Frequency	Percent	Cumulative Percent
Awash International Bank	50	28.6	28.6
Bank of Abyssinia	39	22.3	50.9
Commercial Bank of Ethiopia	47	26.9	77.7
Wegagen Bank	39	22.3	100
Total	175	100	

50 questionnaires were distributed for the customers of each bank and the above table 1 indicates the frequency and percentage of the respondents in each bank.

4.1. Reliability Test

As stated by “Hair et al., (2007) reliability indicates the extents to which a variables or set of variables is consistent in what it is intended to measure”(cited by Siddiqi; 2011:20). Reliability analysis used to measure the consistency of a questionnaire. There are different methods of reliability test, for this study Cronbach’s alpha is considered to be suitable. Cronbach’s alpha is the most common measure of reliability. For this study the Alpha coefficient for the overall scale calculated as a reliability indicator is 0.95. The individual Alpha coefficients for the scales were presented on the following table. As described by Andy (2006) the values of Cronbach’s alpha around 0.8 is good. The alpha values in this study are around 0.8 and above therefore it is good.

Table 2: Result of Reliability Test

SERVEQUAL Dimension	Number of Attributes	Cronbach’s Alpha of Perceived Performance	Cronbach’s Alpha of Expectation
Reliability	5	0.827	0.878
Responsiveness	4	0.771	0.850
Assurance	4	0.818	0.867
Empathy	5	0.850	0.911
Tangibles	4	0.769	0.865

Source: SPSS reliability result output

4.2. Hypotheses Test

In order to test the research hypotheses Spearman's Correlation Coefficient was used because it is appropriate method to measure the correlation when the data are measured at ordinal level (Andy;2006). Correlations are the measure of the linear relationship between two variables. A correlation coefficient has a value ranging from -1 to 1. Values that are closer to the absolute value of 1 indicate that there is a strong relationship between the variables being correlated whereas values closer to 0 indicates that there is little or no linear relationship (Fikre et al, 2009:78)

As described by Andy (2006) the correlation coefficient is a commonly used measure of the size of an effect: Values of ± 0.1 represent a small effect, ± 0.3 is a medium effect and ± 0.5 is a large effect. As explained on Fikre et al (2009) "the sign of a correlation describes the type of relationship between the variables being correlated. A positive correlation coefficient indicates that there is a positive linear relationship between the variables. A negative value indicates a negative linear relationship between variables.

Table 3: Relationship between Service Quality Dimensions and Customer Satisfaction

	Reliability	Responsiveness	Assurance	Empathy	Tangibles
Customer satisfaction	.606	.604	.559	.546	.434

Correlation is significant at the 0.01 level (1-tailed).

Source: SPSS Correlation output

Hypotheses # 1

H1o: Reliability does not have positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H1a: Reliability has positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

Reliability involves the consistency and dependability of the service performance. In this research reliability attributes refers the ability of banks to promise to do something in a certain time and performing as promised, the banks capacity of showing sincere interest in solving their customers' problems, the banks' ability to perform the service right the first time. It also refers the banks capacity to carry out their services at the time they promised to do so and their ability of insist on error-free records.

As indicated on table 3 the correlation (r) for reliability is .606 and the p-value is .000 which is less than the significant level .01. This positive correlation coefficient (.606) indicates that there is a large positive correlation between reliability and customer satisfaction in the selected commercial banks in Addis Ababa. From this we conclude that when there is an increase in the reliability of banks' there is an increment in customers' satisfaction. Therefore, the null hypothesis is rejected.

Hypotheses # 2

H2o: Responsiveness does not have positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H2a: Responsiveness has positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

Responsiveness refers the willingness or readiness of employee or professionals to provide service. In general in this research responsiveness includes the willingness and ability of employees of banks in informing the exact time when the service will be delivered to the customers, to give prompt service, to help customers and to answer customers' questions.

As stated on Table 3 the correlation (r) of responsiveness is .604 and p -value is .000, which is less than .01. This implies that there is a large positive relationship between responsiveness and customer satisfaction in the selected four commercial banks in Addis Ababa Ethiopia. This means if the banks increase the responsiveness dimension of the service quality they can also increase their customers' satisfaction. Thus the null hypothesis is rejected. Khalid et al (2011) also found that responsiveness and customer satisfaction has a strong relationship.

Hypotheses # 3

H3o: Assurance does not have positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H3a: Assurance has positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

Assurance refers to the knowledge and competence of service providers and the ability to convey trust and confidence. For the purpose of this research assurance include the behaviour of banks' employees in instilling confidence in the customers' mind, the ability of the banks' in ensuring safety in transaction with customers, courteous of employees for the customers and the knowledge of employees to answer the customers' question.

The above table shows that the correlation (r) of assurance is .559 at .01 significant level. The result indicated that the p-value is .000, which is less than the significant level. This indicted that there is large positive relationship between assurance and customer satisfaction in the selected commercial banks in Addis Ababa. As a result we reject the null hypothesis.

Hypotheses # 4

H4o: Empathy does not have positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H4a: Empathy has positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

Empathy refers the banks' ability in giving individualized attention, the convenience operation hour, the existence of employees that can give individualized attention to the customers in the banks, the banks' capability in having the customers' best interest at heart and its ability in understanding of the customers' specific needs.

As per table 3, the correlation (r) of empathy is .546 and the significant level is .01. The p-value is .000 which is less than the significant level. As a result, null hypothesis is rejected and the conclusion would be that, there is a large positive relationship between

empathy and customer satisfaction. Meaning, the more employees of the bank increase the level of empathy, the more they can satisfy their customers.

Hypotheses # 5

H5o: Tangibles does not have positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

H5a: Tangibles has positive relationship with customer satisfaction in the selected commercial banks in Addis Ababa.

Tangibles include the physical evidence of the service. In this study it consist of the nature of the banks' equipment, the appearance of physical facilities, dressing and neat appearance of employees' and the nature of the materials associated with the service.

As indicated on table 3, the correlation (r) of tangibles is .434 and the p-value is .000 which is less than .01. From this one can understand that there is medium positive relationship between tangibles and customer satisfaction. Therefore, the null hypostasis is rejected. Siddiqi (2011) also found that there is a medium positive relationship between tangibles and customer satisfaction in the retail banking sector.

4.3. Gap Analysis

Parasuraman et al. (1985) defined service quality as “a measure of how well the service level delivered matches customer expectations; delivering quality service means confirming to customer expectations on a consistent basis”. This definition clearly shows that as service quality is what customers’ assess through their expectations and perceptions of a service experience.

The researcher calculates the gap between perceived performance and customer’s expectation by subtracting the mean score of customers’ expectation from the mean score of perceived performance. The frequency of respondents answer for each attributes is presented on appendix I and also the description of attributes is presented on appendix II.

4.3.1. Individual Bank’s Gap Analysis

4.3.1.1. Gap Analysis for Commercial Bank of Ethiopia (CBE)

Table 4: Mean of Perceived Performance, Expectation and Gap Score of Service Reliability of CBE

Attribute	Perceived Performance Score	Expected Score	Gap Score
P Reliability 1-E Reliability 1	3.49	4.43	-0.94
P Reliability 2-E Reliability 2	3.64	4.45	-0.81
P Reliability 3-E Reliability 3	3.40	4.43	-1.03
P Reliability 4-E Reliability 4	3.53	4.38	-0.85
P Reliability 5-E Reliability 5	3.45	4.21	-0.76

According to the above table 4, the difference of mean between P Reliability 1-E Reliability 1 is -0.94. This means the mean score of customers’ expectation about the

CBE's ability to promise to do something in a certain time and their ability to do as promised is more than the mean of perceived performance score. From this one can understand that CBE was not keeping the promise as expected by customers.

As indicated in the above table 4, the difference of mean between P Reliability 2 and E Reliability 2 is -0.81. This implies that, there is -0.81 gap between mean of customers expectation regarding the CBE's capacity of showing sincere interest to solve customers' problems which exceeds the mean of perceived performance. This proves that employees were not always willing to solve the problem of customers.

As it is tried to be depicted in the above table 4, the mean of P Reliability 3 and E Reliability 3 has a gap score of -1.03 which means there is -1.03 gap between customers expectation about the ability of CBE to perform the service right the first time and perceived performance. From this one can conclude as the ability of CBE in performing the service well right the first time was not matching the expectation of the customers.

Table 4 above also shows the difference between the mean score of customers' expectation and perceived performance concerning the ability of CBE in providing service at the time they promised to do so and its dependency on error free records. As per the respondents' response, there is -0.85 gap between their expectation and perceived performance regarding the ability of CBE in providing its service at the time it promised to do so. This implies that, CBE does not provide the service on the time. In addition to this, the perceived performance of CBE's insistence on error free records is less by 0.76 from customer's expectation.

Table 5: Mean of Perceived Performance, Expectation and Gap Score of Service Responsiveness of CBE

Attributes	Perceived Performance Score	Expected Score	Gap Score
P Responsiveness 1-E Responsiveness 1	3.00	4.04	-1.04
P Responsiveness 2-E Responsiveness 2	3.19	4.45	-1.26
P Responsiveness 3- E Responsiveness 3	3.57	4.43	-0.86
P Responsiveness 4- E Responsiveness 4	3.43	4.32	-0.89

The above table 5 depicts the information about the gap between P Responsiveness 1-E Responsiveness 1. Accordingly, the mean of customers' expectation about the employee' willingness to tell the time when they provide service for the customers is greater than perceived performance by 1.04. This shows that the customers are expecting more regarding the employees' willingness to inform the time when customers get service.

As indicated in the table 5 above, there is a gap of -1.26 between the score of mean of P Responsiveness 2 and E Responsiveness 2. This means the customers' expectation about the employees' ability to provide quick service for their customers is greater than perceived performance which implies that employees' of CBE were not providing prompt service to their customers.

As it can be observed from the table 5 above, the gap between customers' expectation and perceived performance (P Responsiveness 3- E Responsiveness 3) concerning the

willingness of employees in helping customers is -0.86. This result indicated that the employees of the bank should do more to be willing full to help the customers.

P Responsiveness 4– E Responsiveness 4, as presented in table 5 above, indicated as there is difference between mean of expectation and perceived performance. As shown in the table, customers’ expectation regarding the employees’ willingness to respond for customers’ questions is greater than the perceived performance by 0.89; therefore the customers are expecting more from the employees.

Table 6: Mean of Perceived Performance, Expectation and Gap Score on Service Assurance of CBE

Attributes	Perceived Performance Score	Expected Score	Gap Score
P Assurance 1- E Assurance 1	3.51	4.38	-0.87
P Assurance 2- E Assurance 2	4.15	4.53	-0.38
P Assurance 3-E Assurance 3	3.66	4.45	-0.79
P Assurance 4- E Assurance 4	3.49	4.53	-1.04

Table 6 showed the difference of the mean score between perceived performance and customers’ expectation on employees ability in installing confidence in the customers which is (-0.87), the safety of the bank transaction (-0.38), the politeness of employees (-0.79) and the knowledge of employees to answer the customers questions (-1.04). The entire gap scores are all negative; which means, the mean score of perceived performance is less than the expectation which can approves that customers are expecting more on the assurance of the bank.

Table 7: Mean of Perceived Performance, Expectation and Gap Score on Empathy of CBE

Attributes	Perceived Performance Score	Expected Score	Gap Score
P Empathy 1- E Empathy 1	3.26	4.02	-0.76
P Empathy 2- E Empathy 2	4.28	4.40	-0.12
P Empathy 3- E Empathy 3	3.28	4.04	-0.76
P Empathy 4- E Empathy 4	3.30	4.04	-0.74
P Empathy 5- E Empathy 5	3.32	4.04	-0.72

As illustrated in table 7, the mean of customers' expectation is greater than the perceived performance score concerning willingness of CBE in giving individualized attention to customers P Empathy 1-E Empathy 1 by a result of -0.76 which evidenced as the bank is not giving enough individualized attention for its customers.

The gap result of empathy attributes, P Empathy2- E Empathy2 represents is -0.12 which is somewhat a small difference between actual performance and expectation of customer related with CBE's operating hours.

In the above table 7, the gap result of P Empathy3 –E Empathy3 which is the difference of mean of expectation regarding to the CBE's employees' ability in giving personal attention and perceived performance is -0.76 .

With regarding to CBE's employees understanding of the customers' best interest at heart, P Empathy4 – E Empaty4 the gap result constitutes -0.74 . This shows the mean score of expectation is greater than perceived performance. Therefore, the result depicts,

as there is problem with the employees of the bank in understanding the customers' interest at heart.

The empathy attributes, P Empathy5- E Empathy5, -0.72 indicating that the customer expectation is greater than the actual performance related with the employees understanding of the specific needs of customers which implies as more is expected from the employees of the bank to understand the specific needs of customers.

Table 8: Mean of Perceived Performance, Expectation and Gap Score on Tangibles of CBE

Attributes	Perceived Performance Score	Expected Score	Gap Score
P Tangibles 1- E Tangibles 1	3.15	4.21	-1.06
P Tangibles 2- E Tangibles 2	3.17	4.11	-0.94
P Tangibles 3- E Tangibles 3	4.30	4.49	-0.19
P Tangibles 4- E Tangibles 4	2.77	4.23	-1.46

As it is seen from the table 8 above, the gap score for P Tangibles 1-E Tangibles 1 is -1.06 which implies that the perceived performance about the nature of the bank equipments is less than the expectation of customers. The customers expect more from the bank regarding its equipment.

The gap result of P Tangibility 2- E Tangibility 2 as can be seen from the above table 8 is -0.94 which indicated that the mean score of customers' expectation is exceeded the mean perceived performance score, with regard to attractiveness physical facility of the bank. This means, the equipments were not visually appealing for the customers.

The mean difference of (-0.19) indicated in P Tangibility 3-E Tangibility 3 illustrates the score of mean of expectation were exceeded the score of mean of perceived performance scores of the appearance and dressing of the staffs.

P Tangibility 4- E Tangibility 4 describes the difference of the score of mean of customers' expectation and perceived performance about the clearness and attractiveness of the bank's materials which is-1.16. As illustrated in the table 8 above, the mean of expectation is more than the mean of perceived performance. This implies that materials' of the bank were not clear and understandable.

4.3.1.2. Gap Analysis for Awash International Bank (AIB)

Table 9: Mean of Perceived Performance, Expectation and Gap Score of Service Reliability of AIB

Attributes	Perceived performance score	Expected score	Gap score
P Reliability 1- E Reliability 1	3.56	4.38	-0.82
P Reliability 2- E Reliability 2	3.92	4.62	-0.7
P Reliability 3- E Reliability 3	3.82	4.44	-0.62
P Reliability 4 – E Reliability 4	3.58	4.38	-0.8
P Reliability 5- E Reliability 5	3.40	4.24	-0.84

The gap scores -0.82,-0.7,-0.62,-0.8 and -0.84 indicate that the difference of mean scores between customers' expectation and perceived performance of the ability of AIB to promise to do something in a certain time and its ability to do as promised, to show sincere interest in solving its customers' problems, to perform the service right the first time, to provide its service at the time they promised to do so and the bank's dependency

on error free records respectively. All of the gap scores are negative. This means that, the mean of perceived performance regarding the above listed attributes is less than customers' expectation. From this, we can conclude that AIB was not reliable as expected by customers.

Table 10: Mean of Perceived Performance, Expectation and Gap Score of Service Responsiveness of AIB

Attributes	Perceived performance score	Expected score	Gap score
P Responsiveness 1- E Responsiveness 1	3.48	4.06	-0.58
P Responsiveness 2- E Responsiveness 2	4.06	4.60	-0.54
P Responsiveness 3- E Responsiveness 3	4.30	4.54	-0.24
P Responsiveness 4- E Responsiveness 4	4.26	4.52	-0.26

As indicted in the above table 10, the gap between P Responsiveness 1-E Responsiveness 1 is -0.58. This means that, the score of customers' expectation about the employees' ability to tell the time when they provide service for the customer is greater than the perceived performance by 0.58. From this we conclude that employees' of AIB have problem in informing the time when they provide service.

As demonstrated in table 10, there is a gap of -0.54 between the score of mean of P Responsiveness 2 and E Responsiveness 2, i.e. the customers' expectation about the employees' ability of giving quick service for their customers is greater than perceived performance. From this we conclude that employees of AIB were not providing prompt service as expected by customers.

As it can be observed from table 10, the gap between customers' expectation and perceived performance (P Responsiveness 3 - E Responsiveness 3) in relation to the willingness of employees in helping customers is -0.24. This implies that customers expect more from the employees.

The gap score of -0.26 in P Responsiveness 4-E Responsiveness 4, which indicated the difference between the mean score of the customers' expectation and perceived performance of the employees' willingness to respond for the customers' questions. As shown in the table 10 above is that the customers' expectation is greater than perceived performance by -0.26.

Table 11: Mean of Perceived Performance, Expectation and Gap Score of Service Assurance of AIB

Attributes	Perceived performance score	Expected Score	Gap Score
P Assurance 1- E Assurance 1	4.04	4.60	-0.56
P Assurance 2-E Assurance 2	4.24	4.50	-0.26
P Assurance 3-E Assurance 3	4.18	4.44	-0.26
P Assurance 4- E Assurance 4	3.90	4.64	-0.74

The difference of mean -0.56, as indicated in table 11 above (P Assurance1 - E Assurance1) illustrated the score of mean of customers' expectation which exceeded the score of mean of perceived performance with reference to "the ability of employees' in installing confidence in the customers". This indicates that customers were expecting more from the employees regarding their ability in installing confidence in the customers.

In table 11 above, P Assurance2 - E Assurance2 which is about customers' expectation and actual performance obtained and the safety of the transaction of AIB was illustrated by the mean difference of -0.26. This implies that the customers were expecting more for the safety of the bank transaction process.

The mean differences indicated for P Assurance 3 - E Assurance 3 -0.26 represents the mean of expectation is exceeded the mean of perceived performance scores with regard to the politeness of employees and perceived performance. Therefore the customers were expecting more than the realized politeness of the employees.

The assurance attribute, P Assurance 5 - E Assurance 5 is represented by the gap score of -0.74 which approved as the actual performance is less than the expectation of customers regarding to the knowledge of employees to answer the customers' question. From this one can conclude that employees not have enough knowledge as to answer customers' question.

Table 12: Mean of Perceived Performance, Expectation and Gap Score of Service Empathy of AIB

Attributes	Perceived performance score	Expected score	Gap score
P Empathy 1- E Empathy 1	3.76	4.26	-0.5
P Empathy 2- E Empathy 2	4.30	4.54	-0.24
P Empathy 3- E Empathy 3	3.76	4.32	-0.56
P Empathy 4- E Empathy 4	4.02	4.44	-0.42
P Empathy 5- E Empathy 5	4.04	4.44	-0.4

As illustrated in the above table 12, the mean of customers' expectation is greater than the perceived performance score recorded as the bank's willingness in giving individualized attention to customers P Empathy1-E Empathy1 which is -0.5 , this shows that customers need more improvements regarding bank's willingness in giving individualized attention to customers.

The empathy attribute, P Empathy2- E Empathy2 was represented by -0.24 in the table 12 above.

In the above table 12, P Empathy 3 –E Empathy 3, the difference of mean of expectation regarding to the bank's employees ability in giving personal attention and perceived performance was indicated by -0.56 . From this we can understand that customers were expecting more from the employees regarding their ability in giving personal attention to the customers.

With regard to "bank understanding of the customers' best interest at heart", P Empathy 4–E Empathy 4, the gap score showed the result of -0.42 .

The empathy attribute, P Empathy 5- E Empathy 5, -0.4 indicates as the customer expectation is greater than the actual performance related with the employees understanding of the specific needs of customers.

Table 13: Mean of Perceived Performance, Expectation and Gap Score of Service Tangibles of AIB

Attributes	Perceived performance score	Expected score	Gap score
P Tangibles 1- E Tangibles 1	2.86	4.30	-1.44
P Tangibles 2- E Tangibles 2	2.86	4.28	-1.42
P Tangibles 3-E Tangibles 3	4.16	4.50	-0.34
P Tangibles 4- E Tangibles 4	3.00	4.32	-1.32

It is seen from the table 13 above that the gap score for P Tangibles 1-E Tangibles 1 is - 1.44 that elucidated as the perceived performance about the nature of the AIB’s equipments is less than the expectation of customers that in turn shows that equipments of AIB are not attractive as expected by customers.

P Tangibility2- E Tangibility2 reflects the score of mean difference that is -1.42, which indicates that the mean score of customers’ expectation is exceeded the mean perceived performance score, with regard to attractiveness of the physical facility of AIB. This means the bank physical facilities were not much visually appealing.

The difference of mean (-0.34) indicated in P Tangibility 3-E Tangibility 3 illustrate the mean expectation score exceeds the mean perceived performance score regarding to staff dress and appearance.

P Tangibility 4- E Tangibility 4 describes a mean difference of -1.32 which showed the gap between customers’ expectation and perceived performance about the clearness and attractiveness of materials in AIB. As illustrated in the table 13, the mean of expectation

is more than the mean of perceived performance that shows the materials in AIB were not clear and understandable as expected by customers.

4.3.1.3. Gap Analysis for Bank of Abyssinia (BOA)

Table 14: Mean of Perceived Performance, Expectation and Gap Score of Service

Reliability of BOA

Attributes	Perceived performance score	Expected score	Gap score
P Reliability 1- E Reliability 1	3.38	4.18	-0.8
P Reliability 2- E Reliability 2	3.33	4.41	-1.08
P Reliability 3- E Reliability 3	3.62	4.46	-0.84
P Reliability 4- E Reliability 4	3.38	4.18	-0.8
P Reliability 5- E Reliability 5	3.69	4.49	-0.8

According to the above table 14, the difference of mean between P Reliability 1-E Reliability 1 is -0.8. This means customers' expectation score about the bank's ability to promise to do something in a certain time and their ability to do as promised is more than perceived performance score. From this one can understand that the BOA has problem in providing the promised service as per their promise.

As indicated on the above table 14, the difference of score of mean between P Reliability 2 and E Reliability 2 is -1.08. This implies that there is **-1.08** gap between customers expectation regarding to the bank's capacity of showing sincere interest in solving their customers' problems is exceeded the perceived performance. This proves that BOA had problem in giving sincere interest to solve customers' problem.

The table shows that the mean of P Reliability 3 and E Reliability 3 has a gap score of -**0.84**. This means there is -0.84 gap between customers expectation about the BOA's ability to perform the service right the first time and perceived performance. From it can be concluded that the bank's ability to perform the service right the first time is not matched customers' expectation.

The table also shows the difference between customers' expectation and perceived performance concerning the BOA's ability in providing their service at the time they promised to do so and the bank's dependency on error free records. As per the respondents response there is **-0.8** gap between their expectation and perceived performance regarding to the bank's ability in providing their service at the time they promised to do so. The gap shows that the customers are expecting more and they need improvement on the ability of the bank in providing their service at the time they promised to do so. In addition to this the perceived performance of bank's insistence on error free records is less by **0.8** from customer's expectation. From this one can understand that customers need improvement on the record of the bank, i.e. they expect more error free records.

Table 15 Mean of Perceived Performance, Expectation and Gap Score of Service Responsiveness of BOA

Attributes	Perceived performance score	Expected score	Gap score
P Responsiveness 1-E Responsiveness 1	2.69	3.90	-1.21
P Responsiveness 2- E Responsiveness 2	3.85	4.49	-0.64
P Responsiveness 3- E Responsiveness 3	3.92	4.49	-0.57
P Responsiveness 4- E Responsiveness 4	3.92	4.46	-0.54

The above table shows the gap between P Responsiveness 1-E Responsiveness 1. The result indicated that the mean of customers' expectation about the employees' ability to tell the time when they provide service for the customer is greater than the perceived performance by 1.21. This implies more improvement is expected by customers in the employees' ability to tell the time when they provide service for the customers.

As indicated on the table there is a gap of -0.64 between the mean score of P Responsiveness2 -E Responsiveness2. This means the customers' expectation about the employees' ability of giving quick service for their customers is greater than perceived performance. Improvement is needed regarding the employees ability of giving quick service to their customers.

The responsiveness attributes, P Responsiveness3- E Responsiveness3, -0.57 indicating that the customer expectation is greater than the actual performance concerning the willingness of employees in helping customers. This result indicated that customers are expecting more on the willingness of the employees.

P Responsiveness₄ – E Responsiveness₄ indicates a mean difference between expectation and perceived performance. As shown in the table customers’ expectation regarding to the employees willingness to respond for the customers questions is greater than the perceived performance by 0.54 which shows that employees were not willing as expected by customers.

Table 16 Mean of Perceived Performance, Expectation and Gap Score of Service Assurance of BOA

Attributes	Perceived performance score	Expected score	Gap score
P Assurance 1- E Assurance 1	3.87	4.38	-0.51
P Assurance 2- E Assurance 2	4.21	4.51	-0.3
P Assurance 3- E Assurance 3	4.03	4.33	-0.3
P Assurance 4- E Assurance 4	3.82	4.59	-0.77

The mean difference -0.51 indicated in P Assurance₁ - E Assurance₁ illustrate the mean expectation score is exceeds the mean perceived performance scores with reference to “the ability of employees’ in installing confidence in customers”. This indicates that employees’ ability in installing confidence is not enough for customers.

In the above table P Assurance₂ - E Assurance₂ shows the gap score of -0.3. It indicates that the expectation and actual performance with reference to the safety of the bank’s transactions.

P Assurance₃ - E Assurance₃ -0.3 represents the gap score of the difference between expectation and perception with regard to the politeness of employees. It implies that the

mean gap score of customers' expectation is exceeds the mean score of perceived performance.

The assurance attributes, P Assurance4 - E Assurance4 represents -0.77. It proves that the actual performance is less than the expectation of customer regarding to the knowledge of employees to answer the customers' question. From this one can understand employees' of BOA did not have enough knowledge to answer customers' question.

Table 17 Mean of Perceived Performance, Expectation and Gap Score of Service Empathy of BOA

Attributes	Perceived performance score	Expected score	Gap score
P Empathy 1-E Empathy 1	3.44	3.85	-0.41
P Empathy 2- E Empathy 2	4.08	4.23	-0.15
P Empathy 3- E Empathy 3	3.44	3.85	-0.41
P Empathy 4- E Empathy 4	3.33	4.03	-0.7
P Empathy 5- E Empathy 5	3.33	4.03	-0.7

As illustrated in the above table the mean of customers' expectation is greater than the perceived performance score concerning to the BOA's willingness in giving individualized attention to customers P Empathy 1-E Empathy 1. The gap score is -0.41, this is evidence that customers are expecting more on the bank's willingness in giving individualized attention to the customers.

The empathy attribute, P Empathy 2- E Empathy 2 represents -0.15 the gap score of the bank's operating hours.

In the above table -0.41 P Empathy 3 –E Empathy 3 indicates the mean difference of expectation regarding to the bank’s employees ability in giving personal attention and perceived performance. From this we can understand that customers need more improvement because perceived performance is less than expectation.

The gap score (-0.7) which indicated on P Empathy4 – E Empathy 4 indicates that the mean score of expectation is greater than perceived performance score regarding to the bank’s ability in understanding or having customers’ best interest at heart. The result shows that customers expect more from the bank regarding the ability in understanding or having customers’ best interest at heart.

The empathy attributes, P Empathy5- E Empathy5, -0.7 indicates that the customer expectation is greater than the actual performance related with the employees understanding of the specific needs of customers. Therefore the customers expect more from the employees of the bank in understanding their specific needs.

Table 18 Mean of Perceived Performance, Expectation and Gap Score of Service Tangibles of BOA

Attributes	Perceived performance score	Expected score	Gap score
P Tangibles 1-E Tangibles 1	2.72	4.26	-1.54
P Tangibles 2- E Tangibles 2	2.72	4.23	-1.51
P Tangibles 3-E Tangibles 3	4.10	4.36	-0.26
P Tangibles 4-E Tangibles 4	2.67	4.33	-1.66

Table 18 indicates the gap score of P Tangibles 1-E Tangibles 1 is -1.54 it indicated that the mean score of customers is greater than the perceived performance regarding to the

nature of the bank's equipment. The mean difference indicated on P Tangibles 2-E Tangibles 2(-1.51) represents the mean of perceived performance score is less than the mean of customer's expectation with regard to attractiveness of the bank's physical facility.

The table also shows the difference between the mean score of (-0.26) customer's expectation and perceived performance concerning to BOA's staffs dressing and neat appearance. In addition the table also shows the difference between the mean score of perceived performance and expectation of BOA's(-1.66) regarding to the cleanness and attractiveness of BOA's materials associated with the service such as pamphlets or statements. These imply customers are expecting more on the cleanness and attractiveness of the tangible materials of the bank.

4.3.1.4. Gap Analysis for Wegagen Bank

Table 19 Mean of Perceived Performance, Expectation and Gap Score of Service Reliability of Wegagen Bank

Attributes	Perceived performance score	Expected score	Gap score
P Reliability 1- E Reliability 1	3.28	3.97	-0.69
P Reliability 2- E Reliability 2	3.72	4.18	-0.46
P Reliability 3- E Reliability 3	3.62	4.08	-0.46
P Reliability 4-E Reliability 4	3.33	4.00	-0.67
P Reliability 5- E Reliability 5	3.46	3.92	-0.46

As indicated on the above table the mean difference between P Reliability 1-E Reliability 1 is -0.69. These customers' expectation mean scores about the bank's ability

to promise to do something in a certain time and their ability to do as promised is more than perceived performance score. From this one can understand that the Wegagen Bank's customers are seeking improvements on the bank's ability to provide the promised service as they promised.

The mean difference between P Reliability 2 and E Reliability 2 is -0.46. This implies that there is -0.46 gap between customers' expectation regarding to the bank's capacity of showing sincere interest in solving its customers' problems is exceeds the perceived performance. This proves that customers are expecting in the approach of the employees to solve their problem.

The table shows that the mean of P Reliability 3 and E Reliability 3 has a gap score of -0.46. This means there is -0.46 gap between customers expectation about the Wegagen Bank's ability to perform the service right the first time and perceived performance. From this we can conclude that the customers expecting more on the bank's ability of performing the service well right the first time.

The table also shows the difference between customer's expectation and perceived performance concerning Wegagen Bank's ability in providing its service at the time it promised to do so and the bank's dependency on error free records. As per the respondents' response there is -0.67 gap between their expectation and perceived performance regarding the bank's ability in providing its service at the time it promised to do so. In addition to this the perceived performance of bank's insistence on error free records is less by 0.46 from customer's expectation.

Table 20 Mean of Perceived Performance, Expectation and Gap Score of Services Responsiveness of Wegagen Bank

Attributes	Perceived performance score	Expected score	Gap score
P Responsiveness 1- E Responsiveness 1	3.08	3.97	-0.89
P Responsiveness 2- E Responsiveness 2	3.51	4.18	-0.67
P Responsiveness 3-E Responsiveness 3	3.64	4.18	-0.54
P Responsiveness 4-E Responsiveness 4	3.67	4.18	-0.51

The above table shows the gap between P Responsiveness 1-E Responsiveness 1. The result indicates that the mean of customers' expectation about the employees' willingness to tell the time when they provide service for the customer is greater than the perceived performance by 0.89. This implies that customers are expecting more regarding employees' willingness to tell the time when they provide service for the customers.

As indicated on the table there is a gap of -0.67 between the mean score of P Responsiveness 2 and E Responsiveness 2. This means the customers' expectation about the employees' ability of giving quick service for their customers is greater than perceived performance.

As it can be observed from the table the gap between customers expectation and perceived performance (P Responsiveness3- E Responsiveness3) concerning to the willingness of employees in helping customers is -0.54. This result indicates that customers were expecting more regarding the willingness of employees in helping them.

P Responsiveness4 – E Responsiveness4 indicates a mean difference between expectation and perceived performance. As shown in the table customers' expectation regarding to

the employees willingness to respond for the customers questions is greater than the perceived performance by 0.51. This shows that there exists a room or improvement regarding employees' willingness to respond customers' question.

Table 21 Mean of Perceived Performance, Expectation and Gap Score of Service Assurance of Wegagen Bank

Attributes	Perceived performance score	Expected score	Gap score
P Assurance 1- E Assurance 1	3.44	4.05	-0.61
P Assurance 2-E Assurance 2	3.82	4.23	-0.41
P Assurance 3-E Assurance 3	3.54	4.05	-0.51
P Assurance 4-E Assurance 4	3.77	4.36	-0.59

The mean difference -0.61 indicated in P Assurance1 - E Assurance1 illustrate the mean expectation score exceeds the mean perceived performance scores with reference to “the ability of employees’ in installing confidence in customers”. This indicates that customers are expecting more from the employees’ ability in installing confidence in customers.

In table 21 P Assurance2 - E Assurance2 illustrates the mean difference of -0.41 with customers’ expectation and actual performance obtained with reference to the safety of the bank’s transactions. This implies that the customers are expecting more from the safety of the bank’s transactional process.

The mean differences indicated in P Assurance3 - E Assurance3 -0.51 represents the mean of expectation exceeds the mean of perceived performance scores with regard to

the politeness of employees and perceived performance. As per this finding the customers are expecting more politeness from the employees' of the bank.

The assurance attribute, P Assurance4 - E Assurance4 represents -0.59 it proves that the actual performance is less than the expectation of customer regarding to the knowledge of employees to answer the customers' question which indicates that the customers are expecting more.

Table 22 Mean of Perceived Performance, Expectation and Gap Score of Service Empathy of Wegagen Bank

Attributes	Perceived performance score	Expected score	Gap score
P Empathy 1-E Empathy 1	3.51	3.82	-0.31
P Empathy-E Empathy 2	3.31	3.90	-0.59
P Empathy-E Empathy 3	3.49	3.82	-0.33
P Empathy-E Empathy 4	3.41	3.87	-0.46
P Empathy-E Empathy 5	3.41	3.87	-0.46

The gap scores P Empathy 1- E Empathy 1(-0.31), P Empathy 2- E Empathy 2 (-0.59), P Empathy 3-E Empathy 3(-0.33), P Empathy 4-E Empathy 4(-0.46) and P Empathy 5-E Empathy 5 indicates the mean difference between the mean score of perceived performance and the mean score of expectation regarding to the willingness of Wegagen Bank's in giving individualized attention to customers, the convenience of the bank's operating hours, the bank's employees ability in understanding the customers best interest at heart and the employees understanding of the specific needs of customers respectively. As illustrated in the above table all the mean of customers' expectation for the elements

of empathy is greater than the perceived performance score. From this one can understand that the customers are expecting improvements regarding the empathy of Wegagen employees of the bank.

Table 23 Mean of Perceived Performance, Expectation and Gap Score of Service Tangibles of Wegagen Bank

Attributes	Perceived performance score	Expected score	Gap score
P Tangibles 1-E Tangibles 1	2.72	3.87	-1.15
P Tangibles 2- E Tangibles 2	2.77	3.87	-1.1
P Tangibles 3-E Tangibles 3	3.41	3.97	-0.56
P Tangibles 4-E Tangibles 4	2.87	4.05	-1.18

It is seen from the table that the gap score for P Tangibles1-E Tangibles1 is -1.05 it implies that the perceived performance about the nature of bank's equipments is less than the expectation of customers. We can conclude that customers are expecting more regarding the nature of the equipments of banks.

P Tangibility2- E Tangibility2 reflects a mean difference of -1 which indicates that the mean score of customers' expectation is exceeds the mean perceived performance score, with regard to attractiveness of the bank's physical facility. It implies that customers are expecting more regarding the attractiveness of the bank's physical facilities. This means the bank physical facilities are not much visually appealing.

The mean difference (-0.56) indicated in P Tangibility3-E Tangibility3 illustrate the mean expectation score exceeds the mean perceived performance score regarding to staffs dress and neat appearance.

P Tangibility₄- E Tangibility₄ describes a mean difference of -0.77 which shows the gap between customers' expectation and perceived performance about the clearness and attractiveness of bank's materials. As illustrated on the table the mean of expectation is more than the mean of perceived performance. This implies that customers are expecting more on the appearance of materials.

4.3.2. Total Gap Analysis

This part shows the difference between mean score of perceived performance and customers' expectation and the average gap scores of all attributes in the selected banks. In general, the following gaps were found in the selected four commercial banks.

Table 24: Mean of Perceived Performance, Expectation and Gap Score of Service Reliability

Attributes	Perceived Performance Score	Expected Score	Gap Score
P Reliability 1 – E Reliability 1	3.44	4.26	-0.82
P Reliability 2 – E Reliability 2	3.67	4.43	-0.76
P Reliability 3 – E Reliability 3	3.62	4.36	-0.74
P Reliability 4 – E Reliability 4	3.47	4.25	-0.78
P Reliability 5 – E Reliability 5	3.49	4.22	-0.73
Average Gap Score			-0.7660

According to the information in the above table 24, the mean difference between P Reliability 1-E Reliability 1 is -0.82. This means customers' expectation score about the banks' ability to promise to do something in a certain time and their ability to do as

promised is more than perceived performance score. From this one can understand that the banks have a problem in providing the promised service as they promised.

As depicted on the above table 24, the mean difference between P Reliability 2 and E Reliability 2 is -0.76. This implies that there is -0.76 gap between customers expectation regarding to the banks' capacity of showing sincere interest in solving their customers' problems is exceeded the perceived performance. This proves that customers are expecting more from the employees to solve their problem or they expect more from employees.

The table 24 shows that the mean of P Reliability 3 and E Reliability 3 has a gap score of -0.74. This means there is -0.74 gaps between customers' expectation about the ability of the banks to perform the service right the first time and perceived performance. From this we can conclude that the banks had problem in performing the service right the first time and customers are seeking more improvement.

The table also shows the difference between customers' expectation and perceived performance concerning the ability of banks in providing their service at the time they promised to do so and the banks' dependency on error free records. As per the respondents response there is -0.78 gap between their expectation and perceived performance regarding the banks' ability in providing their service at the time they promised to do so. In addition to this the perceived performance of banks' insistence on error free records is less by 0.73 from customer's expectation. From this one can understand that customers are seeking more improvement in the record of the banks so as to become more satisfied.

Table 25 Mean of Perceived Performance, Expectation and Gap Score of Service Responsiveness

Attributes	Perceived Performance Score	Expected Score	Gap Score
P Responsiveness 1 – E Responsiveness 1	3.09	4.00	-0.91
P Responsiveness 2 – E Responsiveness 2	3.66	4.44	-0.78
P Responsiveness 3 – E Responsiveness 3	3.87	4.42	-0.55
P Responsiveness 4 – E Responsiveness 4	3.83	4.38	-0.55
Average Gap Score			-0.6975

The above table shows the gap between P Responsiveness 1-E Responsiveness 1. The result indicated that the mean of customers' expectation about the employees' willingness to tell the time when they provide service for the customers is greater than the perceived performance by 0.91. This implies that employees are not telling the exact time when they perform the service to their customers as expected by customers.

As indicated on the table there is a gap of -0.78 between the mean score of P Responsiveness2 and E Responsiveness2. This means the customers' expectation about the employees' ability of giving quick service for their customers is greater than perceived performance. As it can be seen from the above information employees of the banks are not providing prompt service as expected by customers.

As it can be observed from the table the gap between customers expectation and perceived performance (P Responsiveness3- E Responsiveness3) concerning to the willingness of employees in helping customers is -0.55. This result indicated that employees are not always willing to help customers.

P Responsiveness 4 – E Responsiveness 4 indicates a mean difference between expectation and perceived performance. As shown in the table customers’ expectation regarding to the employees willingness to respond for the customers questions is greater than the perceived performance which shows that the customers are expecting more regarding the willingness of the employees to respond the question of the customers than the realized.

Table 26 Mean of Perceived Performance, Expectation and Gap Score of service Assurance

Attributes	Perceived Performance Score	Expected Score	Gap Score
P Assurance 1 – E Assurance 1	3.73	4.37	-0.64
P Assurance 2 – E Assurance 2	4.11	4.45	-0.34
P Assurance 3 – E Assurance 3	3.86	4.33	-0.47
P Assurance 4 – E Assurance 4	3.74	4.54	-0.80
Average Gap Score			-0.5625

The mean difference -0.64 indicated in P Assurance1 - E Assurance1 illustrate the mean expectation score is exceeded the mean perceived performance scores with reference to “the ability of employees’ in instilling confidence in customers”. This indicated that customers are expecting more from the employees’ ability in installing confidence in customers.

In table 26 P Assurance 2 - E Assurance 2 illustrates the mean difference of -0.34 with customers’ expectation and actual performance obtained with reference to the safety of

the banks' transactions. This implies that the customers are expecting more from the safety of the banks transactional process.

The mean differences indicated in P Assurance 3 - E Assurance 3 -0.47 represents the mean of expectation is exceeded the mean of perceived performance scores with regard to the politeness of employees and perceived performance. As per this finding the customers are expecting more regarding the politeness of the employees.

The assurance attribute, P Assurance 5 - E Assurance 5 represents -0.80 it proves that the actual performance is less than the expectation of customer regarding to the knowledge of employees to answer the customers' question.

Table 27 Mean of Perceived Performance, Expectation and Gap Score of Empathy

Attributes	Perceived Performance Score	Expected Score	Gap Score
P Empathy 1 – E Empathy 1	3.50	4.01	-0.51
P Empathy 2 – E Empathy 2	4.02	4.29	-0.27
P Empathy 3 – E Empathy 3	3.50	4.03	-0.53
P Empathy 4 – E Empathy 4	3.54	4.11	-0.57
P Empathy 5 – E Empathy 5	3.55	4.11	-0.56
Average Gap Score			-0.488

As illustrated in the above table the mean of customers expectation is greater than the perceived performance score concerning to the banks' ability in giving individualized attention to customers P Empathy1-E Empathy1. The gap score is -0.51 , this is evidence

that customers are seeking more on the banks' ability in giving individualized attention to the customers.

The empathy attribute, $P \text{ Empathy}_2 - E \text{ Empathy}_2$ represents -0.27 it implies that the actual performance is less than the expectation of customer related with banks' operating hours.

In the above table $-0.53 P \text{ Empathy}_3 - E \text{ Empathy}_3$ indicates the mean difference of expectation regarding to the banks' employees ability in giving personal attention and perceived performance. From this we can understand that customers are expecting more improvements because perceived performance is less than expectation.

With regarding to "the banks' understanding the customers' best interest at heart", $P \text{ Empathy}_4 - E \text{ Empathy}_4$ constitutes -0.57 . This shows the mean score of expectation is greater than perceived performance. Therefore customers are seeking more improvements because the banks are not having the customers' best interest at heart.

The empathy attributes, $P \text{ Empathy}_5 - E \text{ Empathy}_5$ depicts -0.56 indicating that the customer expectation is greater than the actual performance related with the employees understanding of the specific needs of customers. This means customers are expecting more from the employees regarding their understanding the specific needs of customers.

Table 28 Mean of Perceived Performance, Expectation and Gap Score of Tangibles

Attributes	Perceived Performance Score	Expected Score	Gap Score
P Tangibles 1 – E Tangibles 1	2.87	4.17	-1.3
P Tangibles 2 – E Tangibles 2	2.89	4.13	-1.24
P Tangibles 3 – E Tangibles 3	4.02	4.35	-0.33
P Tangibles 4 – E Tangibles 4	2.83	4.24	-1.41
Average Gap Score			-1.07

It is seen from the table that the gap score for P Tangibles1-E Tangibles1 is -1.3 it implies that the perceived performance about the nature of the banks equipments is less than the expectation of customers.

P Tangibility2- E Tangibility2 reflects a mean difference of -1.24 which indicates that the mean score of customers' expectation is exceeded the mean perceived performance score, with regard to attractiveness of the banks' physical facility. It implies that customers are more improvement on the banks' physical facilities. This means the banks physical facilities are not much visually appealing. The mean difference (-0.33) indicated in P Tangibility3-E Tangibility3 illustrate the mean expectation score is exceeded the mean perceived performance score regarding to staffs are well dressed and neat in appearance. P Tangibility4- E Tangibility4 describes a mean difference of -1.41 which shows the gap between customers' expectation and perceived performance about the clearness and attractiveness of the banks materials. As illustrated on the table the mean of expectation is more than the mean of perceived performance. This implies that customers are seeking more improvement on the appearance of materials.

4.4. Overall Customer Satisfaction Rating

Table 29: Frequency of Customer Satisfaction

	Frequency	Percent	Valid Percent	Cumulative Percent
HIGHLY DISSATISFIED	2	1.1	1.1	1.1
DISSATISFIED	9	5.1	5.1	6.3
SOMEWHAT SATISFIED	77	44.0	44.0	50.3
SATISFIED	81	46.3	46.3	96.6
HIGHLY SATISFIED	6	3.4	3.4	100.0
Total	175	100.0	100.0	

Table 30: Descriptive Analysis of Customer Satisfaction

	N	Minimum	Maximum	Mean	Std. Deviation
CUSTOMER SATISFACTION	175	1	5	3.46	.701
Valid N (listwise)	175				

In order to generate the overall score of customer service, respondents were asked to rate the level of their satisfaction on Likert's 5 point Scale. The responses of the question are shown on table 29. The overall satisfaction of the respondents indicates that only 3.46% were very satisfied and 46.3% were satisfied, 44% were somewhat satisfied, 5.1% were dissatisfied, 1.1% was very dissatisfied. From the response one can observe apart the 6.2% respondents who expressed their dissatisfaction, large number of respondents 44% have expressed that the level of their satisfaction is only somewhat satisfied. The mean

score of the satisfaction 3.46 (69.2%) out of maximum of 5 indicates that there is a lot of room for improving in the level of satisfaction.

4.5. Summary of Finding

The main objective of the study was to assess the quality of service delivery and its impact on customer satisfaction in the selected four commercial banks in Addis Ababa. The study wanted to identify the most important service quality dimensions for commercial banks and to show the gap between customers' perceived performances and expectation. The study uses the SERVQUAL instrument to measure the service quality perceptions in commercial banking in Addis Ababa. From 200 questionnaire 175 usable questionnaire were collected and used for analysis of the paper. After analyzing the information gathered through questionnaire the following findings are presented:-

- There is a large positive correlation between customer satisfaction and the four service quality dimensions namely reliability, responsiveness, assurance and empathy in the selected commercial banks in Addis Ababa. Also there is a medium positive relationship between tangibles and customer satisfaction.
- The gap between customer expectation and perceived performance scores regarding to the safety of the banks transaction, operating hours of the banks, the dressing and appearance of employees of the bank were small. So, these are not much critical problems.

- Customers' expectation score about the ability of banks to promise to do something and their ability to do as promised were more than perceived performance score.
- Customers' expectation about capacity of banks to show sincere interest in solving their customers' problems exceeded perceived performance.
- Customers' expectation about the ability of banks to perform the service right the first time was greater than perceived performance.
- Perceived performance regarding the ability of banks in providing their service at the time they promised to do so was less than customers' expectation.
- Perceived performance of the banks' insistence on error free records was less than customer's expectation.
- Customers' expectation about the employees' willingness to tell the time when they provide service for the customers was greater than perceived performance.
- Customers' expectation about the employees' ability to give quick service for their customers is greater than perceived performance.
- Customers' expectation about the willingness of employees in helping and responding for the customers questions was greater than perceived performance.
- Customers' expectation regarding to "the ability of employees' in instilling confidence in customers" exceeded perceived performance.
- Customers' expectation was greater than perceived performance concerning to the ability of banks in giving individualized and personalized attention.

- Perceived performance was greater than customers' expectation with regard to "the understanding of banks the best interest at heart and specific needs of customers."
- Perceived performance about the nature of the banks' equipments was less than the expectation of customers.

CHAPTER FIVE: CONCLUSION AND RECOMMENDATION

5.1. Conclusion

- The ability to deliver service as promised has a positive effect on customer satisfaction. Therefore, customers of commercial banks in Addis Ababa wish constancy and loyalty from the banks. However, the banks are not providing the service as promised, the banks employees are not show sincere interest in solving customers' problem and the banks are not provide the service on the time they promised to do so as expected by customers.
- The safety of the banks transaction, operating hours of the banks, the dressing and appearance of employees of the bank were relatively good.
- When the banks' responsiveness became high the level of customer satisfaction also increases. Therefore, willingness and readiness of employees of banks in providing service has positive effect on customer satisfaction. Thus customers' of commercial banks in Addis Ababa prefer the bank which is willing and ready to give prompt service and to tell the exact time when they provide service. Also they expect help and answer for their problems and question from front line employees. Nevertheless, the banks are not tell the exact time when the service will be performed and not provide prompt service as expected by customer. In addition to these employees' of the banks are not always willing to help customers and to respond customers' question.
- Knowledge and competence of service providers and the ability to convey trust and confidence has positive effect on customer satisfaction. But employees in the

banks have a problem in instilling confidence in customers and the banks' employees are not courteous as expected by customers. In addition they lack knowledge to answer customers' question.

- If the banks understand customer needs and provide individualized attention to their customer or increase the empathy they can also improve the level of customers satisfaction. However, the banks have a problem in giving individualized attention and they don't have employees who can give personalized attention. Farther more the employees have a problem in understanding the specific need and the interest of the customers as customers' expectation.
- The banks' facilities, equipments and the appearance of banks' personnel have positive effect on customer satisfaction. However, Commercial banks in Addis Ababa not have modern, visually appealing equipment as expected by customers and farther more they do not have clear and visually appealing materials associated with the service.

5.2. Recommendation

In order to alleviate the problems that were identified by the study, the following recommendations were forwarded.

- Since keeping the promise for customers contributes in attracting as well as retained loyal customers of an organization, the employees of the banks should respect their promise by telling to customers only the truth about their service.
- Giving attention for customers' needs and wants in service delivering organizations contributes for the increment of loyal customers who are the blood

vessels of the organizations. Hence, the employees of banks should pay due attention to their customers' needs and wants, by appearing being polite and cooperative to solve customers' problem which should be needs continuous follow up from the management.

- Hence, delivering prompt service for the customer adds the satisfaction level of our customers, which in turn contributes to the profitability of an organization; the employees should give prompt service and willing to tell the accurate time when they provide the service for customers.
- Good working environment or conditions such as enough working place and well organized office arrangement facilitates the service delivery of the employees for the customers that adds value for the satisfaction of customers. So, in order to do so, the banks should create a good working condition that can create satisfied employees, who can serve the customers well.
- Office grooming, equipping it with modern facilities and in sum, organizing the office in well and comfortable manner have immeasurable value in facilitating service delivery system that in turn increases the satisfaction of customers. Thus, the banks should acquire modern and modern-looking equipments and visually appealing physical facilities and the banks' should also prepare their materials like pamphlets and statements in clear, understandable and visually appealing manner.
- Moreover, to serve the customers well, providing timely training and development for employees plays a great role. Thus, the banks should give training to staff to enable them in serving the customers well and provide them

with relevant and timely information that enables the banks also to have proper communication among staff members and ensuring error-free transaction.

- Evidence from the study show that, banks have to improve performance on all the dimensions of service quality in order to increase customer satisfaction since consumers expect more than what is been offered by these stores. This will enable them maintain level of competitiveness.
- In general, delivering a quality service for customers have a tremendous effect on customers' satisfaction that in turn determines the existence and success of banks. So, it's mandatory that the bank should attempt to maintain consistent service quality at or above customers' expectation by assessing all the service quality dimensions regularly.

5.3. Implications for Future Research

This study was covered only four banks and eight branches and also the sample size is only 200, which focused only in Addis Ababa. Therefore, it is better for any forthcoming author who wants to investigate similar issue by involving or including all other rest banks and taking considerable sample size and also including the newly established banks. Additionally, it is also better if comparative study will be conducted between public and private banks with similar issue at hand so as to find out other factors that can affect customer satisfaction and if there is different factor that can affect customer satisfaction as a matter of form of ownership.

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APPENDICES

Appendix I

A. Frequency of Respondents' Response about their Expectation

Service Quality Dimensions	Banks	1	2	3	4	5	Total
E Reliability 1	Commercial Bank of Ethiopia	0	2	1	19	25	47
	Awash International Bank	1	1	5	14	29	50
	Bank of Abyssinia	1	3	1	17	17	39
	Wegagen Bank	1	4	2	20	12	39
Total		3	10	9	70	83	175
E Reliability 2	Commercial Bank of Ethiopia	0	2	2	16	27	47
	Awash International Bank	0	2	2	9	37	50
	Bank of Abyssinia	2	0	1	13	23	39
	Wegagen Bank	1	1	6	13	18	39
Total		3	5	11	51	105	175
E Reliability 3	Commercial Bank of Ethiopia	1	1	0	20	25	47
	Awash International	0	3	2	15	30	50

	Bank						
	Bank of Abyssinia	0	1	2	14	22	39
	Wagagen Bank	1	2	5	16	15	39
Total		2	7	9	65	92	175
E Reliability 4	Commercial Bank of Ethiopia	0	2	2	19	24	47
	Awash International Bank	1	1	5	14	29	50
	Bank of Abyssinia	1	3	1	17	17	39
	Wegagen Bank	1	4	2	19	13	39
Total		3	10	10	69	83	175
E Reliability 5	Commercial Bank of Ethiopia	1	4	0	21	21	47
	Awash International Bank	1	3	5	15	26	50
	Bank of Abyssinia	0	2	1	12	24	39
	Wegagen Bank	1	4	4	18	12	39
Total		3	13	10	66	83	175
E Responsiveness 1	Commercial Bank of Ethiopia	2	2	4	23	16	47
	Awash International Bank	1	6	5	15	23	50

	Bank of Ethiopia	1	2	9	15	12	39
	Wegagen Bank	1	1	7	19	11	39
Total		5	11	25	72	62	175
E Responsiveness 2	Commercial Bank of Ethiopia	0	2	1	18	26	47
	Awash International Bank	0	1	1	15	33	50
	Bank of Ethiopia	1	1	0	13	24	39
	Wegagen Bank	1	3	2	15	18	39
Total		2	7	4	61	101	175
E Responsiveness 3	Commercial Bank of Ethiopia	0	1	1	22	23	175
	Awash International Bank	1	1	1	14	33	50
	Bank of Abyssinia	1	0	2	12	24	39
	Wegagen Bank	1	2	2	18	16	39
Total		3	4	6	66	96	175
E Responsiveness 4	Commercial Bank of Ethiopia	1	1	1	23	21	47
	Awash International Bank	1	1	1	15	32	50
	Bank of	1	0	2	13	23	39

	Abyssinia						
	Wegagen Bank	1	2	2	18	16	39
Total		4	4	6	69	92	175
E Assurance 1	Commercial Bank of Ethiopia	0	2	1	21	23	47
	Awash International Bank	1	0	3	10	36	50
	Bank of Abyssinia	0	2	4	10	23	39
	Wegagen Bank	1	3	3	18	14	39
Total		2	7	11	59	96	175
E Assurance 2	Commercial Bank of Ethiopia	0	0	0	22	25	47
	Awash International Bank	1	0	3	15	31	50
	Bank of Abyssinia	1	0	2	11	25	39
	Wegagen Bank	1	1	4	15	18	39
Total		3	1	9	63	99	175
E Assurance 3	Commercial Bank of Ethiopia	0	2	0	20	25	47
	Awash International Bank	1	1	4	13	31	50
	Bank of Abyssinia	0	3	2	13	21	39

	Wegagen Bank	1	4	1	19	14	39
Total		2	10	7	65	91	175
E Assurance 4	Commercial Bank of Ethiopia	0	2	1	14	30	47
	Awash International Bank	1	0	3	8	38	50
	Bank of Abyssinia	0	0	2	12	25	39
	Wegagen Bank	1	0	1	19	18	39
Total		2	2	7	53	111	175
E Empathy 1	Commercial Bank of Ethiopia	3	1	3	25	15	47
	Awash International Bank	1	0	9	15	25	50
	Bank of Abyssinia	3	1	6	18	11	39
	Wagagen Bank	1	3	4	25	6	39
Total		8	5	22	83	57	175
E Empathy 2	Commercial Bank of Ethiopia	0	1	2	21	23	47
	Awash International Bank	0	1	2	16	31	50
	Bank of Abyssinia	1	2	4	12	20	39
	Wegagen	1	5	5	14	14	39

	Bank						
Total		2	9	13	63	88	175
E Empathy 3	Commercial Bank of Ethiopia	3	1	1	28	14	47
	Awash International Bank	1	0	6	18	25	50
	Bank of Abyssinia	3	1	6	18	11	39
	Wegagen Bank	1	3	4	25	6	39
Total		8	5	17	89	56	175
E Empathy 4	Commercial Bank of Ethiopia	0	4	4	25	14	47
	Awash International Bank	0	1	4	17	28	50
	Bank of Abyssinia	4	0	3	16	16	39
	Wegagen Bank	1	3	5	21	9	39
Total		5	8	16	79	67	175
E Empathy 5	Commercial Bank of Ethiopia	0	4	4	25	14	47
	Awash International Bank	0	1	4	17	28	50
	Bank of Abyssinia	4	0	3	16	16	39
	Wegagen Bank	1	3	5	21	9	39

Total		5	8	16	79	67	175
E Tangibles 1	Commercial Bank of Ethiopia	1	4	1	19	22	47
	Awash International Bank	2	1	4	16	27	50
	Bank of Abyssinia	1	1	2	18	17	39
	Wegagen Bank	1	2	8	18	10	39
Total		5	8	15	71	76	175
E Tangibles 2	Commercial Bank of Ethiopia	1	5	2	19	20	47
	Awash International Bank	2	1	5	15	27	50
	Bank of Abyssinia	1	1	3	17	17	39
	Wegagen Bank	1	2	8	18	10	39
Total		5	9	18	69	74	175
E Tangibles 3	Commercial Bank of Ethiopia	0	0	1	22	24	47
	Awash International Bank	1	0	1	19	29	50
	Bank of Abyssinia	0	0	2	21	16	39
	Wegagen Bank	1	1	7	19	11	39
Total		2	1	11	81	80	175

E Tangibles 4	Commercial Bank of Ethiopia	0	2	4	22	19	47
	Awash International Bank	2	2	4	12	30	50
	Bank of Abyssinia	0	2	1	18	18	39
	Wegagen Bank	1	1	5	20	12	39
Total		3	7	14	72	79	175

B. Frequency of Respondents' Response about Perceived Performance

Service Quality Dimensions	Banks	1	2	3	4	5	Total
P Reliability 1	Commercial Bank of Ethiopia	2	2	19	19	5	47
	Awash International Bank	4	4	11	22	9	50
	Bank of Abyssinia	1	5	14	16	3	39
	Wegagen Bank	1	6	16	13	3	39
Total		8	17	60	70	20	175
P Reliability 2	Commercial Bank of Ethiopia	1	5	11	23	7	47
	Awash International Bank	1	1	12	23	13	50

	I Bank						
	Bank of Abyssinia	1	6	16	11	5	39
	Wegagen Bank	1	2	10	20	6	39
Total		4	14	49	77	31	175
P Reliability 3	Commercial Bank of Ethiopia	3	9	5	26	4	47
	Awash International Bank	3	2	9	23	13	50
	Bank of Abyssinia	3	4	3	24	5	39
	Wagagen Bank	1	6	8	16	8	49
Total		10	21	25	89	30	175
P Reliability 4	Commercial Bank of Ethiopia	2	3	15	22	5	47
	Awash International Bank	4	4	10	23	9	50
	Bank of Abyssinia	2	4	13	17	3	39
	Wegagen Bank	1	6	14	15	3	39
Total		9	17	52	77	20	175
P Reliability 5	Commercial Bank of Ethiopia	3	8	7	23	6	47
	Awash International Bank	2	13	8	17	10	50

	l Bank						
	Bank of Abyssinia	0	5	7	22	5	39
	Wegagen Bank	2	4	13	14	6	39
Total		7	30	35	76	27	175
P Responsiveness 1	Commercial Bank of Ethiopia	3	15	13	11	5	47
	Awash International Bank	4	11	4	19	12	50
	Bank of Abyssinia	8	8	15	4	4	39
	Wegagen Bank	4	10	8	13	4	39
Total		19	44	40	47	25	175
P Responsiveness 2	Commercial Bank of Ethiopia	4	12	9	15	7	47
	Awash International Bank	2	3	7	16	22	50
	Bank of Abyssinia	0	2	10	19	8	39
	Wegagen Bank	1	5	12	15	6	39
Total		7	22	38	65	43	175
P Responsiveness 3	Commercial Bank of Ethiopia	4	4	9	21	9	47
	Awash International	0	1	6	20	23	50

	I Bank						
	Bank of Abyssinia	1	3	5	19	11	39
	Wegagen Bank	1	7	4	20	7	39
Total		6	15	24	80	50	175
P Responsiveness 4	Commercial Bank of Ethiopia	3	7	11	19	7	47
	Awash International Bank	0	2	7	17	24	50
	Bank of Abyssinia	1	3	5	19	11	39
	Wegagen Bank	1	7	3	21	7	39
Total		5	19	26	76	49	175
P Assurance 1	Commercial Bank of Ethiopia	2	3	16	21	5	47
	Awash International Bank	0	1	9	27	13	50
	Bank of Abyssinia	0	5	8	13	13	39
	Wegagen Bank	3	1	17	12	6	39
Total		5	10	50	73	37	175
P Assurance 2	Commercial Bank of Ethiopia	0	2	5	24	16	47
	Awash International Bank	1	1	4	23	21	50

	Bank of Abyssinia	1	0	0	27	11	39
	Wegagen Bank	1	0	12	18	8	39
Total		3	3	21	92	56	175
P Assurance 3	Commercial Bank of Ethiopia	2	6	7	23	9	47
	Awash International Bank	1	2	7	17	23	50
	Bank of Abyssinia	0	4	7	12	16	39
	Wegagen Bank	1	6	11	13	8	39
Total		4	18	32	65	56	175
P Assurance 4	Commercial Bank of Ethiopia	1	3	18	22	3	47
	Awash International Bank	0	1	11	30	8	50
	Bank of Abyssinia	0	3	11	15	10	39
	Wegagen Bank	1	3	9	17	9	39
Total		2	10	49	84	30	175
P Empathy 1	Commercial Bank of Ethiopia	4	8	15	12	8	47
	Awash International Bank	2	2	12	24	10	50
	Bank of	1	8	14	5	11	39

	Abyssinia						
	Wagagen Bank	1	3	14	17	4	39
Total		8	21	55	58	33	175
P Empathy 2	Commercial Bank of Ethiopia	0	1	1	29	16	47
	Awash International Bank	0	2	5	19	24	50
	Bank of Abyssinia	3	1	2	17	16	39
	Wegagen Bank	3	9	8	11	8	39
Total		6	13	16	76	64	175
P Empathy 3	Commercial Bank of Ethiopia	4	7	15	14	7	47
	Awash International Bank	2	2	12	24	10	50
	Bank of Abyssinia	1	8	14	5	11	39
	Wegagen Bank	1	3	14	18	3	39
Total		8	20	55	61	31	175
P Empathy 4	Commercial Bank of Ethiopia	1	11	13	17	5	47
	Awash International Bank	1	3	6	24	16	50
	Bank of Abyssinia	6	3	10	12	8	39

	Wegagen Bank	1	5	14	15	4	39
Total		9	22	43	68	33	175
P Empathy 5	Commercial Bank of Ethiopia	1	10	14	17	5	47
	Awash International Bank	1	2	7	24	16	50
	Bank of Abyssina	6	3	10	12	8	39
	Wegagen Bank	1	5	14	15	4	39
Total		9	20	45	68	33	175
P Tangibles 1	Commercial Bank of Ethiopia	2	9	19	14	3	47
	Awash International Bank	8	10	17	11	4	50
	Bank of Abyssinia	6	10	15	5	3	39
	Wegagen Bank	5	9	19	4	2	39
Total		21	38	70	34	12	175
P Tangibles 2	Commercial Bank of Ethiopia	2	10	18	12	5	47
	Awash International Bank	9	9	16	12	4	50
	Bank of Abyssinia	6	10	15	5	3	39
	Wegagen	5	8	19	5	2	39

	Bank						
Total		22	37	68	34	14	175
P Tangibles 3	Commercial Bank of Ethiopia	0	2	3	21	21	47
	Awash International Bank	0	3	2	29	16	50
	Bank of Abyssinia	1	1	7	14	16	39
	Wegagen Bank	3	5	12	11	8	39
Total		4	11	24	75	61	175
P Tangibles 4	Commercial Bank of Ethiopia	7	14	12	11	3	47
	Awash International Bank	6	12	12	16	4	50
	Bank of Abyssinia	6	13	12	4	4	39
	Wegagen Bank	2	7	26	2	2	39
Total		21	46	62	33	13	175

Appendix II:

A. Description of Expectation Attributes

Reliability	
E Reliability 1	When excellent banks promise to do something by a certain time, they will do so.
E Reliability 2	When customers have a problem, excellent bank will show a sincere interest in solving it.
E Reliability 3	Excellent bank will perform the service right first time.
E Reliability 4	Excellent bank will provide their services at the time they promise to do so.
E Reliability 5	Excellent bank will insist on error-free records.
Responsiveness	
E Responsiveness 1	Employees of excellent bank will tell customers exactly when services will be performed.
E Responsiveness 2	Employees of excellent bank will give prompt service to customers.
E Responsiveness 3	Employees of excellent bank will always be willing to help customers.
E Responsiveness 4	Employees of excellent companies will never be too busy to respond to customer requests
Assurance	
E Assurance 1	The behavior of employees of excellent bank will instill confidence in customers.
E Assurance 2	Customers of excellent bank will feel safe in their transactions.
E Assurance 3	Employees of excellent bank will be consistently courteous with customers.
E Assurance 4	Employees of excellent bank will have the knowledge to answer customer questions.

Empathy	
E Empathy 1	Excellent bank will give customers individual attention.
E Empathy 2	Excellent bank will have operating hours convenient to all their customers.
E Empathy 3	Excellent bank will have employees who give customers personal attention.
E Empathy 4	Excellent bank will have the customers' best interests at heart.
E empathy 5	The employees of excellent bank will understand the specific needs of their customers
Tangibles	
E Tangibles 1	Excellent banks will have modern-looking equipment.
E Tangibles 2	The physical facilities at excellent bank will be visually appealing.
E Tangibles 3	Employees of excellent companies will be well dressed and neat in appearance.
E Tangibles 4	Materials associated with the service (such as pamphlets or statements) will be clear and visually appealing in an excellent banks.

B. Description of Perceived Service Quality Attributes

Reliability	
P Reliability 1	When ----bank promises to do something by a certain time, it does so.
P Reliability 2	When you have a problem, ----bank shows a sincere interest in solving it.
P Reliability 3	----bank performs its service right first time.
P Reliability 4	----bank provides its services at the time it promises to do so.
P Reliability 5	----bank insists on error-free records.
Responsiveness	
P Responsiveness 1	Employees of ----bank tell you exactly when the service will be performed.
P Responsiveness 2	Employees of ----bank give you prompt service.
P Responsiveness 3	Employees of ----bank are always willing to help you.
P Responsiveness 4	Employees of ----bank are never too busy to respond to your requests.
Assurance	
P Assurance 1	The behavior of ---bank's employees instills confidence in you.
P Assurance 2	You feel safe in your transactions with ----bank.

P Assurance 3	Employees of ----bank are consistently courteous with you.
P Assurance 4	Employees of ----bank have the knowledge to answer your questions.
Empathy	
P Empathy 1	----bank gives you individual attention.
P Empathy 2	----bank has operating hours convenient to you.
P Empathy 3	----bank has employees who give you personal attention.
P Empathy 4	----bank has your best interests at heart.
P empathy 5	Employees of ----bank understand your specific needs.
Tangibles	
P Tangibles 1	-----bank has modern-looking equipment.
P Tangibles 2	-----bank's physical facilities are visually appealing.
P Tangibles 3	-----bank's employees are well dressed and neat in appearance.
P Tangibles 4	Materials associated with the service (such as pamphlets or statements) are clear and visually appealing at -----bank.

Part II. Customers Expectations

Directions: Based on your experiences as a consumer of bank services, please think about the kind of bank that would deliver an excellent quality of service. Please show the extent to which you think such a bank would possess the feature described by each statement. **If you feel a feature is not at all essential for excellent Bank such as the one you have in mind, circle the number 1. If you feel a feature is absolutely essential for excellent bank, circle 5(1=Strongly agree, 2= Disagree, 3= No Comment 4= Agree and 5= Strongly Agree. If your feelings are less strong, circle one of the numbers in the middle.** There is no right or wrong answers – all I am interested in is a number that truly reflects your feelings regarding companies that would deliver excellent quality of service.

Variables						
2.1	Reliability					
2.1.1	When excellent banks promise to do something by a certain time, they will do so.	1	2	3	4	5
2.1.2	When customers have a problem, excellent bank will show a sincere interest in solving it.	1	2	3	4	5
2.1.3	Excellent bank will perform the service right first time.	1	2	3	4	5
2.1.4	Excellent bank will provide their services at the time they promise to do so.	1	2	3	4	5
2.1.5	Excellent bank will insist on error-free records.					
2.2	Responsiveness					
2.2.1	Employees of excellent bank will tell customers exactly when services will be performed.	1	2	3	4	5
2.2.2	Employees of excellent bank will give prompt service to customers.	1	2	3	4	5
2.2.3	Employees of excellent bank will always be willing to help customers.	1	2	3	4	5

2.2.4	Employees of excellent companies will never be too busy to respond to customer requests	1	2	3	4	5
2.3	Assurance					
2.3.1	The behaviour of employees of excellent bank will instill confidence in customers.	1	2	3	4	5
2.3.2	Customers of excellent bank will feel safe in their transactions.	1	2	3	4	5
2.3.3	Employees of excellent bank will be consistently courteous with customers.	1	2	3	4	5
2.3.4	Employees of excellent bank will have the knowledge to answer customer questions.	1	2	3	4	5
2.4	Empathy					
2.4.1	Excellent bank will give customers individual attention.	1	2	3	4	5
2.4.2	Excellent bank will have operating hours convenient to all their customers.	1	2	3	4	5
2.4.3	Excellent bank will have employees who give customers personal attention.	1	2	3	4	5
2.4.4	Excellent bank will have the customers' best interests at heart.	1	2	3	4	5
2.4.5	The employees of excellent bank will understand the specific needs of their customers					
2.5	Tangibles					
2.5.1	Excellent banks will have modern-looking equipment.	1	2	3	4	5
2.5.2	The physical facilities at excellent bank will be visually appealing.	1	2	3	4	5
2.5.3	Employees of excellent companies will be well dressed and neat in appearance.	1	2	3	4	5
2.5.4	Materials associated with the service (such as pamphlets or statements) will be clear and visually appealing in an excellent banks.	1	2	3	4	5

Part III. Customers Perceptions

Directions: The following set of statements relate to your feelings about ----- bank. For each statement, please show the extent to which you believe----- bank has the feature described by the statement. **Circle 1 if you strongly disagree that ----- bank has that feature**, and circle 5 that if you strongly agree. **You may circle any of the numbers in the middle that show how strong your feelings are** (2= Disagree 3= No Comment and 4= Agree). There is no right or wrong answer – all I am interested in is a number that best shows your perceptions about ----- bank.

	Variables					
3.1	Reliability					
3.1.1	When -----bank promises to do something by a certain time, it does so.	1	2	3	4	5
3.1.2	When you have a problem, ----bank shows a sincere interest in solving it.	1	2	3	4	5
3.1.3	-----bank performs its service right first time.	1	2	3	4	5
3.1.4	-----bank provides its services at the time it promises to do so.	1	2	3	4	5
3.1.5	-----bank insists on error-free records.	1	2	3	4	5
3.2	Responsiveness					
3.2.1	Employees of ----bank tell you exactly when the service will be performed.	1	2	3	4	5
3.2.2	Employees of ----bank give you prompt service.	1	2	3	4	5
3.2.3	Employees of ----bank are always willing to help you.	1	2	3	4	5
3.2.4	Employees of ----bank are never too busy to respond to your requests.	1	2	3	4	5
3.3	Assurance					
3.3.1	The behavior of ---bank’s employees instills confidence in you.	1	2	3	4	5
3.3.2	You feel safe in your transactions with ----bank.	1	2	3	4	5
3.3.3	Employees of ----bank are consistently courteous with you.	1	2	3	4	5
3.3.4	Employees of ----bank have the knowledge to answer your questions.	1	2	3	4	5

3.4	Empathy					
3.4.1	----bank gives you individual attention.	1	2	3	4	5
3.4.2	----bank has operating hours convenient to you.	1	2	3	4	5
3.4.3	----bank has employees who give you personal attention.	1	2	3	4	5
3.4.4	----bank has your best interests at heart.	1	2	3	4	5
3.4.4	Employees of ----bank understand your specific needs.	1	2	3	4	5
3.5	Tangibles					
3.5.1	-----bank has modern-looking equipment.	1	2	3	4	5
3.5.2	-----bank's physical facilities are visually appealing.	1	2	3	4	5
3.5.3	-----bank's employees are well dressed and neat in appearance.	1	2	3	4	5
3.5.4	Materials associated with the service (such as pamphlets or statements) are clear and visually appealing at -----bank.	1	2	3	4	5

Part IV. Customer Satisfaction

1. The following statement relates to your feeling about -----bank Please respond by circling the number which best reflects your own perceptions.
My feelings towards -----bank's services can best be described as

- | | |
|------------------------|-----------------|
| 1. Highly dissatisfied | 2. Dissatisfied |
| 3. Somewhat satisfied | 4. Satisfied |
| 5. Highly satisfied | |

አዲስ አበባ ዩኒቨርሲቲ

የቢዝነስ ና ህዝብ አስተዳደር ት/ቤት

የቢዝነስ አስተዳደር ትምህርት ክፍል

ይህ መጠይቅ የተዘጋጀው በአዲስ አበባ ዩኒቨርሲቲ የቢዝነስ አስተዳደር ሁለተኛ አመት የድህረ-ምረቃ ተማሪ ሲሆን አላማውም “የኢትዮጵያ ባንኮች አገልግሎት አሰጣጥ ጥራት እና በደንበኞች እርካታ ላይ ያለው ተፅዕኖ” በሚል ርዕስ ለሚደረግ ጥናት የመጀመሪያ ደረጃ መረጃ ለመስጠት ነው፡፡ የሚሰጡት መልስ የሚወለወ ለዚህ ጥናት አላማ ብቻ ነው፡፡ ስለሆነም ከዚህ በታች ለቀረቡት ጥያቄዎች ትክክል ነው የሚሉትን መልስ ይሰጡ ዘንድ በትህትና እጠይቃለሁ፡፡

ስለትብብር በቅድሚያ አመሰግናለሁ

መመሪያ:

- ስምዎን መጥቀስ አያስፈልግም
- ትክክል ነው የሚሉትን መልስ በተዘጋጀው ሳጥን ውስጥ(✓) ምልክት አስቀምጡ፡፡

ክፍል አንድ

1.1 ያታ ወንድ ሴት

1.2 ዕድሜ ከ 18-29 አመት ከ30-39 አመት ከ 40-49 አመት
 50 አመት ና በላይ

1.3 የጋብቻ ሁኔታ ያላገባ/ች ያገባ/ች

1.4 የትምህርት ደረጃ አንደኛ ደረጃ ሁለተኛ ደረጃ ሰርተፍኬት
 ዲፕሎማ የመጀመሪያ ዲግሪ እና በላይ

ክፍል ሁለት

እንደ አንድ የባንክ አገልግሎት ተጠቃሚ የባንክን አገልግሎት በከፍተኛ የጥራት ደረጃ ይሰጣል ብለው የሚገምቱትን ባንክ ያስቡ። እንደዚህ ያለ ባንክ ሊኖረው ይገባል ብለው እርሶ ከሚያስቡት መለያዎች ከዚህ በታች የተጠቀሱትን ጉዳዮች ያስፈላጊነታቸውን ደረጃ ከ 1 - 5 የቀረቡትን ቁጥሮች በመክብብ እባክዎትን ያመልክቱ።

1= በጭራሽ አልሰማም 2= አልሰማምም 3=ሃሳብ የለኝም
4= እሰማለሁ 5=በጣም እሰማለሁ

2.1						
2.1.1	ጥሩ ባንኮች ዘመናዊ የሆኑ እቃዎች ይኖራቸዋል።	1	2	3	4	5
2.1.2	የጥሩ ባንክ መገልገያ እቃዎች ለአይን ሳቢ ናቸው።	1	2	3	4	5
2.1.3	የጥሩ ባንክ ሰራተኞች ፅዱ ናቸው።	1	2	3	4	5
2.1.4	ጥሩ በሆነ ባንክ ውስጥ ከአገልግሎት ጋር የሚያያዙ እቃዎች ወይም ማስረጃዎች(አነስተኛ መፅሔቶች ና አረፍተኛዎችን የመሳሰሉት) ለአይን ማራኪ ናቸው።	1	2	3	4	5
2.2						
2.2.1	ጥሩ ባንክ አንድ ነገር በተወሰነ ጊዜ ውስጥ ለማድረግ ቃል ከገባ የገባውን ቃል ይፈፅማል።	1	2	3	4	5
2.2.2	ጥሩ ባንክ ደንበኞቹ ችግር በሚገጥማቸው ጊዜ ችግራቸውን ለመፍታት ያለውን ፍላጎት በቅንነት ያሳያል።	1	2	3	4	5
2.2.3	ጥሩ ባንክ አገልግሎቱን ከመጀመሪያ ጀምሮ በትክክል ይተገብራል።	1	2	3	4	5
2.2.4	ጥሩ ባንክ አገልግሎቱን ቃል በገባበት ሰአት ይፈፅማል።	1	2	3	4	5
2.2.5	ጥሩ ባንክ ከስዕተት የፀዳ ሪከርድ ይኖረዋል።	1	2	3	4	5
2.3						
2.3.1	የጥሩ ባንክ ሰራተኞች ለደንበኞቻቸው አገልግሎት የሚሰጡበትን አመቺ ሰአት ይወስናሉ።	1	2	3	4	5
2.3.2	የጥሩ ባንክ ሰራተኞች ለደንበኞቻቸው ፈጣን አገልግሎት ይሰጣሉ።	1	2	3	4	5
2.3.3	የጥሩ ባንክ ሰራተኞች ሁልጊዜ ደንበኞችን ለመርዳት ፈቃደኞች ይሆናሉ።	1	2	3	4	5

2.3.4	የጥሩ ባንክ ሰራተኞች የደንበኞችን ጥያቄ ለመመለስ ጊዜ አያጡም።	1	2	3	4	5
2.4						
2.4.1	የጥሩ ባንክ ሰራተኞች በሀርይ በደንበኞች አፅምሮ ላይ መተማመንን ይፈጥራል።	1	2	3	4	5
2.4.2	የጥሩ ባንክ ደንበኞች ከባንኩ በሚያገኙት አገልግሎት ላይ የመተማመን ስሜት ይሰማቸዋል።	1	2	3	4	5
2.4.3	የጥሩ ባንክ ሰራተኞች ሁሌም ለደንበኞች ትሁት ናቸው።	1	2	3	4	5
2.4.4	የጥሩ ባንክ ሰራተኞች የደንበኞችን ጥያቄ ለመመለስ የሚያስችል ዕውቀት ይኖራቸዋል።	1	2	3	4	5
2.5						
2.5.1	ጥሩ ባንክ ለደንበኞቹ ግለሰባዊ ትኩረት ይሰጣል።	1	2	3	4	5
2.5.2	ጥሩ ባንክ ለሁሉም ደንበኞቹ ምቹ የስራ ሰዎች ይኖረዋል።	1	2	3	4	5
2.5.3	ጥሩ ባንክ ለደንበኞቹ ግለሰባዊ ትኩረት ሊሰጡ የሚችሉ ሰራተኞች ይኖሩታል።	1	2	3	4	5
2.5.4	ጥሩ ባንክ የደንበኞቹን የውስጥ ፍላጎት ያውቃል።	1	2	3	4	5
2.5.5	የጥሩ ባንክ ሰራተኞች የደንበኞቻቸውን የተለየ ፍላጎት ያውቃሉ።	1	2	3	4	5

ክፍል ሦስት

የሚቀጥሉት አረፍተኛ ስለ -----ባንክ ያለዎትን አመለካከት የሚመለከቱ ናቸው። በእያንዳንዱ አረፍተኛ የተጠቀሱት ነገሮች ባንኩ በምን ያህል መጠን አለው ብለው ያምናሉ? ባንኩ በአረፍተኛዎቹ የተጠቀሱት ነገሮች በምን ያህል ደረጃ እንዳለው ከ 1-5 የቀረቡትን ቁጥሮች በመክበብ እባኩን ያመልክቱ።

1= በጭራሽ አልሰማም 2= አልሰማም 3=አስተያየት የለኝም 4= እስማማለሁ
5=በጣም እስማማሁ

2.1						
2.1.1	-----ባንክ ዘመናዊ የሆኑ እቃዎች አሉት።	1	2	3	4	5
2.1.2	የ -----ባንክ መገልገያ እቃዎች ለአይን ሳቢ ናቸው።	1	2	3	4	5
2.1.3	የ ----- ባንክ ሰራተኞች ፅዱ ናቸው።	1	2	3	4	5
2.1.4	በ -----ባንክ ውስጥ ከአገልግሎት ጋር የሚያያዙ እቃዎች ወይም	1	2	3	4	5

	ማስረጃዎች(አገልግሎት ለሰጪዎች እና አረፍተኛዎችን የመሳሰሉት)ለአይን ማራኪ ናቸው።					
2.2						
2.2.1	-----ባንክ አንድ ነገር በተወሰነ ጊዜ ውስጥ ለማድረግ ቃል ከገባ የገባውን ቃል ይፈፅማል።	1	2	3	4	5
2.2.2	-----ባንክ ችግር በሚገጥም ጊዜ ችግርዎን ለመፍታት ያለውን ፍላጎት በቅንነት ያሳያል።	1	2	3	4	5
2.2.3	-----ባንክ አገልግሎቱን ከመጀመሪያ ጀምሮ በትክክል ይተገብራል።	1	2	3	4	5
2.2.4	-----ባንክ አገልግሎቱን ቃል በገባበት ሰአት ይፈፅማል።	1	2	3	4	5
2.2.5	የ -----ባንክ አገልግሎት አሰጣጥ ከስዕተት የፀዳ ሪከርድ ላይ የተመሰረተ ነው።	1	2	3	4	5
2.3						
2.3.1	የ -----ባንክ ሰራተኞች በምን ሰአት አገልግሎት እንደሚሰጡት ይገልፁሉታል።	1	2	3	4	5
2.3.2	-----ባንክ ፈጣን አገልግሎት ይሰጣል።	1	2	3	4	5
2.3.3	የ -----ባንክ ሰራተኞች ሁልጊዜ እርሶን ለመርዳት ፈቃደኞች ናቸው።	1	2	3	4	5
2.3.4	የ -----ባንክ ሰራተኞች ጥያቄዎን ለመመለስ ጊዜ አያጡም።	1	2	3	4	5
2.4						
2.4.1	የ -----ባንክ ሰራተኞች በሀርይ በእርሶ ላይ መተማመንን ይፈጥራል።	1	2	3	4	5
2.4.2	ከ -----ባንክ በሚያገኙት አገልግሎት ላይ የመተማመን ስሜት ይሰማዎታል።	1	2	3	4	5
2.4.3	የ -----ባንክ ሰራተኞች ሁሉም ለእርሶ ትሁት ናቸው።	1	2	3	4	5
2.4.4	የ -----ባንክ ሰራተኞች ጥያቄዎን ለመመለስ የሚያስችል ዕውቀት አላቸው።	1	2	3	4	5
2.5						
2.5.1	-----ባንክ ግለሰባዊ ትኩረት ይሰጣል።	1	2	3	4	5
2.5.2	የ -----ባንክ የሰራ ሰዓት ለእርሶ ምቹ ነው።	1	2	3	4	5
2.5.3	-----ባንክ ግለሰባዊ ትኩረት ሊሰጡት የሚችሉ ሰራተኞች አሉት።	1	2	3	4	5
2.5.4	-----ባንክ የእርሶን የልብ መሻት ያውቃል።	1	2	3	4	5
2.5.5	የ -----ባንክ ሰራተኞች የተለየ ፍላጎቱን ይረዳሉ።	1	2	3	4	5

ክፍል አራት

የሚከተለው አረፍተኛ ስለ -----ባንክ ያሉትን ስሜት ይመለከታል። እባክ የእርሶን አመለካከት በትክክል የሚያሳየውን ቁጥር ያክብቡ።

1. በ አዋሽ ኢንተርናሽናል ባንክ አገልግሎት :-

1. በጭራሽ አልተደሰትኩበትም

2. አልተደሰትኩበትም

3. በመጠኑ ተደስቼባታለሁ

4. ተደስቻለሁ

5. በጣም ተደስቻለሁ

Appendices IV

Demographic Characteristics of Respondents

Table 1 Gender of Respondents

Gender	Frequency	Percent	Cumulative Percent
Female	67	38.3	38.3
Male	108	61.7	100.0
Total	175	100.0	

Table 2 Age of Respondents

Age	Frequency	Percent	Cumulative Percent
18-29 years old	63	36.0	36.0
30-39 years old	57	32.6	68.6
40-49 years old	26	14.9	83.4
50 years and above	29	16.6	100.0
Total	175	100.0	

Table 3 Marital Status of Respondent

Marital Status	Frequency	Percent	Cumulative Percent
Single	72	41.1	41.1
Married	103	58.9	100.0
Total	175	100.0	

Table 4 Educational Level of Respondents

Educational Level	Frequency	Percent	Cumulative percent
Primary School	11	6.3	6.3
Secondary School	30	17.1	23.4
Certificate	22	12.6	36.0
Diploma	53	30.3	66.3
First Degree and above	59	33.7	100.0
Total	175	100.0	

Appendices v

Correlations

			CUSTOMER SATISFACTION	RELIABILITY	RESPONSIVENESS	ASSURANCE	EMPATHY	TANGIBLES
Spearman's rho	CUSTOMER SATISFACTION	Correlation Coefficient	1.000	.606**	.604**	.559**	.546**	.434**
		Sig. (1-tailed)	.	.000	.000	.000	.000	.000
		N	175	175	175	175	175	175
	RELIABILITY	Correlation Coefficient	.606**	1.000	.579**	.618**	.531**	.502**
		Sig. (1-tailed)	.000	.	.000	.000	.000	.000
		N	175	175	175	175	175	175
	RESPONSIVENESS	Correlation Coefficient	.604**	.579**	1.000	.759**	.615**	.407**
		Sig. (1-tailed)	.000	.000	.	.000	.000	.000
		N	175	175	175	175	175	175
	ASSURANCE	Correlation Coefficient	.559**	.618**	.759**	1.000	.678**	.432**
		Sig. (1-tailed)	.000	.000	.000	.	.000	.000
		N	175	175	175	175	175	175
	EMPATHY	Correlation Coefficient	.546**	.531**	.615**	.678**	1.000	.450**
		Sig. (1-tailed)	.000	.000	.000	.000	.	.000
		N	175	175	175	175	175	175
	TANGIBLES	Correlation Coefficient	.434**	.502**	.407**	.432**	.450**	1.000
		Sig. (1-tailed)	.000	.000	.000	.000	.000	.
		N	175	175	175	175	175	175

** . Correlation is significant at the 0.01 level (1-tailed).

