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Addis Ababa University

College of Business and Economics

**The Effects of Service Quality on Customer Satisfaction; The Case of Addis
Ababa Small and Medium Manufacturing Industry Cluster Development
Corporation**

**A Thesis Submitted to the School of Graduate Studies of Addis Ababa University in Partial
Fulfillment of the Requirements for the Master of Science in Management with the
Specialization of Total Quality Management and Organizational Excellence**

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The Effects of Service Quality on Customer Satisfaction; The Case of Addis Ababa Small and Medium Manufacturing Industry Cluster Development Corporation

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Declaration

I, the under signed, declared that this thesis is my original work and has not been presented for any degree in this or in any other university and that all sources of materials used for the thesis have been duly acknowledged.

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Statement of Certificate

This is to certify that Belachew Lea has carried out his research work on the topic entitled “The Effects of Service Quality on Customer Satisfaction; The Case of Addis Ababa Small and Medium Manufacturing Industry Cluster Development Corporation” for the partial fulfillment of masters of science in management with specialization of Total Quality Management and Organizational Excellence at Addis Ababa University, College of Business and Economics. This study is an original work and not submitted earlier for any degree either at this university or any other university and is suitable for submission of Degree of Master in Management.

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Abstract

Service quality becomes the crucial issues for government service sectors in Ethiopia; including Addis Ababa City Administration. The demanding customers and increased sense of customer satisfaction led to the use of the new service parameters making managers to implement quality management as an effective aid.

Purpose;- The aim of this project is studying the effects of service quality on customer satisfaction; the case of A/A/S/M/M/I/C/D/Corporation.

Methodology;- The research's target population was the corporation's customer in each of the branches. The SERVQUAL Model was used to determine customer's perception of the service quality at A/A/S/M/M/I/C/D/Corporation. To identify the sample size of the study simple random sampling technic was used and the data was statistically analyzed.

Value/Originality;- Updated set of variables were used to represent service quality in the selected organization. The study also identified the key drivers and the best dimensions of service quality for customer satisfaction in the corporation.

Based on the literatures and the data analysis; the customers Perceptions - Expectation gaps of the service quality dimensions were identified. Moreover, the impact of the service quality dimensions on customer satisfaction was analyzed.

Finally, based on the analysis and discussions of the study summary of major findings, conclusions and recommendations were forwarded as well.

Key Words;- SERVQUAL, Service Quality, Customer Satisfaction, A/A/S/M/M/I/C/D Corporation.

Paper Type;- Research Paper

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Acronyms

A/A/S/M/M/I/C/D/C	Addis Ababa Small and Medium Manufacturing Industry Cluster Development Corporation
BANKQUAL	Bank Service Quality model
BSQ	Bank Service Quality
CS	Customer Satisfaction
GAP	It describes the types of gap in each of quality service Process
P-E	The gaps between Customer Perception and Customer Expectation
SERVQUAL	Service quality model
SPSS	Statistical Package for Social Science
SQ	Service Quality

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CHAPTER ONE

Introduction

This chapter presents an overview of the entire study. It includes the Background of the study, Statement of the problem, Research questions, Objectives of the study, Scope of the study, Significance of the study, Contribution of the study, Definition of the terms and the Organization of study.

1.1 Background of the study

Service industry or service economy is now taking a big part of the whole economy. Service sector is still a fast growing market over the world; especially in the developing countries. The adoption of total quality management (TQM); which focuses on customer satisfaction was widely accepted by most service organization.

Quality is such an important issue that it is considered a really significant concept in our real life. It is regarded as a strategic organization weapon. And the pressing need of developing service organization and upgrades their services necessitates the measuring of serves quality. This asset in checking the quality progress and providing bases for improving serves quality. As a result of economic changes throughout history, the concept of “quality has changed. “Quality” comes from the Latin word “Qualis” which refers to the nature of a person or the nature of an object. In the past quality meant accuracy and perfection (Anber et.al, 2011).

Most service companies have research programs designed to measure service quality and/or customer satisfaction, and/or relationship. Such programs are designed to allow managing to manage services provision and relationship building initiatives. They provide essential information to guide efforts to reduce variability in service quality and to provide customers with the service that will help ensure their continued patronage.

Customer satisfaction and service quality are leading components in the system of external relation of each organization; as today they largely determine its competitiveness. The desire to manage relationships with customers; leading to the fact that organizations are starting to pay attention to the development and implementation of service standards. Reviewing stands of

customer service as part of the corporate culture of the organization allows finding more effective approaches to its development and implementation (Byron et al. 2000).

Measuring service quality and satisfaction traditionally involves asking customers for subjective attitudinal evaluation that is, asking if they personally felt the service they received was satisfactory. Many service and relationship quality measurement programs also ask customers for subjective evaluations (Byron et al. 2000).

Due to intangible nature of services it is difficult for the firms to analyses how the customers perceive and evaluate the desire outcome of the service quality. The issue of highest priority today involves understanding the impact of service quality on profit and other financial outcomes of the organization (Zeithaml, et al, 1996).

Organizations are increasingly becoming customer focused and driven by customer demands. It is becoming equally challenging to satisfy and retain customer loyalty. Research by Oliver (1996) suggests that both service quality and customer satisfaction are two distinct but related constructs. It is particularly true for the service firms where increased level of customer satisfaction result in profit maximization.

So as customer are considered as final judges to judges the quality level of product and service offered; it can be said that the improvements in quality standard bring positive outcomes for the firm. When service firms well understand this fact that continuous improvements in service quality and offering effects the satisfaction of level of customers; they can better allocate resources to attain quality standards in order to meet their client expectation.

So this research mainly focused on the relationship of quality service and customer satisfaction and the effect of quality service on customer satisfaction of A/A/S/M/M/I/C/D/Corporation in Addis Ababa City administration.

1.2 Statement of the Problem

Customer satisfaction is the single most important issue affecting organizational survival. It has the most important effect on customer retention and in order to narrow it down, focus on customer service quality as one of the satisfaction factors.

Despite this fact, most companies have no clue what their customers really think. They operate in a state of ignorant bliss, believing that if their customers were anything less than 100% satisfied they would hear about it. Then they are shocked when their customer base erodes and their existence is threatened (www.amazon.com).

The key to competitive advantage is proactively gauging customer perception and aggressively acting on the findings. The techniques for doing this do not have to be difficult; they just have to be timely and effective.

In case of the organization of the study (A/A/S/M/M/I/C/D/C); the customer always complaining about the service they are getting from and they are not satisfying in the service. The organization's work performance was less according to its plan because of customer handling and its weak performance of other facilitation works. (aasmmicdc annual report, 2018).

Now it was obvious that customer service is a pillar of it, therefore it is better to find out the kind of service provided and what is the customers' perception regarding to service quality.

1.3 Research Questions

The study tried to answer the research questions regarding the service quality level through service quality dimensions in A/A/S/M/M/I/C/D/Corporation and its effect on customers' satisfaction the questions are;

- A. What are the gaps between the perceptions and expectations of customers on the organization's service quality in terms of the five service quality dimension?
- B. Which dimensions are the best predictors of overall service quality perceived by customers in A/A/S/M/M/I/C/D/Corporation?
- C. What is the relationship between the customer satisfaction and the following each dimensions; in cases of A/A/S/M/M/I/C/D/Corporation;
 - A. Tangible dimension of service quality?
 - B. Reliability dimension of service quality?
 - C. Service Responsiveness?
 - D. Service Assurance?
 - E. Empathy dimension of the service quality?

1.4 Objectives of the Study

1.4.1 General Objectives of the Study

The objectives of the study was to measure service quality at A/A/S/M/M/I/C/D/Corporation by using SERVQUAL Model with special attention to customers' perception to expectation gap in terms of the five service quality dimension and focusing on the relationship of these independent variables with the known dependent variables; customer satisfaction. Moreover, the project expected to investigate the relationship between the service quality and customers' satisfaction on the selected organization (A/A/S/M/M/I/C/D/Corporation).

1.4.2 Specific Objectives of the Study

- ❖ To measure perception and expectation gaps of the customer regarding 5 dimensions in the case A/A/S/M/M/I/C/D/Corporation.
- ❖ To identify the relationship between the customer satisfaction and the following each service quality dimensions; in cases of A/A/S/M/M/I/C/D/Corporation;
 - A. Tangible dimension of service quality
 - B. Reliability dimension of service quality
 - C. Service Responsiveness
 - D. Service Assurance
 - E. Empathy dimension of the service quality
- ❖ To distinguish the best SERVQUAL dimension as Perceived by the customer at this organization.

1.5 Scope of the study

The scope of this study was to measure the service quality level specific to A/A/S/M/M/I/C/D/Corporation and measure the level of significance that each service quality dimension have on the customers' satisfaction by using SERVQUAL model.

Since, the research was conducted specifically in Addis Ababa Small and Medium Manufacturing industry cluster Development Corporation, the result to this study is more relevant to the management purpose of A/A/S/M/M/I/C/D/C. As a result of the finding of the research might not be generalized to the other service sectors, which could be the limitation of the study.

1.6 Significance of the study

The organization had some a few strategies to handle its customer and satisfying them. These were opening four main branches in different directions of the city to give on-site service seasonally, monthly rent payment through commercial bank of Ethiopia and others. (aasmmicdc annual report, 2018).

But these strategies could not satisfy the customer and not beneficiary to the organization as expected. According to the general observation and annual report of the organization main reason for this challenge was the organization did not conduct any scientific research to solve this problem so far; regarding customer perception and service quality. This shows that the organization has been working and costing without identifying critical success area for quality customer service.

Hence, this research could measure the service quality level on this organization from the customers' perspective. So, the study has been expecting to bring meaningful change in the organization; i.e. service quality.

1.7 Contribution of the study

The result of the study might be provide some important information regarding how, which and in what way to develop/deliver/ quality service to its customer. The study also identified critical success areas for quality customer service and it leads good ways to delivering and comparing to previous/ current service delivering and also making sustainable the organization's competitive advantage.

1.8 Definitions of the Terms

1.8.1 Conceptual Definition of Terms

- (a) **Service:** - service is an act or performance offered by one party to another. Although the process may be tied to a physical product, the performance is essentially intangible and does not normally result in ownership of any of the factors of production (Lovelock et al, 1999).

- (b) Quality:** -Quality is totality of features and characteristics in a product or service that bear upon its ability to satisfy needs (Hardie& Walsh 1994).
- (c) Service quality:** - is how well a delivered service level matches customer's expectation. (Parasuraman et al. 1988, 1991) as cited on Sang-Lin Han, (2004) define service quality as "the consumers" overall impression of the relative inferiority/superiority of the organization and its services."
- (d) Customer perception:** - is the actual level of service the customers received. Perceived service quality is a component of customer satisfaction.
- (e) Customer satisfaction:** - is a person's feeling of pleasure or disappointment resulting from comparing a product's performance (outcome) in relation to his or her expectation (Kotler et al., 2006).
- (f) Reliability:** - it's the ability to perform the promised service dependably and accurately (Parasuraman et al. 1988, 1991).
- (g) Responsiveness:** - it's the willingness to help customers and provide prompt service (Parasuraman et al. 1988, 1991).
- (h) Assurance:** - it's employee's knowledge and courtesy and their ability to inspire trust and confidence (Parasuraman et al. 1988, 1991).
- (i) Empathy:** - it's being caring, individualized attention given to customers (Parasuraman et al. 1988, 1991).
- (j) Tangibility:** - Appearance of physical facilities, equipment, personnel and written materials (Parasuraman et al. 1988, 1991).

1.8.2 Operational Definition of Terms

- (a) Organization's customer;** - the A/A/S/M/M/I/C/D/ Corporation's permanent/regular customer in different manufacturing clusters in the Addis Ababa city Administration. (aasmmicdc annual report, 2018)
- (b) Small Enterprises/Industries;**- according to the Ethiopian industries proclamation small industries are the industries which have the working capital is 100,000.00 Eth. Birr and up to 1,500,000.00 and also having to attain 3-6 employees in the firm. (aasmmicdc annual report, 2018)
- (c) Medium Enterprises/Industries;**-according to the Ethiopian industries proclamation small industries are the industries which have the working capital is 1,500,001.00 –

20,000,000.00 Eth. Birr and can have to attain 7-30 employees in the firm. (aasmmicdc annual report, 2018)

- (d) **Manufacturing Industry**; - are those that engage in the transformation of goods, materials or substances into new products. The transformational process can be physical, chemical or mechanical. (www. google.com)
- (e) **Cluster**; - is a place where the manufacturing industries/enterprises are interrelated and chained each other with their respective products/ raw materials in order to produce quality product for the market and to achieve sustained/continuous improvement among the industries. (aasmmicdc annual report, 2018)

1.9Possible Obstacle

By doing this research, there were some challenges faced. These were the shortage of time and Problems during the distribution of the questioner to the respondent and not properly understand the questions and answering it. And also it was challenging to collect all the questionnaires from the respondents.

1.10 Organization of the Study

The paper was categorized in five chapters. The first chapter deals with introductory part consisting of background of the study, statement of the problem, objective of the study, scope of the study, significance of the study, contribution of the study, limitation of the study and definition of the terms.

In the second chapter of this paper were literature review is presented various theoretical concepts that related with service, quality, service quality dimensions, service quality measurement models and issues related with customer satisfaction and finally the conceptual model are discussing.

The third chapter presents research methodology in detail of the research design, sampling size determination, sampling technique, data sources and collection method, procedures of data collection, ethical consideration and the methods of the data analysis.

Analysis of collected data and interpretation of the analyzed data are presented in the fourth chapter. In the fifth chapter presents summaries of findings, conclusions and possible recommendations.

CHAPTER TWO

Literature Review

Introduction

This chapter presents a theoretical and empirical review of literature which is related to the research problem presented in the previous chapter. Within the context of the research objectives, the first part of this chapter discusses theories and studies with regard to identifying and defining service, quality, service quality, the SERVQUAL model, the Gap model and other related studies. The later section of this chapter discusses the empirical review; i.e. the relationship between service quality and customer satisfaction, factors affecting service quality and satisfaction and the framework of the study.

2.1 Theoretical Review

2.1.1 Service

One of the major trends of recent years has been the phenomenal growth of services. This shift towards a service economy is largely attributed to rising affluence, more leisure time and the growing complexity of products that require servicing. Moreover, as companies find it harder to differentiate their physical products, they increasingly turn to service differentiation, seeking to win and retain customers through delivering superior services.

Many developed countries have seen a dramatic increase in the importance of services to national economies and to the individual consumer. In the major European countries, the US and Japan, more people are employed in services than in all other sectors of the economy put together. Both public and private sector services in these countries account for between 60 and 75 per cent of gross domestic output. In international trade, services make up a quarter of the value of all international trade. In fact, a variety of service industries – from banking, insurance and communications to transportation, travel and entertainment – now account for well over 60 per cent of the economy in developed countries around the world.

The way in which services are created and delivered to customers is often hard to grasp since many inputs and outputs are intangible. Most people have little difficulty defining manufacturing or agriculture, but defining service can elude them (Lovelock & Wright, 1999).

A service is an act or performance offered by one party to another. Although the process may be tied to a physical product, the performance is essentially intangible and does not normally result in ownership of any of the factors of production (Lovelock & Wright, 1999 pp. 84).

2.1.2 Quality

There are many definitions of quality derived from different scholars. One of them is a, qualities are those features of products which meet customer needs and there by provide customer satisfaction Juran (1988). The purpose of such higher quality is to provide greater customer satisfaction. However, providing more or better quality features usually requires an investment and hence usually involves increases in costs. Good quality means a predictable degree of uniformity and dependability with a quality standard suited to the customer. Besides that, the customer's definition of quality is the only definition that matters, Deming (1983) as cited by Juran (1988). Crosby (1984) defined quality of goods as "conformance to requirements". Garvin (1983) identified internal failures (those observed before a product left a factory) and external failures (those incurred in the field after a product had been delivered and installed) and measured quality by counting the malfunctions.

The review of articles on quality revealed that early research has been more focusing on defining and measuring the quality of tangible goods and products (Garvin, 1983, Juran 1988) while the more challenging service sector was disregarded. Service quality has been defined in different ways by researchers. For Example, Gronroos (1978) suggests that service quality is made of two components;

- Technical quality and
- Functional quality

Technical quality refers to what the service provider delivers during the service provision while functional quality is how the service employee provided the service. Parasuraman et al. (1985) stated that it may be inappropriate to use a product-based definition of quality when studying the service sector and therefore developed the expression of "service quality". For this particular study, only one definition was chosen and used for the purpose. Considering the research questions, Parasuraman et al. (1985) definition of quality, i.e. the difference between customer expectation of service and customers' perceptions applied.

2.1.3 Service Quality (SQ)

The service quality concept has gained much attention from scholars and practitioners. According to Hessalmaldin, 2008 “services include recognizable and necessary immovable activities which meet a need and its attachment to goods sale or other services is not of necessity, and a measure of the extent to which the service delivery meets customer’s expectations” He therefore classified quality as:

A. Product-Based: - in this respect, certain features and specifications of product are taken into account, which are measurable and at the same time representing the higher quality as well.

B. Consumer-Based:- according to this basis, the consumer is the determinant of the quality of goods and services, based upon his vision, the types of goods and service that satisfies his needs, are in high quality.

C. Goods Specification-Based: - in this regard, the experts introduce specific features of a product or service and the closer the manufactured product to these features, the higher quality is considered.

D. Cost-Based: - this mainly emphasizes the element of price; on the basis of this viewpoint, the quality of the product would be based on its accepted price and logical cost. In conceptualizing the basic service quality model, Parasuraman et al. (1990) identified 10 key determinants of service quality as perceived by the company and the consumer as: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer and tangibility.

They noted that discrepancy existed between the firm’s and the customer's perceptions of the service quality delivered. In investigating this discrepancies the authors assert that service quality can be assessed by measuring the discrepancies or ‘gaps’ between what the customer expects and what the customer perceives and receives. The magnitude and direction of this gap, directly affects the service quality as perceived by consumers. They further noted that consumers would have perceptions of high service quality to the extent that their expectations are lower than the perceived service performance. On the basis of these arguments and several reviews, they developed the SERVQUAL scale that focused basically on the ten determinants of service

quality. The scale is based on a difference score between customer expectations of service and their perceptions after receiving the service. Initially, Parasuraman, Zeithaml and Berry (1990) focused on the ten determinants of service quality.

It was however reduced to five dimensions as: tangibles, reliability, responsiveness, assurance, and empathy. In their discussion, they assert that the SERVQUAL scale deals with perceived quality and look specifically at service quality, not customer satisfaction. They stated that “perceived service quality is a global judgment or attitude concerning the superiority of service whereas satisfaction is related to specific transaction”.

2.1.4 Customer Satisfaction (CS)

Customer satisfaction remains a key discourse among service marketing literature. Jani and Heesup (2011) define satisfaction as an emotional state resulting from a customer’s interactions with a service provider over time. In examining the drivers of customer satisfaction Shankar, Smith and Rangaswamy (2002) identified two types of customer satisfaction. Namely; -

- ❖ Overall customer satisfaction.
- ❖ Service encounter satisfaction and

Overall customer satisfaction is relationship specific, whereas service encounter satisfaction is transaction-specific. Overall satisfaction refers to the cumulative effect of a set of transactions or discrete service encounters with the service provider over a period of time.

Even though the relationship between customer satisfaction and customer loyalty has been the focus of a good deal of previous research, the complexity inherent in the relationship continues to pose many unanswered questions. A customer’s desire to remain loyal and purchase or use the services of an organization in future is dependent on how satisfied the customer is (Shanka, 2012). Thus, a company’s continued survival, existence and future growth is largely dependent on the value it places on customer loyalty through maintaining satisfied customers (Kim, Park and Jeong, 2004). In today’s competitive and dynamic market, the term customer satisfaction (CS) has received much attention and interest among scholars and practitioners. This perhaps can be traced to its importance as a key element of business strategy, and goal for all business activities (Anderson et al, 1994).

Parker and Mathew (2001) identified two basic definitional approaches to the study of CS. The first approach defines CS as an outcome while the second approach views it as a process. It is however important to note that these two approaches are not mutually exclusive but complementary. CS a process, CS is defined as an evaluation between what was received and what was expected, and also emphasizing the perceptual, evaluative and psychological processes that contribute to customer satisfaction (Vavra, 1997). The process definitions of satisfaction however, concentrate on the antecedents of satisfaction rather than satisfaction itself (Parker and Mathews, 2001). The outcome approach of the CS is defined as the end-state satisfaction resulting from the experience of consumption. This is a post- consumption state and can be an outcome that occurs without comparing expectations (Oliver, 1996). Parker and Mathews (2001) further expressed that attention has been focused on the nature of satisfaction of the outcome approach which include: emotion, fulfillment and state. Gerpott, Rams and Schindler (2001) defined CS as an “experience-based assessment made by the customer of how far his own expectations about the individual characteristics or the overall functionality of the services obtained from the provider have been fulfilled”. In this instance, satisfaction is higher or lower with respect to the extent to which what was actually provided exceeds or falls short of what was expected.

Rust and Oliver (1994) and Taylor and Baker (1994) identified several factors that precede customer satisfaction and suggested that these factors strongly influence the extent of customer satisfaction. Some of these antecedents include: Clear Understanding of Customer Needs and Expectations (Basic needs, Excitement needs and Expected needs) and perceived value.

2.1.5 Service Quality Models

► SERVQUAL

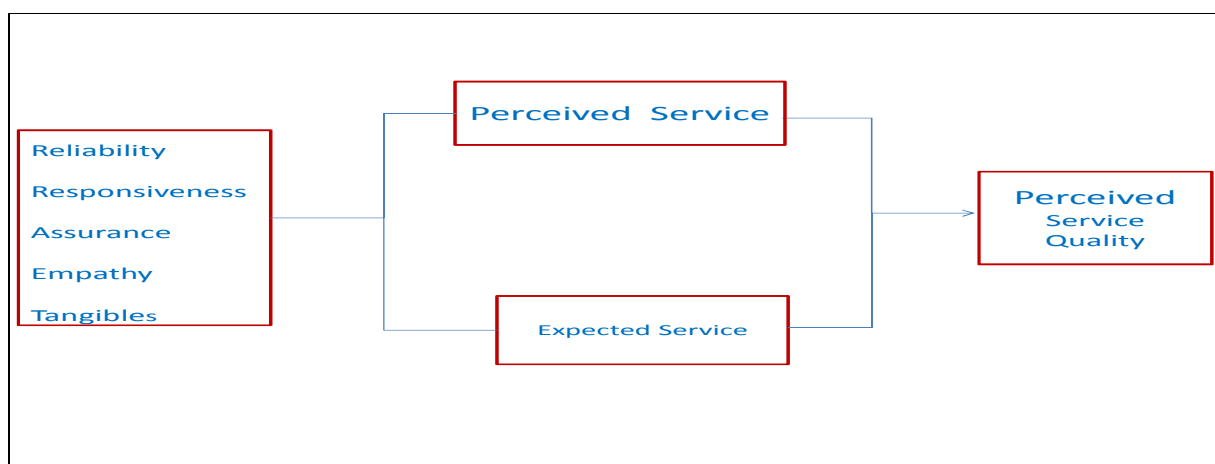
SERVQUAL, One of the most frequently used measures, is a multi-item scale developed to assess customer perceptions of service quality. The foundation for the SERVQUAL scale is the gap model proposed by Parasuraman, Zeithaml and Berry (1985, 1988). They said that when perceived service is less than expected service, the obvious implication is that service quality is less than satisfactory. But, when perceived or experienced service is higher than expected service, it implies that customers have got more satisfactory service quality. Perception of

service quality by the customers depend on the level the gap between the service the customer expects to receive and what he or she perceive, Parasuraman et al. (1985).

Therefore, service quality is the difference in customers' perception of the service and expectation of the service. The gap theory is the method for calculating the service quality by subtracting the customers' evaluation for perception of the service from the evaluation of what was expected. Therefore, this model has a disconfirmation scale which is the gap between expectations and perception of the service.

On their empirical research, Parasuraman, Zeithaml and Berry (1988) identified a total of 22 factors distributed under five service quality dimensions i.e. Responsiveness, Empathy, Tangibles, Assurance & Reliability. The service quality measurement scale is comprises a total of 44 attributes (22 for expectations and 22 for perceptions). Customers' responses to service expectations and perceptions that is acquired by a 7-point Likert scale and are calculated to arrive at (P-E) gap scores. The higher is the perception minus expectation scores, the higher is the level of service quality, Parasuraman et al. (1985). The SERVQUAL gap model is the most valuable and one of the best received contributions to the service literature, Brown et al.(1993); Ladhari, (2009).

Figure 2.1 SERVQUAL Model



Source; Adopted From Parasuraman et al. 1988

► SERVPERF

SERVPERF was developed by Cronin and Taylor in 1992. They developed this instrument to simplify the measurement of service quality and customer satisfaction.

It has the same dimensions of the SERVQUAL model. The model is developed to study banking, pest control, dry cleaning, and fast food sectors. It is a modification of the SERVQUAL model and based upon the performance theory. The fact that SERVPERF does not consider customer expectations it becomes only difference between SERVPERF and SERVQUAL. It brings into consideration only customer perceptions of service performance. Therefore disconfirmation scale, which is the gap between expectations and perceived performance of service, is not used by this model; SERVPERF has only one part, which is the perceived performance of service. In this instrument, customers are only required to rate their perceptions of performance of the same attributes that are covered in the SERVQUAL model. The five dimensions, i.e. Reliability, responsiveness, tangibles, empathy and assurance, identified in the SERVQUAL model are equally applicable to the SERVPERF model.

► Bank Service Quality (BSQ)

BSQ scale was proposed by (Bahia and Nantel in 2000) when they have conducted a study on banks' service quality in Canada. The BSQ is the acronym for Bank Service Quality. The BSQ scale is the extension of SERVQUAL scale. In SERVQUAL scale there are five dimensions, while BSQ scale is composed of six dimensions with 31 attributes. The service dimensioned proposed in the BSQ include Effectiveness & Assurance, Access, Price, Tangibles, Service Portfolio and Reliability.

► BANKQUAL

BANKQUAL scale was proposed by (Tsoukatos and Mastrojianni (2010) the study conducted in Greece retail banking industry. The BANQUAL scale proposed, with key dimensions effectiveness, reliability, assurance/empathy and confidence, which is a combination of SERVQUAL and BSQ dimensions. The 27 attributes in BANQUAL scale consists of twelve SERVQUAL, seven BSQ, two common in BSQ and SERVQUAL and six are specific setting items. In this respect, the scale is a mixture of the SERVQUAL and BSQ scales.

The dimensions structure of BANKQUAL consists of SERVQUAL's Empathy, and Assurance (Parasuraman et al. 1988), BSQ's Effectiveness (Bahia and Nantel, 2000), Reliability which is common in SERVQUAL and BSQ and finally Confidence.

2.1.6 Service Quality Dimensions

Initially, Parasuraman et al. (1985) in their focus group study developed ten dimensions of service quality. These were: Reliability, Responsiveness, Competence, Access, Curtsey, Communication, Credibility, Security, Understanding the customer and Tangibles.

- **Reliability:** It refers to performing as per the promises and designated time, just ability to render unfailing and reliable service.
- **Responsiveness:** refers to willingness or readiness of employee to provide service promptly or even setting up appointment quickly and understanding customers' interest, goals or problems.
- **Competence:** It is all about possessions of the required skills and knowledge to perform the promised service; it also includes the research capability of the organization, sound judgment and intelligent decisions.
- **Access:** this dimension refers to approachability and easy accessibility, convenient service provision hours and location of service facility.
- **Courtesy:** consists of consideration, friendliness, politeness, respect of contact personnel for customers and their properties. It also includes personnel respect for their organization. If customers sense staffs don't care about their things, they begin to wonder how the staff will treat them and their things.
- **Communication:** it means keeping customers informed in language they can understand as information is valuable to customers and listening to them.
- **Credibility:** it refers to trustworthiness, honesty and having the customers' best interest at heart.
- **Security:** is the freedom from danger, risk or doubt, it involves physical safety, financial security and confidentiality. It is providing customers with a comfort zone or peace of mind since they want to maximize gain and minimize or eliminate loss.

- **Understanding /knowing the customer:** it means making an effort to understand the customer's needs / specific requirements providing individual attention. It is recognizing and acknowledging regular, loyal and repeat customers by name.
- **Tangibles:** it includes the physical evidence of the service, physical facilities, promotional materials and personnel appearance.

In their next research these scholars examine & purify the content of the items and developed five SERVQUAL dimensions (three original and two combined dimensions) suggested the following concise definitions and labeling for the dimensions.

- **Tangibles:** pertain to the physical facilities, equipment, personnel and communication materials.
- **Reliability:** refers to the ability to perform the promised services dependably and accurately.
- **Responsiveness:** refers to the willingness of service providers to help customers and provide prompt service.
- **Assurance:** relates to the knowledge and courtesy of employees and their ability to convey trust and confidence; and
- **Empathy:** refers to the provision of caring and individualized attention to customers.

The last two dimensions (assurance & empathy) incorporated items represented by the seven original dimensions, i.e. access, understanding/knowing customers, credibility, security, communications, courtesy, and competence. Therefore, although SERVQUAL has only five dimensions, these dimensions are believed to capture the features of all ten original dimensions, (Parasuraman et.al (1988)).

Table 2.1:- Correspondence between Five SERVQUAL Domains and Original Ten Domains

Original Ten Domains	New Five Domains				
	Tangibles	Reliability	Responsiveness	Assurance	Empathy
Tangibles					
Reliability					
Responsiveness					
Competence					
Courtesy					
Credibility					
Security					
Access					
Communication					
Understanding the Customer					

Source; Zeithaml et al., 1990

2.1.7 The Gap Model

Service quality is a function of the differences between Expectation and performance (perception) along the quality dimensions (Parasuraman et al. 1985). They developed a service quality Model based on gap analysis. The various gaps visualized in the model are:

❖ **Gap-1 Consumer expectation – management perception gap**

Discrepancies between executive's perception and consumer's expectation exist. In essence service firm executive's may not always understand what futures connote high quality to consumers in advance, what features a service must have in order to meet consumers need and what and what level of performance on those features are needed to deliver high quality service.

❖ **Gap-2 Management perception – service quality specification gap**

A variety of factor-resources consternates, market conditions, and / or management indifference may result in discrepancy between management perception of consumer expectation and the actual specifications established for a service. This gap between management perception of consumer expectation and the firm's service quality specifications will affect service quality from the consumer view point.

❖ **Gap-3 Service quality specification – service delivery gaps**

Even when guide lines exist for performing service well and treating customers correctly, high quality service may not be a certainty. Executives recognize that service firm employees exert a strong influence on the service quality perceived by consumers and employees performance cannot always be standardize. The gap between service quality specification and actual service delivery will affect service quality from consumers stand point.

❖ **Gap-4 Service delivery – external communication gap**

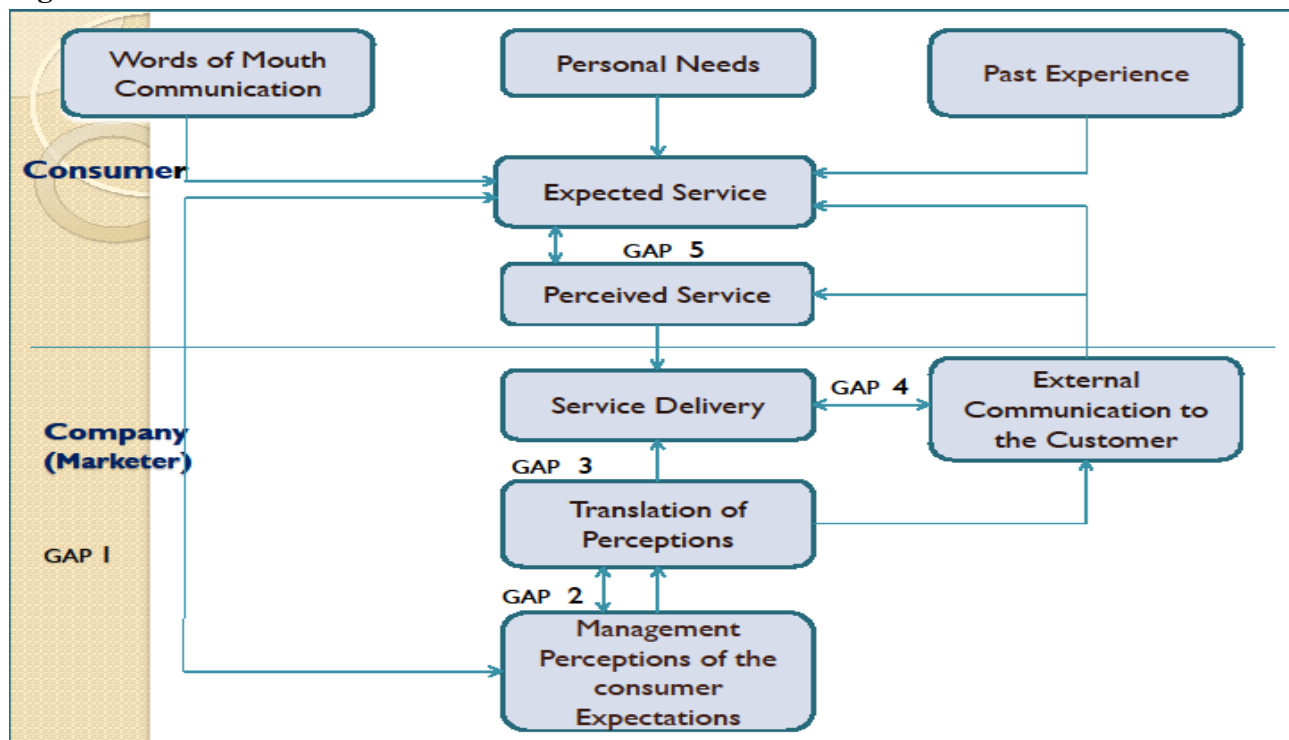
Media advertising and other communications by a firm can affect consumer's expectation. If expectation plays a major role in consumer perception of service quality firms need to be certain not to promise more in communication than it can deliver in reality. Promising more than can be delivered will raise initial expectation but lower perception of quality when promises are not fulfilled.

External communications can affect not only consumer expectation about service but also consumer perception of delivered service. Alternatively, discrepancies between service delivery and external communication in a form of exaggerated promises and/or the absence of information about service delivery aspects intended to serve consumers well can affect consumers' perception of service quality. So this gap between service delivery and external communication will affect service quality from consumers' standpoint.

❖ **Gap-5 Expected service – perceived service gap**

The key to ensuring good service quality is meeting or exceeding what consumers expect from the service. Judgment of high and low service quality depends on how consumers perceive the actual service performance in context of what they expected.

The quality that consumers' perceive in a service is a function of the magnitude and direction of the gap between expected service and perceived service.

Figure 2.2:- GAP Model

Source; Parasurman et al. 1985

2.1.8 The Characteristics of Service

According to Kotler et al., (2005) there are five main service characteristics: intangibility, inseparability, variability, perishability and lack of ownership and they put their argument for each of the characteristics as follows;

(a) Intangibility

Service intangibility means that services cannot be readily displayed, so they cannot be seen, tasted, felt, heard or smelt before they are bought. A buyer can examine in detail before purchase the color, features and performance of an audio hi-fi system that he or she wishes to buy. In contrast, a person getting a haircut cannot see the result before purchase. Airline passengers have nothing but a ticket and the promise that they and their luggage will arrive safely at the intended destination, hopefully at the same time. Because service offerings lack tangible characteristics that the buyer can evaluate before purchase, uncertainty is increased. To reduce uncertainty, buyers look for 'signals' of service quality. They draw conclusions about quality from the place, people, equipment, communication material and price that they can see. Therefore, the service

provider's task is to 'manage the evidence' – they try to 'tangibles the service' or to provide concrete evidence of the benefits offered (Kotler, et al., 2005).

(b) Inseparability

Physical goods are produced, put into inventory, distributed through multiple intermediaries, later sold to users and, still later, consumed. In contrast, services are first sold, then produced and consumed at the same time and in the same place. Service inseparability means that services cannot be separated from their providers, whether the providers are people or machines. If a service employee provides the service, then the employee is a part of the service. Because the customer is also present as the service is produced, provider– customer interaction is a special feature of services marketing. Thus, it is important for service staff to be trained to interact well with clients.

A second feature of the inseparability of services is that other customers are also present or involved. The concert audience, students in the class, other passengers in a train, and customers in a restaurant, all are present while an individual consumer is consuming the service. Their behavior can determine the satisfaction that the service delivers to the individual customers. Because of the simultaneity of service production and consumption, service providers face particular difficulty when demand rises (Kotler, et al., 2005).

(c) Variability (Heterogeneity)

As services involve people in production and consumption, there is considerable potential for variability. Service variability means that the quality of services depends on who provides them, as well as when, where and how they are provided. As such, service quality is difficult to control. The ability to satisfy customers depends ultimately on the behavior of frontline service employees. A brilliant marketing strategy will achieve little if they do their job badly and deliver poor-quality service (Kotler, et al., 2005).

(d) Perishability

Service perishability means that services cannot be stored for later sale or use. Some dentists and general practitioners charge patients for missed appointments because the service value existed only at that point and disappeared when the patient did not show up (Kotler, et al., 2005).

(e) Lack of ownership

When customers buy physical goods, such as cars and computers, they have personal access to the product for an unlimited time. They actually own the product. They can even sell it when they no longer wish to own it. In contrast, service products lack that quality of ownership. The service consumer often has access to the service for a limited time. Because of the lack of ownership, service providers must make a special effort to reinforce their brand identity and affinity with the consumer using one or more of the following methods:

- They could reinforce the service brand identity and affinity with the customer.
- They could offer incentives to consumers to use their service again, as in the case of Frequent-flyer schemes.
- They could create membership clubs or associations to give a sense of belonging and ownership. (Kotler, et al., 2005)

2.2 Empirical Review

2.2.1 The Relationship between Customer Satisfaction and Service Quality

Since customer satisfaction has been considered to be based on the customer's experience on a particular service encounter, (Cronin & Taylor, 1992) it is in line with the fact that service quality is a determinant of customer satisfaction, because service quality comes from outcome of the services from service providers in organizations. Another author stated in his theory that "definitions of consumer satisfaction relate to a specific transaction (the difference between predicted service and perceived service) in contrast with 'attitudes', which are more enduring and less situational-oriented," (Zeithaml et al. 2006, pp. 106-107).

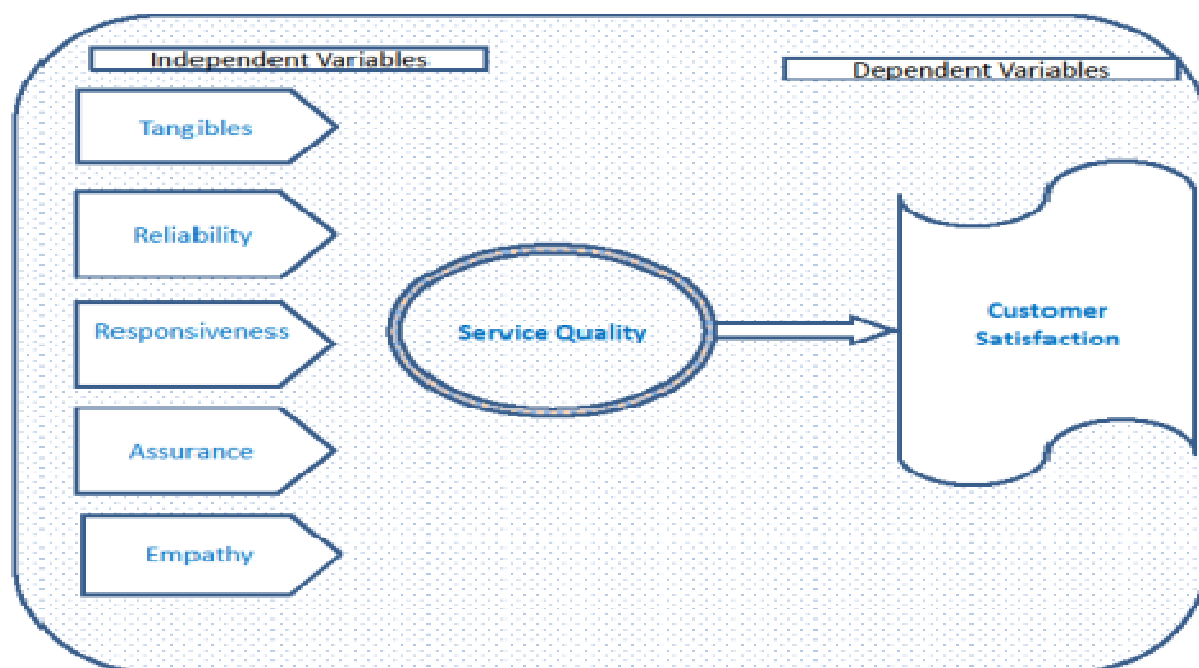
Regarding the relationship between customer satisfaction and service quality, it is suggested that service quality would be antecedent to customer satisfaction regardless of whether these constructs were cumulative or transaction-specific. Some researchers have found empirical supports for the view of the point mentioned above (Fornell et al 1996;) where customer satisfaction came as a result of service quality.

In relating customer satisfaction and service quality, researchers have been more precise about the meaning and measurements of satisfaction and service quality. Satisfaction and service quality have certain things in common, but satisfaction generally is a broader concept, whereas

service quality focuses specifically on dimensions of service (Wilson et al., 2008, p.78). Although it is stated that other factors such as price and product quality can affect customer satisfaction, perceived service quality is a component of customer satisfaction (Zeithaml et al. 2006, p. 106-107). This theory complies with the idea of Wilson et al. (2008) and has been confirmed by the definition of customer satisfaction presented by other researchers.

According to the above discussion quality service and customer satisfaction have direct relationship and one depends on the other. Based on this understanding and considering the five dimensions of service quality; it can be summarized by in the following figurative way;

Figure2.3:- Relationship of service quality and customer satisfaction



Source; Researcher own work, 2020

2.2.2 Factors Affecting Service Quality and Satisfaction

For marketers or service providers, achieving customer satisfaction is important because it is supposed to be an important motive of customer loyalty, repeated business (with customer) and positive word of mouth (Bearden and Teel, 1983). However quality is not the only factor that effects the customer satisfaction, there are other factors besides quality like Performance, Expectations, (Mohr, 1982) desires and price factor affect the customer perceptions and the overall satisfaction level. Where quality of service is a descendent of customer satisfaction, as

described by (Cronin and Taylor (1992) service quality is not the only factor that has direct impact on customer satisfaction.

Identification of other elements beside quality that effects the satisfaction is critical. The other factors are value, corporate reputation, and image and transaction satisfaction. On other hand factors that affect the service quality other than those of intangible nature like human interaction in service delivery, rest are of tangible nature, design and décor elements, the effect of atmospherics, employee appearance and appearance of equipment etc. (Sureshchandar et al., 2002). A clear understanding of all these factors that affect the relationship between service quality, and customer satisfaction results in overall performance of the firm and can help to ensure better implementation of resource that firm required putting in place.

2.2.3 Measurement of Service Quality

Measurements need to take account of the service process, they need to measure both tangible and intangible aspects of services and they should take account of the specific context in which a service occurs .Given that services are processes, measurements need to take account of the complete service process. Such measurements need to address all stages in the service experience, the pre, during and post-service experience of the customer and, where the design of a service is linked to technology, if appropriate (Gilmore, 2003).

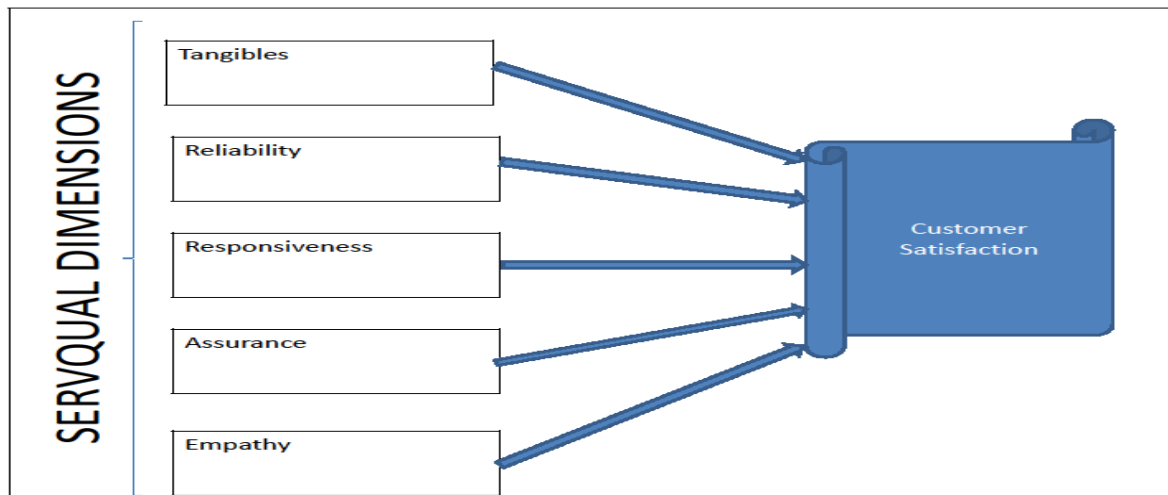
There have been several attempts made by a group of researchers who have systematically identified the variables that quantify service quality, among which the two most popular metrics are SERVQUAL and SERVPERF (Varambally and Motlagh, 2010). SERVQUAL is based on the conceptualization of service quality as the difference between consumer's Perceived performance and Expectation (Parasuraman et al., 1988). On the other hand, SERVPERF is purely a Performance based approach to the measurement of service quality (Cronin and Taylor, 1992). Even though SERVQUAL and SERVPERF are the most commonly used scales of service quality measurement and again among these two the most commonly used measure is SERVQUAL (Varambally, Motlagh, 2010). There is no universal and encompassing approach to service quality dimensions which can be appropriate and applicable to all service industries and across all socio-cultural and economic environments. But as discussed by many researchers SERVQUAL has a wide range of applications in service quality measurement which includes: health care applications (Varambally, Motlagh, 2010). even though there is not one universally

accepted measurement model of service quality that is applicable for all types of services as already mentioned there are two most popular models namely SERVQUAL and SERVPERF because SERVQUAL provides rich information and also as a measurement tool it also help as identify which parts of the service provided are contributing positively and which aspects of the service needs implement as a result the study used SERVQUALA model.

2.2.4 Conceptual Framework of the Study

As discussed above in the theoretical part of the literature the theoretical framework of relationship between the dimension of SERVQUAL and customers' satisfaction presented below served as the base of this study. It is taken from Parasuraman et.al. (1985) gap model theory.

Figure 2.4:- The theoretical framework of relationship between the dimension of SERVQUAL and customers' satisfaction.



Source, Parasuraman et.al. (1985)

CHAPTER THREE

Research Methodology

Introduction

This chapter deals with the research design and methodology part of the study. The research type, the approach using, the sources of data and its method of collection, target population, the sampling strategy and other topic which has to be included in the methodology part were discussed here.

According to John, (2014) Research approaches are plans and procedures for research that span the step from broad assumptions to detailed methods of data collection, analysis, and interpretation. The selection of research approach is also based on the nature of the research problem or issue being addressed, the researchers' personal experiences, and the audience for the study. There are three basic approaches to research (a) qualitative (b) quantitative (c) mixed methods. From these approaches quantitative survey is the most appropriate one to use if the purpose of an investigation is to describe the degree of relationship which exists between the variables.

Accordingly, this research has been conducted using quantitative research approach hence; it examines and measures the relationship between service quality and customer satisfaction in relation to Addis Ababa small and medium manufacturing industries cluster development sector. Therefore; the quantitative method has been used by considering sample customers of the organization and questionnaires were distributed.

3.1 Research Design

According to Singh, (2006), research design is essentially a statement of the object of the inquiry and the strategies for collecting the evidence, analyzing the evidences and reporting the findings. There are different types of scientific research. Namely; exploratory research, Descriptive research and Explanatory research (Bhattacharjee, 2012). Accordingly, this research was conducted by using both explanatory and descriptive research and also based on quantitative research method.

In order to know and control the relationship between dependent and independent variables of the study explanatory technics were applied whereas descriptive study was to describe the service quality dimensions that lead to customer satisfaction.

3.2 Target Population

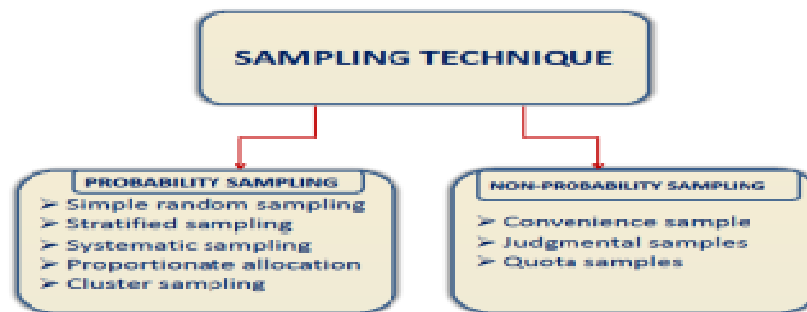
A population is the whole group that the research focuses on. A population consists of all elements, individuals, item or objects whose characteristics are being studied Sample is the segment of the population that is selected for investigation (Bryman and Bell, 2003). The target population relevant for this study was the corporation's regular/permanent customers.

The researcher conducted service quality and level of significance that each service quality dimensions have impact on the customer satisfaction on the selected organization by applying SERVQUAL Model.

3.3 Sample and Sampling Strategy

There are two basic sampling techniques which are probability and non-probability sampling techniques. Hemed T,(2016). But the researcher preferred to use probability sampling.

Figure 3.1:- Basic Sampling Techniques



Source; Hemed Teherdoost, 2016

Among the probability sampling technique systematic simple random sampling was again selected to this study and the total sample size was determined by using Taro Yamane (1967) sample size determination formula;

$$n = \frac{N}{1 + Ne^2}$$

Where: n: The sample size

N: The population size

e: The level of precision or sampling error (0.05 (i.e at 95% confidence interval))

Hence, the total sample size for the total number of A/A/S/M/M/I/C/D/Corporation's customers was calculated as follows;

$$n = \frac{2100}{1 + (2100 \cdot 0.05^2)} = 336$$

After the total sample size was determined simple random sampling applied to select the respondents which were presented regularly in four branches of the corporation.

Then further allocated the total number of samples proportionately for each randomly selected customer from four respective branches of the organization was calculated by using the following formula;

$$n_1 = nN_1/N$$

Where; n =total number of sample; which is equal to 366

N =total number of customers from four branches

N_1 =total number of customer at each branch

n_1 =sample size at each branch

3.4 Data Sources and Collection Method

For the successful achievement of the objectives of the study; primary and secondary data was used; the primary data was collected by questioners; i.e. distributing to the A/A/S/M/M/I/C/D/Corporation's customer/respondents based on Likert-Scales as strongly disagree, disagree, neither, agree and strongly agree and as secondary data is the organization's periodical publishers, e-sources, documents and reports were used.

3.5 Procedures of Data Collection

At the very beginning of the study got the permission of the organization to do the project; which was starting from general orientation about the study and its importance for the organization; of which the conducting areas of the study.

All necessary conditions and steps had been followed in order to get appropriate data. In addition to this the updated data was considered including the literature review.

3.6 Ethical/Legal Consideration

This study had involved human beings and therefore the four basic ethical issues had been taken into account, namely; protection from harm, informed consent, the right to privacy, and honesty with professional colleagues. The study began after ethical clearance by both the faculties of the participants had been identified through the possible participants who have been invited to voluntarily participate and no respondents were at any stage be subjected to any form of coercion, or feel compelled to participate in the activities and/or evidence collection of the study.

The confidentiality and privacy had been kept in the study. It had been clearly informed to the respondents the study is for academic purpose and the respondents have never been personalizing in part of the study. And also all the literatures collected for the study were appreciated in the reference list.

3.7 Method of Data Analysis and Presentation

After the proper collection of data, the next critical part of the study was analysis of the data. In order to analyze the data there were statistical tools to measure and evaluate, as well as presenting the results.

Statistical Package for Social Science (SPSS) software version 20.0 was employed to analyze and present the data through the following statistical tools use for this study;

1. **Descriptive analysis;** - in this tool the results will be presented by tables, frequency distribution and percentages which are computed for each variables in the study.
2. **Pearson Correlation analysis;** - it is used to determine the relationships between service quality dimensions; which are discussed in literature part of the study.
3. **Multiple regression analysis;** - which is important to investigate the effects of quality dimensions on the customer satisfaction.
4. **Regression functions;** - regress customer satisfaction on the service quality dimensions by using the equation of multiple regression which is built from the dependent variables (customer satisfaction) and independent variables (five service quality dimensions). And also the assumptions and hypothesis have been tested as well.

$$Y = \beta_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \epsilon$$

Where; Y is the dependent variable which is customer satisfaction

β_1 is the intercept

$\beta_2, \beta_3, \beta_4, \beta_5, \beta_6$, are the coefficient of their respective independent variables.

X_2, X_3, X_4, X_5, X_6 are the explanatory variables.

ϵ refers to the error term

3.8 Reliability of Data

Reliability is the degree to which the measure of a consistent or dependable. In other words, if we use this scale to measure the same construct multiple times do we get pretty much the same result every time, assuming the underlying phenomenon is not changing according to (Bhattacharjee, 2012). Internal consistency reliability is a measure of consistency between different items of the same construct (Bhattacharjee, 2012). Hence, the study used multiple item measurement scale internal consistency method should be applied to the study. Cronbach Alpha with acceptable cut off points 0.7 demonstrate that all attributes are internally consistent the reliability test for the instrument use for the study and had been conducted using SPSS.

As cited from (Meron, 2015) coefficient alpha ranges in value from 0 meaning no consistency to 1 meaning complete consistency (all items yield corresponding values). Generally speaking, scales with a coefficient between 0.8 and .95 are considered to have very good reliability. Scales with a coefficient between 0.7 and 0.8 are considered to have good reliability, and value with a coefficient between 0.60 and 0.70 indicates fair reliability. When the coefficient is below 0.6, the scale has poor reliability (Zikmund et al, 2010).

Table 3.1:- Reliability statistics of service quality dimensions

No.	Dimensions	Number of Items	Alpha Value
1	Tangibility	4	0.554
2	Reliability	5	0.949
3	Responsiveness	4	0.856
4	Assurance	4	0.825
5	Empathy	5	0.868

Reliability Statistics	
Cronbach's Alpha	Number of Items
0.945	22

Source; Researcher own computation, 2020

As depicted on table 3.1 above the alpha coefficient for tangibility dimension for corporation's service is 0.554. All the five dimensions have good degree of reliability. The alpha coefficient for reliability dimension is very good; which is 0.949. The alpha coefficient for responsiveness dimension is 0.856 which shows still very good reliable. The alpha coefficient for assurance and empathy dimensions shows a very good reliability; which are 0.825 and 0.868 respectively. Proving the reliability test by taking all the service quality dimensions together gives us the more reliable alpha coefficient; which is 0.945. Thus, the dimensions used to measure the service quality for this study were at very good reliability level.

3.9 Validity of Data

Validity often called construct validity refers to the extent to which a measure adequately represents the underlying construct that it is supposed to measure. Validity is concerned with how well the concept is defined by the measure. According to Bhattacharjee (2012) there are two assessments of validity theoretical or translational validity and empirical or criterion related validity which includes; Content validity, Predictive validity, Convergent validity and Concurrent validity. Content validity is an assessment of how well a set of scale items matches with the relevant content domain of the construct that it is trying to measure. Convergent validity refers to the closeness with which a measure relates to (converges on) the construct that it is purported to measure, Predictive validity is the degree to which a measure successfully predicts a future outcome that it is theoretically expected to predict. Concurrent validity examines how well one measure relates to other concrete criterion that is presumed to occur simultaneously. Bhattacharjee(2012). Thus, this study used content validity because as discussed above this validity assess how well a set of scale items matches with the relevant content domain of the construct that it is trying to assess.

CHAPTER FOUR

Data Analysis and Discussions

Introduction

This chapter was emphasized on the analysis of data and discuss on the findings of the study in relation to the effects of service quality dimensions on customer satisfaction. The findings of the study were analyzed based on the specific objectives and hypotheses of the study. In this chapter respondents' profile, descriptive analysis, correlation analysis and regression analysis were discussed by using SPSS version 20 research analysis software.

For this research purpose the well prepared survey questionnaire were distributed properly. A total distribution of n=336 questionnaires 273 were collected, again from this 18 questionnaires were not selected due to missing data. Hence, 255 questionnaires were served as data for analysis to present the findings and draw conclusion.

4.1 Descriptive Analysis

4.1.1 The respondents background information

A) The frequency of respondents' gender

According to table 2.1 below, the total number of 255 respondents 56.1% of the participants were male and the rest 43.9% were female. This shows that from the total participant of the survey the number of male were higher than female.

Table 4.1:- The frequency of respondents' gender

No.	Sex	Frequency	Percent (%)	Cumulative (%)
1	Male	143	56.1	56.1
2	Female	112	43.9	100.0
Total		255		

Source; Researcher own survey; 2020

B) The frequency of respondents' Age

Table 4.2:- The frequency of respondents' Age

No.	Range of age	Frequency	Percent (%)	Cumulative (%)
1	18-25 years old	22	8.6	8.6
2	26-35 years old	109	42.7	51.4
3	36-45 years old	84	32.9	84.3
4	46-55 years old	33	12.9	97.3
5	56 and above years old	7	2.7	100.0
Total		255		

Source; Researcher own survey; 2020

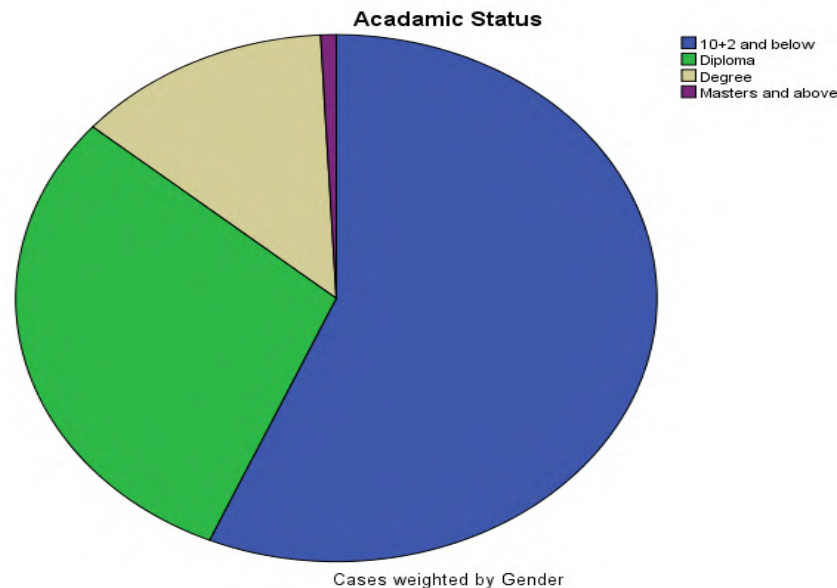
From table 2.2 above it can be observed 109 respondents; which is 42.7% of the participants was ranged between 26-35 years and the second higher range of age of the respondents was 36-45 years old. This means the most of the respondent age is arranged between 26-45 years old; this is almost 75% of 255 respondents. The rest of 24.2% were lays between 18-25, 46-55 and more than 55 years old. This shows most of the respondents were at medium range of age.

C) Academic status distribution of the respondents

Table 4.3:- Academic status distribution of the respondents

No.	Acc. Status	Frequency	Percent (%)	Cumulative (%)
1	10+2 and below	144	56.5	56.5
2	Diploma	76	29.8	86.3
3	Degree	33	12.9	99.2
4	Masters and above	2	8	100.0
Total		255		

Source; Researcher own survey; 2020

Figure 4.1:- Academic status distribution

Source; Researcher own survey; 2020

As depicted in table 2.3 above most of the respondents in academic status were 10+2 and below level and its frequency were 144 out of 255 participants. This shows that more than half of (56.5%) the respondents were arranged at lower academic status. But the only 2 respondents were have Masters and above academic status. The other 42.7% of the respondent shared for Diploma and Bachelor academic level.

D) Distribution of business type of the respondents

Table 4.4:- Distribution of business type of the respondents

No.	Business setup	Frequency	Percent (%)	Cumulative (%)
1	Entrepreneur	103	40.4	40.4
2	Private Limited Company (PLC)	134	52.5	92.9
3	Cooperative	18	7.1	100.0
Total		255		

Source; Researcher own survey; 2020

As shown from table 2.4 above 52.5% of the total enterprises/customers/ in the corporation were Private limited company (PLC) and the 40.4% were entrepreneur. The least one was; which is 7.1% was cooperative business type. This means that most of the enterprises/customers were

licensed in private limited company business (plc) type as well as entrepreneur type in A/A/S/M/M/I/C/D/Corporation.

4.2 Normality Test

Normality test is used to determine whether sample data has been drawn from a normally distributed population or the population from which the data came is normally distributed. Normality was checked by two terms by i.e kurtosis and skewness. As a general rule of thumb; if skewness is less than -1 or greater than 1, the distribution is highly skewed. If skewness is between -1 and -0.5 or between 0.5 and 1, the distribution is moderately skewed. If skewness is between -0.5 and 0.5, the distribution is approximately symmetric. The acceptable values of kurtosis are appropriate from a range of ± 2 in order to prove normal distribution. (George and Mallery, 2010)

Table 4.5:- Kurtosis and Skewness normality test

		Tangibility	Reliability	Responsiveness	Assurance	Empathy
N	Valid	255	255	255	255	255
	Missing	0	0	0	0	0
Skewness		-0.320	0.640	0.250	0.087	0.148
Std.Error of Skewness		0.153	0.153	0.153	0.153	0.153
Kurtosis		-0.046	-0.515	-0.926	-0.538	-0.852
Std.Error of Kurtosis		0.304	0.304	0.304	0.304	0.304

Source; Researcher own computation; 2020

As shown table 2.1 all independent variables qualifies the kurtosis and skewness normality test distribution standard. Therefore, from the result shown above we can say that the data was normally distributed among the sample population.

4.3 All attributes of SERVEQUAL dimensions and G=P-E gap score

Table 4.6:- All attributes of SERVEQUAL dimensions and G=P-E gap score

No.	Variables	Dimensions	Average Expectation Score (E)	Average Perception Score (P)	Average Gap Score G=P-E
	Tangibility(TG)				
1	Modern looking equipment	TG ₁	4.76	3.57	-1.19
2	Visually Appealing physical facilities	TG ₂	4.72	2.92	-1.80
3	Neatness and Appearance of Staff	TG ₃	4.62	3.41	-1.21
4	Materials associated with the service are visually appealing	TG ₄	4.80	1.96	-2.84
	Reliability(RL)				
1	Promise to do something by a certain time, it does so	RL ₁	4.67	2.40	-2.27
2	Sincere interest to solve customers' problems	RL ₂	4.56	2.55	-2.01
3	Performs the service right the first time	RL ₃	4.61	2.50	-2.11
4	Provides services at the time it promises to do so	RL ₄	4.87	2.4	-2.47
5	Insists on error free records	RL ₅	4.82	2.55	-2.27
	Responsiveness(RP)				
1	Employees tell customers exactly when services will be performed	RP ₁	4.88	2.79	-2.09
2	Employees give prompt service to Customers	RP ₂	4.86	2.67	-2.07
3	Employees are always willing to help customers	RP ₃	4.84	2.81	-2.03
4	Employees are never be too busy to respond to customers' requests	RP ₄	4.85	3.31	-1.54
	Assurance(AS)				

1	Behavior employees instill confidence in customers	AS ₁	4.83	2.66	-2.17
2	Customers feel safe with the organization	AS ₂	4.86	2.46	-2.40
3	Employees are consistently courteous to the customers	AS ₃	4.82	3.22	-1.60
4	Employees have the knowledge to answer customers' questions	AS ₄	4.87	3.04	-1.83
	Empathy(EM)				
1	The organization gives Individual attention to its customers	EM ₁	4.51	2.53	-1.98
2	The organization has Convenient operating hours	EM ₂	4.89	3.42	-1.47
3	Employees give personal attention to customers	EM ₃	4.71	2.94	-1.77
4	The organization always keep its customers best interest at heart	EM ₄	4.87	2.63	-2.24
5	Employees understand the specific needs of customers	EM ₅	4.85	2.48	-2.37

Source; Researcher own survey; 2020

As the table 3.1 above shown all attributes of SERVEQUAL dimensions were clearly calculated and identified. And also from the above gap score model the least negative disconfirmation score gap is -1.19. This is concerning the tangibility (TG₁) that connects with the modern looking equipment and the office setup in A/A/M/M/I/C/D/corporation. However this score is least as comparing to other attributes; it is still needed to improve the office setup and needed to rearrange the equipment as well.

On the other hand the highest and the significant score gap were shown at tangibility(TG₄), which is -2.84. This implies that the corporation has to give special attention to materials associated with the service are visually appealing. Because the customers' expectation for this

attributes is higher than they actually perceived; as compare to the other attributes of the dimensions.

The next part discussed in detail each of the attributes of the five dimensions and their mean score gap as well as their influences on the customers satisfaction.

4.4 Mean gap score of each service quality dimensions

A) Mean gap score of P-E between Tangibility attributes

Table 4.7:- Mean of P-E score gap of Tangibility attributes

No.	Dimension	Mean GAP of Tangibility Attributes	Standard Dev. Gap of Tangibility Attributes
1	Tangibility(TG ₁)	-1.19	0.756
2	Tangibility (TG ₂)	-1.80	0.694
3	Tangibility (TG ₃)	-1.21	0.541
4	Tangibility (TG ₄)	-2.84	0.804
	Average	-1.76	0.699

Source; Researcher own survey; 2020

The perception-expectation gap of Tangibility (TG₁) as observed from table 3.2 above is -1.19; which is the least negative disconfirmation in tangibility dimension. This shows that customers' expectation from the corporation were more than the actual performance in terms of finding modern looking office equipment of the corporation.

For Tangibility (TG₂) is -1.80 as shown table 3.2 above. This was the second highest negative disconfirmation among tangibility attributes. This means that the expectation of the customers of the corporation is higher than that of perception regarding whether the service outlets were visually appeal. So in this case corporation's service outlets were not visually appealing for the customer.

The mean gap between perception and expectation for Tangibility (TG₃) is again negative; which is -1.21. Which illustrates mean expectation of the customers' score is greater than the mean score of customer perceived in relation to neatness and appearance of staff. Which means staff neatness and appearance were not attractive as the customers' expected.

As we can see from the table 3.2 above the expectation perception gap for Tangibility (TG₄) is -2.84. This is the higher P-E mean gap score of all SERVQUAL dimensions attributes. Which illustrates customer expectation exceeds perceived performance regarding the clarity and attractiveness of communication materials of the corporation. This means that the communication materials in the corporation were not as clear and understandable as expected by the customers.

Among tangibility attributes Tangibility (TG₂) and Tangibility(TG₄) of mean score are higher than other attributes. This implies that corporation is expected to improve more in relation to be having good service outlets are visually appeal modern and communication materials respectively.

B) P-E mean gap score of Reliability attributes

Table 4.8:- Score of Mean Gap of Reliability Attributes

No.	Dimension	Mean GAP of Reliability Attributes	Standard Dev. Gap of Reliability Attributes
1	Reliability(RL ₁)	-2.27	0.709
2	Reliability(RL ₂)	-2.01	0.633
3	Reliability(RL ₃)	-2.11	0.342
4	Reliability(RL ₄)	-2.47	0.892
5	Reliability(RL ₅)	-2.27	0.726
	Average	-2.226	0.660

Source; Researcher own survey; 2020

As shown table 3.3 above the mean gap score for reliability (RL₁) is -2.27. This is the second highest negative disconfirmation. This means that customers' perceived mean scores is less than customers' expectation score regarding the organization's ability to deliver the promised services at the promised time. This means that customers need the improvement on the corporation's ability to provide what it has promised up to their expectation.

The mean gap score between P-E for Reliability (RL₂) attribute is -2.01. This means that there is a gap between customers' expectation regarding the commitment of showing sincere interest to solve customers' problems and it exceeded from that of the customers' actual experience at the

corporation. It also showed that customers are expecting more from the organization in solving their problem.

The mean difference for P-E of Reliability (RL_3) is -2.11. However the score gap is the second least negative confirmation among reliability attributes it is still need attention to improve regarding ability to perform the service right the first time. Because the customers' expectation is higher than they actually perceived.

As indicated table 3.3 above the mean gap score for Reliability(RL_4) is -2.47; which is still negative disconfirmation gap and the highest gap score in this attributes, so we can understand from this figure the corporation's ability to provide the promised service by the time is not to do so as customers expectation. Hence the corporation has to some effort to improve its provision of service at a time.

The last attributes of Reliability is RL_5 as depicted in table 3.3 above. The mean score gap of this attribute is -2.27. This implies that the customers' expectation exceeds actual perception regarding to provision of error free service delivery. In other word the corporation's service provision is not error free as customers' expectation. So it is needed to check and revise its process of service provision.

C) Score of Mean Gap of Responsiveness Attributes

Table 4.9:- Score of Mean Gap of Responsiveness Attributes

No.	Dimension	Mean GAP of Responsiveness Attributes	Standard Dev. Gap of Responsiveness Attributes
1	Responsiveness (RP_1)	-2.09	0.964
2	Responsiveness (RP_2)	-2.07	0.987
3	Responsiveness (RP_3)	-2.03	0.926
4	Responsiveness (RP_4)	-1.54	0.652
Average		-1.932	0.882

Source; Researcher own survey; 2020

From the table 3.4 above the mean difference for expectation and perception of customers for Responsiveness (RP_1) is -2.09. This implies that the score gap of customers' expectation is

higher than their actual experience regarding whether employees tell customers exactly when service will be performed or not.

The mean gap of P-E for attribute designated by Responsiveness (RP_2) is -2.07 as a shown table 3.4 above. This means that customers' expectation for prompt service provision by employees of the corporation is greater than what they have actually experienced at A/A/S/M/M/I/C/D Corporation.

Therefore the above two attributes RP_1 and RP_2 of mean score gap is significant and highest negative disconfirmation in this dimension. This implies that corporation is expected to improve its communication system and enhance its employees' ability or motivate them to render quick service to their customer.

As shown Table 3.4 above P-E mean Score gap of Responsiveness (RP_3) is -2.03. However this mean score is the second least negative disconfirmation comparing with the other three attributes of this dimension. But it is still the customers' expectation is greater than the actual perception regarding the willingness of employees to help their customers. This implies that customers are expecting more from employees of the corporation to demonstrate willingness to help others.

The average gap in the table 3.4 above shown negative value of -1.54 for responsiveness (RP_4); the attribute refers to employees' sensitiveness to respond to customers' requests despite they are too busy in other tasks. That is, the mean score of customers' expectation regarding this factor, employees of the corporation are never be too busy to respond to customers' requests, is greater than the perceived performance of employees by 1.54; which shows that when the employees of the corporation were busy on other tasks they did not taking care for their customer properly.

D) P-E mean gap score of Assurance attributes**Table 4.10:-** Score of Mean Gap of Assurance Attributes

No.	Dimension	Mean GAP of Assurance Attributes	Standard Dev. Gap of Assurance Attributes
1	Assurance (AS ₁)	-2.17	0.839
2	Assurance (AS ₂)	-2.40	0.961
3	Assurance (AS ₃)	-1.60	0.593
4	Assurance (AS ₄)	-1.83	0.557
Average		-2	0.737

Source; Researcher own survey; 2020

As shown Table 3.5 above the mean of P-E gap for Assurance (AS₁) is -2.17. This implies that the mean expectation score exceed the mean perceived score concerning to the behavior of the employees of organization in stilling confidence on customers. This means that the employees' behavior is not to the expectation of the customers to infuse confidence on them.

The average difference of the P-E for Assurance (AS₂) is -2.40. It is the highest negative value in this dimension. This means that the customers' of security with the service provision they conduct with the corporation is not to customers' expectation. In other word the corporation has to improve the relationship and approach to their customer and also keep the customers' felling in the process of service delivery.

As depicted in table 3.5 above the mean difference between perception and expectation for Assurance (AS₃) is negative figure; which is -1.60. This indicated that the mean expectation score exceed the mean perceived score in connection to courteousness of employees of the corporation to the customers in consistent manner is less than the mean score of the customers' expectation for same.

The Perception minus Expectation gap for Assurance(AS₄) is -1.83; as shown table 3.5 above. This attribute is about the employees' knowledge to answer the questions of their customers. But score gap tells us the customers' expectation exceeds their perception. This warns the corporation to improve employees' knowledge to answer the customers' questions. Make the competent in order to fill this gap.

E) Score of Mean Gap of Empathy Attributes**Table 4.11:-** P-E mean gap score of Empathy attributes

No.	Dimension	Mean GAP of Empathy Attributes	Standard Dev. Gap of Empathy Attributes
1	Empathy (EM ₁)	-1.98	0.712
2	Empathy (EM ₂)	-1.47	0.810
3	Empathy (EM ₃)	-1.77	0.639
4	Empathy (EM ₄)	-2.24	0.978
5	Empathy (EM ₅)	-2.37	0.959
	Average	-1.966	0.820

Source; Researcher own survey; 2020

From Table 3.6 above the mean gap score of Empathy (EM₁) is -1.98. From this we can observe that customers' expectation is higher than their actual perception. This means the corporation willingness to give individual attention to its customer is lower as its customers' expectation before. In other word corporation is mandated to give attention to individuals as well as tailored service to be competitive organization.

Because of the negative conformation of mean score gap of expectation versus perception for empathy (EM₂=-1.47) at Table 3.6; the corporation service provision hours are not convenience to customer. This means customers' expectation is higher than the actual experience that the customer perceived. Hence corporation is expecting to revise service provision time to make convenient to its customers.

As shown table 3.6 above it is recorded negative mean score for the attribute of Empathy (EM₃); which is -1.77. This means that perceived performance mean score is less than the expected performance. So the corporation forced to improve its employees to give personal attention to its customers.

P-E mean gap score for Empathy (EM₄) is -2.24 as depicted in table 3.6. This tells us the mean score expectation is still exceeds perceived performance score in relation to the corporation's commitment to have customers' best interest at heart. Because of this difference the corporation is forced to look its customers' interest in order to satisfy them in its service provision.

Last but not least EM₅ attribute is still depicted negative value according to the calculation shown table 3.6 above. Which is 2.37 and the higher than other four attributes. This means there is significant score gap between customer expectation and customer perception concerning the employees' understanding for the customers' specific needs. This shows again customer expectation exceeds the actual perception; so the corporation is expecting to improve its approach to understand specific needs of its customer.

4.5 Summary of SERVQUAL Dimensions and Its Mean Gap Score

As depicted in table 3.7 below all attributes of the dimensions are summarized and analyzed properly. From this figure we can see the dimensions which need special attention to improve and revise for the corporation regarding its service provision; because all service quality dimensions' mean gap scores were negative.

Generally this implies that the customers' expectation of all dimensions is higher than they actually perceived. From these Reliability dimension mean gap score is the higher than other SERVQUAL dimensions; which is -2.226. Whereas Tangibility mean score gap is the least one; which is -1.76.

Thus, from this analysis we can understand that corporation is needed to give more attention to the attributes in Reliability dimension than other four SERVQUAL dimensions in order to deliver quality service to its customer as well as satisfying them.

Finally, overall average perception – expectation gap for all the five service dimensions showed a negative disconfirmation score of 1.9768.

Table 4.12:- SERVQUAL Dimensions and Its Mean Score Gap

No.	SERVQUAL Dimensions	Average Dimensions Gap Score	Standard Dev. Gap of Dimensions
1	Tangibility	-1.76	0.699
2	Reliability	-2.226	0.660
3	Responsiveness	-1.932	0.882
4	Assurance	-2	0.737
5	Empathy	-1.966	0.820
Score of Overall Average SERVQUAL Gap		-1.9768	0.7596

Source; Researcher own survey; 2020

4.6 Correlation Analysis

Correlation means an association or the relationship between variables and it measures the degree to which two sets of data are related. As depicted in table 4.1 below higher correlation value indicates stronger relationship between both sets of data. When the correlation is 1 or -1 ,a perfect linear positive or negative relationship exists; when the correlation is 0, there is no relationship between the two sets of data (Vignaswaran, 2005).

Table 4.13:- Correlation value of coefficient

No.	Value of Coefficient	Relationship b/n variables
1	0.70-0.90	Very strong association
2	0.50-0.69	Substantial association
3	0.30-0.49	Moderate association
4	0.10-0.29	Low association
5	0.01-0.09	Negligible association

Source; Alwadaei, 2010

4.6.1 Pearson Correlation Analysis

Table 4.14:- Correlation between service quality dimensions and customer satisfaction

No.	Dimension		Customer Satisfaction
1	Tangibility	Pearson Correlation Sig.(2- tailed)	0.303** 0.000
2	Reliability	Pearson Correlation Sig.(2- tailed)	0.501** 0.000
3	Responsiveness	Pearson Correlation Sig.(2- tailed)	0.437** 0.000
4	Assurance	Pearson Correlation Sig.(2- tailed)	0.502** 0.000
5	Empathy	Pearson Correlation Sig.(2- tailed)	0.510** 0.000

Note. **Correlation is significant at $p < 0.01$ significance level (2 tailed); n= 255

Source; Researcher own survey; 2020

As depicted in table 4.1 above both independent variables; which is five SERVQUAL dimensions and dependent variables; which is customer satisfaction has positive and significant relationship.

So as shown in the objective and conceptual framework of this study, to test the relationship between service quality dimensions and customer satisfaction, the detail correlation analysis is performed as follows. As shown above table 4.1 all service quality dimensions have significant positive relationship with customer satisfaction. The results indicate that, there is substantial positive relationship between Reliability and customer satisfaction ($r=0.501$, $P<0.01$), Assurance and customer satisfaction ($r=0.502$, $P<0.01$), Empathy and customer satisfaction ($r=0.510$, $P<0.01$) and moderate positive correlation between tangibility and customer satisfaction ($r=0.303$, $P<0.01$) and responsiveness and customer satisfaction ($r=0.437$, $P<0.01$).

Hence among the service quality dimensions the two dimensions having moderate correlations with customer satisfaction are tangibility and responsiveness that have a value of 0.303 and 0.437 respectively. The other three dimensions which are reliability, assurance and empathy have the correlation value of more than .5 that means they do have a positive substantial association with customer satisfaction.

4.7Regression Analysis

Table 4.15:- ANOVA Test

Model	Sum of Square	Mean Square	F	Sig.
Regression	176.206	59.009	147.257	0.000
Residual	79.896	0.344		
Total	256.102			

Source; Researcher own survey; 2020

As shown table 5.1 above by using ANOVA significance of the independent variables is tested.

The model is null hypothesis and alternative hypothesis; which means that

 H_0 = No linear relationship between the independent and dependent variable

 H_1 = At least one independent variables can affect dependent variable

In addition to this the table shown that the regression relationship is significant. Which means that the regression relationship is significant with $F_{\text{ratio}} = 147.257$ and $p\text{-value}$ is 0.000. This means that at least there is one variable which is different from zero (0) and affects the dependent variable with the significant of 0.05 level.

Table 4.16:- Multicollinearity test

No.	SERVQUAL Dimensions	Collinearity Statistics		Adjusted R^2
		Tolerance	VIF	
1	Tangibility	0.345	2.972	0.824
2	Reliability	0.179	5.902	
3	Responsiveness	0.297	3.667	
4	Assurance	0.306	3.467	
5	Empathy	0.237	4.605	

Source; Researcher own survey; 2020

As depicted in table 5.2 above adjusted R^2 value is 0.824. This means that if the Tolerance value for the independent variable is lower than the value of $1 - R^2$, then there may have a multicollinearity problem. But in this case the adjusted R^2 is 0.824 and the value of $1 - R^2 = 0.176$ ($1 - 0.824 = 0.176$); which means the tolerance values of all independent variables are greater than 0.176. So we can understand from this there is no multi-collinearity among the independent variables.

Multi-collinearity is the situation in which the independent variables are highly correlated. If tolerance values are above 0.1 and variance inflation factor, which is $1/\text{tolerance}$, is less than 10, thus it's possible to construct a regression model. As depicted in table 5.2 above the tolerance value for all service quality dimensions are above 0.1 and VIF is less than 10, hence we can justify that there is no multi-collinearity problem. So we can precede regression model. (Ho, et al. 2006).

Table 4.17:- Multiple linear Regression as a summary

No.	SERVQUAL Dimensions	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std.error	Beta		
	(Constant)	8.436	0.213		97.541	0.000
1	Tangibility	0.064	0.055	0.071	4.344	0.170
2	Reliability	0.026	0.073	0.034	2.386	0.000
3	Responsiveness	0.064	0.056	0.086	3.215	0.000
4	Assurance	0.097	0.061	0.091	2.606	0.115
5	Empathy	0.025	0.063	0.034	3.437	0.000

Source; Researcher own survey; 2020

4.8 Hypothetical Testing for each Dimension and Regression Function

To test each dimension the t-table is used according to the calculation of ($t_{(\alpha/2, n-(k+1))}$); where $k=5$ (number of independent variables), $n=255$ (number of observation) and $\alpha=0.05$ level.

- **Tangibility**

H_0 : tangibility = 0

H_1 : tangibility $\neq$ 0

As shown table 5.3 above $t_{cal} = 4.344$ and $t_{(\alpha/2, n-(k+1))}$; which is $t_{(0.05/2, 255-(5+1))} \Rightarrow (t_{0.0025, 249})$; which is equal to 1.96, Since $t_{cal} (4.344) > t_{tabulated} (1.96)$ we reject the null hypothesis, i.e we accept the alternative hypothesis; that means tangibility is different from zero.

- **Reliability**

H_0 : reliability = 0

H_1 : reliability $\neq$ 0

As shown table 5.3 above $t_{cal} = 2.386$ and $t_{(\alpha/2, n-(k+1))}$; which is $t_{(0.05/2, 255-(5+1))} \Rightarrow (t_{0.0025, 249})$; which is equal to 1.96, Since $t_{cal} (2.386) > t_{tabulated} (1.96)$ we reject the null hypothesis, i.e we accept the alternative hypothesis; that means reliability is different from zero.

- **Responsiveness**

H_0 : responsiveness = 0

H_1 : responsiveness $\neq$ 0

As shown table 5.3 above $t_{cal}=3.215$ and $t_{(a/2, n-(k+1))}$; which is $t_{(0.05/2, 255-(5+1))} \Rightarrow (t_{0.0025, 249})$; which is equal to 1.96, Since $t_{cal}(3.215) > t_{tabulated}(1.96)$ we reject the null hypothesis, i.e we accept the alternative hypothesis; that means responsiveness is different from zero.

▪ **Assurance**

$$H_0: \text{assurance} = 0$$

$$H_1: \text{assurance} \neq 0$$

As shown table 5.3 above $t_{cal}=2.606$ and $t_{(a/2, n-(k+1))}$; which is $t_{(0.05/2, 255-(5+1))} \Rightarrow (t_{0.0025, 249})$; which is equal to 1.96, Since $t_{cal}(2.606) > t_{tabulated}(1.96)$ we reject the null hypothesis, i.e we accept the alternative hypothesis; that means assurance is different from zero.

▪ **Empathy**

$$H_0: \text{empathy} = 0$$

$$H_1: \text{empathy} \neq 0$$

As shown table 5.3 above $t_{cal}=3.437$ and $t_{(a/2, n-(k+1))}$; which is $t_{(0.05/2, 255-(5+1))} \Rightarrow (t_{0.0025, 249})$; which is equal to 1.96, Since $t_{cal}(3.437) > t_{tabulated}(1.96)$ we reject the null hypothesis, i.e we accept the alternative hypothesis; that means empathy is different from zero.

From the above analysis we can understand all the variables are found to be significant at 95% confidence level. So those five SERVQUAL dimensions affect customer satisfaction of the corporation. Based on this we can formulate the regression function as follows;

$$Z=0.071X_1+0.034X_2+0.086X_3+0.091X_4+0.034X_5$$

Where; $X_1 \Rightarrow$ tangibility

$X_2 \Rightarrow$ reliability

$X_3 \Rightarrow$ responsiveness

$X_4 \Rightarrow$ assurance

$X_5 \Rightarrow$ empathy

Finally, because of the Slope of the variables of all service quality dimensions is positive. So they have definitely positive relationship with customer satisfaction. In other word when the service dimension increases customer satisfaction also increase the reverse is true. Among the five dimensions; assurance has more significant effect on customer satisfaction than others; as one unit increase in perception-expectation gap in this dimension as other dimensions remaining constant customer satisfaction increases by 0.091.

CHAPTER FIVE

Summary of Major Findings, Conclusions and Recommendations

Introduction

The study revealed the customers' perception of quality service at A/A/S/M/M/I/C/D Corporation. The aim of the study was to identify the effects of quality on customer satisfaction of A/A/S/M/M/I/C/D/C. On the review of theoretical, conceptual and empirical related literature of the study, the five service quality (SERVQUAL) dimensions have a significant impact on customer satisfaction.

In conducting the project, the required data is obtained through self-administered structured questionnaires. To check the validity and the reliability of the adopted instruments validity and reliability test was carried out. To determine the sample size from the total population of the study, the researcher used Taro Yamane, 1967 formula; based sample size determination. The target population was also stratified in to two major groups. To select respondents from each stratum simple random sampling technique was adopted. The service quality was measured using the five SERVQUAL dimension i.e. tangibility, reliability, responsiveness, assurance and empathy and the respondents' satisfaction level was measured using a five point Likert-Scales ranging from strongly disagree up to strongly agree. Basically, a total distribution of n=336 questionnaires 273 were collected, from this again 18 questionnaires were not selected due to missing data. Thus, 255 properly collected questionnaires are analyzed using statistical package for social science (SPSS v.20). In this analysis descriptive statistics, correlation analysis and regression analysis was performed.

Therefore, based on the analysis and interpretations made at previous chapter the following summaries of findings, conclusions and recommendations are provided.

5.1 Summary of Major Findings

From the analysis and interpretation section of the preceding chapter the following findings were provided.

- The demographic characteristics of the respondent showed that the majority of the respondents are male and 75% of the respondents are 26 to 45 years of age. Moreover, the result of the study revealed that the majority of the respondents have two and more years of relationship with the corporation as well as at their current business. In addition to this 52.5% of the respondents business type is private limited company i.e PLC and again 56.5% of the respondents are categorized at lower academic level i.e 10^{+2} and below.
- The Perception – Expectation mean gap for all SERVQUAL dimensions showed a negative score of 1.9768. The highest mean gap score is for reliability i.e -2.226 followed by assurance i.e -2. The least average gap score is for tangibility (-1.76) followed by responsiveness (-1.932). In general, the service quality at A/A/S/M/M/I/C/D/C was well below the customers' expectation and was less satisfied by the corporation service as well.
- The highest average gap among the dimensions scored was at reliability dimension (-2.22) as compare to other four dimensions. The highest contributors for this the large negative gap in the reliability dimension is from the attributes designated by reliability (RL₄), connection to the corporations ability to provide the promised service by the time is not to do; which has negative mean score of 2.47 and the attributes designated by RL₁ and RL₅ (same -2.27) also have contribution; which connect with organization's ability to deliver the promised services at the promised time and provision of error free service delivery respectively.
- The lowest average gap scored at tangibility dimension (-1.76) as compare to other four dimensions and the all attributes in the dimensions as well. The contributors for this the negative gap in the tangibility dimension is from the attributes designated by tangibility (TG₁), in relation to the corporation's modern looking office equipment; which has actually negative mean score of 1.19 and the attributes designated by TG₃ (-1.21) also have contribution; which is about the neatness and appearance of staff. This implies the A/A/S/M/M/I/C/D/Corporation is relatively better off in the tangibility dimension however it is not yet the customers' expectation.
- Regarding the relationship among the independent variables and dependent variable; almost all of the independent variables i.e five SERVQUAL dimensions have positive

relationship with the dependent variable i.e customer satisfaction. According to the analysis the highest correlation value is recorded between empathy and customer satisfaction; which is 0.510; followed by assurance and customer satisfaction (0.502). The least correlation value was seen between tangibility and customer satisfaction; i.e 0.303. The rest reliability and responsiveness are moderately associated with customer satisfaction. Obviously this implies that there is direct relationship between five dimensions and customer satisfaction. Thus, the independent variables have significant impact on the customers' satisfaction.

- The adjusted R^2 one of the measurement regarding to the variation variables. In this case the analysis of the selected model; tangibility, reliability, responsiveness, assurance and empathy; explained 82.4% (Adj. R^2) of the variation in customer satisfaction. This means that it is possible to bring customers' satisfaction by making the negative gap in each dimensions of service quality.
- The hypothetical analysis confirmed that the dependent (customer satisfaction) and independent (tangibility, reliability, responsiveness, assurance and empathy) have positive and significant influence on the corporation's customer satisfaction at 95% confidence level. The corporation has to give attention for all service quality dimensions especially for empathy, responsiveness and reliability that could significantly influence the level of customers' satisfaction.

5.2 Conclusion

The study trying to provide important findings to business managers as they develop their business strategies. Addis Ababa small and medium manufacturing industry cluster development corporation's customers have complained about quality service provided by the corporation (corporations' annual report, 2019). This research study provides important information about the perception of the corporation's service that can enable managers to improve service quality and attain customer satisfaction. The conclusions reach and proposed managerial implications as a result of the data analysis are discussed as follows;

The primary objective of the study is to determine the effects of service quality dimensions on customer satisfaction in A/A/S/M/M/I/C/D/C by using the SERVQUAL model.

- ▶ From the demographic data of the respondents one can concluded that the corporation has customer who have long relationship with the corporation and most of the customers are organized in private limited company. There is also potential for the corporation to retain its customer for long period of time as the majority of its customers are aged below 45 years.
- ▶ Because of negative disconfirmation in all of the service quality dimensions, one can have decided that the corporation is not providing quality service to its customer.
- ▶ The findings of the correlation analysis demonstrate that there is positive and significant relationship between overall service quality dimensions and customer satisfaction. In conclusion this means that delivering a service with high quality lead to a higher customer satisfaction. In addition to this improvement in all service quality dimensions not only brings the level of the service quality to the customers' expectation but also increase customers' satisfactions, which result in customer retention, well communicated, positive word of mouth, increase profitability and competitive advantaged as well.
- ▶ The improvement in service quality as result of enhancing the service quality dimensions is mainly attributed to high perception score on all attributes. As can be seen from the perception scores of all attributes they all are below the customers' expectation. Specifically related to the employees' service provision and keep the promises. Therefore, improving the capacity and skill of employees and time management having direct contact with customers translate in to high perception score on the majority of the attributes, which will then be ultimately translated in to sustained competitive advantage of the corporation.
- ▶ The reliability dimension has the highest negative disconfirmation; which suggesting that customers are not interested in service delivering time and promises of the corporation; especially provides services at the time it promises to do so.

5.3 Recommendation

On the basis of the above findings and conclusions, the following recommendations can be forwarded.

- The series attention at the component of the service quality attributes showed that the majority of the attributes on which the corporation has got a negative disconfirmation are

related to the service delivery time, promises to perform and the employees' skill as well as attitude. Therefore, improving the service quality requires development of the employees' skill and attitude and also management system regarding keeping the promises and time management. This in turn reduces the expectation and perception gap significantly as it improves the perception scores for about more than half of the twenty two service quality attributes.

- The corporation has to identify and invest on those prioritized service quality attributes like employees skill and attitude the service delivery promises as well as the time management system; since the negative disconfirmation in this dimensions showed significant gap.
- In general excellent quality service will make satisfied customer in the corporation and also making excellent working environment at the corporation. In service industry delivering quality service is essential for the existence, survival and success of the corporation. Thus, the corporation needs to monitor and measure the level of quality service and customer satisfaction on a regular base by conducting different evaluation techniques.

5.4 Limitation of the study

This study is limited to direct service delivery sections in the corporation. However, this organization is one of a service delivery sector in the city, there are other sections which are out of direct customer contact; like facilitation of infrastructure and construction sections. The study is analyzed from the customer perspective only and it measures the impact of service quality on the customer satisfaction. Though, customer satisfaction is the result of many other variables especially in service sectors, the study focuses only on the service quality effects of customer satisfaction.

5.5 Future area of research

If any researchers, who wants to make research on A/A/S/M/M/I/C/D/Corporation, he/she can conduct in other areas; like financial sources for small and medium industries related research, providing standardized working environment for those industries (providing work place with full of infrastructure), Marketing related research regarding small and medium industries production

(import - Export) and etc. Therefore future researcher can conduct these and other areas in the corporation even it can be possible to make research in service quality including other important factors rather than SERVQUAL model.

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Annex 1

Survey Questionnaire



Addis Ababa University

College of Business and Economics

Questionnaire to be filled by the Corporation's customer!

Dear respondents

I am currently doing thesis on “**The Effects of Service Quality on Customer Satisfaction; the Case of Addis Ababa Small and Medium Manufacturing Cluster Development Cooperation**” to fulfill the requirement of my Msc Program at Addis Ababa University.

The purpose of this survey is to gather adequate information from customers of A/A/S/M/M/I/C/D/Corporation regarding the organization's customer service quality and the level of customer's satisfaction on the overall services of the corporation. In order to make the project more fruitful, your response to the given question would be necessary. All of your responses to the given question will be only used for academic research and will be kept confidential.

Introduction

The questionnaire has four major parts; part one deal with the background of the respondent, part two deals with about your expectation; i.e. what you expect from the excellent service delivery organization should provide. The third part asks about your perception on Addis Ababa Small and Medium Manufacturing Industry Cluster Development Corporation. The last part asks about the degree of your satisfaction with the overall services provided by the corporation as you experienced the services of A/A/S/M/M/I/C/D/C.

The question may take 5 up to 10 minutes to complete and not need of writing your name. So you are kindly requested to fill all questions completely.

Thank you again!

PART I BACKGROUNDS OF THE RESPONDENT

1 Gender

A. Male

B Female

2. Age

A 18-25

B. 26-35

c. 36-45

D. 46-55

E. Above 56

3. Education background

A. Less than 102

B. Diploma

C. Degree D. MA and above

4. Types of customer

A. Entrepreneur

B. Partner

C. Cooperative

5. Length of relationship with the A/A/S/M/M/I/C/D/Corporation.

A. < 6 months

B. 6 months -1 year

C. 1-2 years

PART II EXPECTATION

This part of the survey deals with measuring your expectation regarding the service provided by any best service delivery organization. The researcher is interested to know the level of your Agreement/Disagreement to each factors listed below.

Please rate each statement by encircling the appropriate number on a five points of Likert-scale questions. Where;

1. Strongly Disagree

2. Disagree

3. Neutral

4. Agree

5. Strongly agree

1. Tangibility

1.1 The Best organization will have up to date and modern looking equipment.

1

2

3

4

5

1.2 The physical facilities of excellent organization will be visually appealing.

1

2

3

4

5

1.3 Excellent organization's employees will be neat in their appearance.

1

2

3

4

5

1.4 The location of office and material associated with the service will be appropriate and ready at excellent organization.

1 2 3 4 5

2. Reliability

2.1 The best organizations always keep its promise and delivers what they have promised.

1 2 3 4 5

2.2 Employees of excellent organization show sincere interest in solving the problems for any customer.

1 2 3 4 5

2.3 Excellent organization will perform the service right the first time.

1 2 3 4 5

2.4 In best organization there will be timely delivery of service and any information will communicate on the right time.

1 2 3 4 5

2.5 Excellent organizations will insist on error free records.

1 2 3 4 5

3. Responsiveness

3.1 Employees of excellent organization will tell customer exactly when services will be performed.

1 2 3 4 5

3.2 The best organization employees will give prompt service to customer.

1 2 3 4 5

3.3 Employees of excellent organization will always be willing to help customer.

1 2 3 4 5

3.4 Employees of excellent organization will never be too busy to attend to customer inquiries and requests.

1 2 3 4 5

4. Assurance

4.1 The behavior of employees in excellent organization will instill confidence in customers.

1 2 3 4 5

4.2 Customers will feel safe in relation of best organization.

1 2 3 4 5

4.3 Employees of excellent organization will be consistently courteous with customers.

1 2 3 4 5

4.4 Employees of excellent organization will have the knowledge to answer customer's question.

1 2 3 4 5

5. Empathy

5.1 Excellent organizations will give customers individual attention.

1 2 3 4 5

5.2 Excellent organizations will have convenient operating hours to all their customers.

1 2 3 4 5

5.3 Excellent organizations will have employees where give customers personal service.

1 2 3 4 5

5.4 Excellent organizations will have their customer's 'best interest at heart'.

1 2 3 4 5

5.5 The employees of excellent organizations will understand the specific needs of their customers.

1 2 3 4 5

PART III PERCEPTION

The following statements are related to your experiences on the service you get from A/A/S/M/I/C/D/Corporation. Please show the extent to which you agree that A/A/S/M/I/C/D/C has the feature described in each statement. The researcher is interested to know the level of your agreement/disagreement on each factor listed below by circling the letter which you choose.

1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree

1. Tangibility

1.1 A/A/S/M/M/I/C/D/C has modern looking equipment

1 2 3 4 5

1.2 A/A/S/M/M/I/C/D/C's physical features are visually appealing

1 2 3 4 5

1.3 A/A/S/M/M/I/C/D/C's reception desk employees are neat appearing

1 2 3 4 5

1.4 The location of office and materials associated with the service is appropriate and ready at A/A/S/M/M/I/C/D/C

1 2 3 4 5

2. Reliability

2.1 When A/A/S/M/M/I/C/D/C promises to do something by a certain time, it does do.

1 2 3 4 5

2.2 When you have a problem A/A/S/M/M/I/C/D/C shows a sincere interest in solving it.

1 2 3 4 5

2.3 A/A/S/M/M/I/C/D/C performs the service right the first time.

1 2 3 4 5

2.4 A/A/S/M/M/I/C/D/C provides its service at the time it promises to do so.

1 2 3 4 5

2.5 A/A/S/M/M/I/C/D/C insists on error free records.

1 2 3 4 5

3. Responsiveness

3.1 Employees in A/A/S/M/M/I/C/D/C tell you exactly when the service will be performed.

1 2 3 4 5

3.2 Employees in A/A/S/M/M/I/C/D/C give your prompt service.

1 2 3 4 5

3.3 Employees in A/A/S/M/M/I/C/D/C are always willing to help you.

1 2 3 4 5

3.4 Employees in A/A/S/M/M/I/C/D/C are never too busy to respond to your request.

1 2 3 4 5

4. Assurance

4.1 The behavior of employees in A/A/S/M/M/I/C/D/C instills confidence in you.

1 2 3 4 5

4.2 You feel safe in your relation with A/A/S/M/M/I/C/D/Corporation.

1 2 3 4 5

4.3 Employees in A/A/S/M/M/I/C/D/C are consistently courteous with you.

1 2 3 4 5

4.4 Employees in A/A/S/M/M/I/C/D/C have the knowledge to answer your questions.

1 2 3 4 5

5. Empathy

5.1 A/A/S/M/M/I/C/D/C gives you individual attention.

1 2 3 4 5

5.2 A/A/S/M/M/I/C/D/C has operating hours convenient to all its customers.

1 2 3 4 5

5.3 A/A/S/M/M/I/C/D/C has employees who give your personal attention.

1 2 3 4 5

5.4 A/A/S/M/M/I/C/D/C has your 'best interest at heart'.

1 2 3 4 5

5.5 The employees of A/A/S/M/M/I/C/D/C understand your specific needs.

1 2 3 4 5

PART IV OVERALL CUSTOMER SATISFACTION

Overall, how satisfaction are you with the service provided by A/A/S/M/M/I/C/D/Corporation

1. Highly Satisfied 2. Satisfied 3. Neutral 4. Dissatisfied 5. Highly Dissatisfied



የአዲስ አበባ ዩኒቨርሲቲ

የቢዝነስና ኢኮኖሚክስ ኮሌጅ

በኮርፖሬሽኑ ደንበኛ ብቻ የሚሞላ መጠይቅ ነው!

እኔ የአዲስ አበባ ዩኒቨርሲቲ የMSc ፕሮግራም ተማሪ ስሆን የመመረቄያ ጥናቴን የሚደርገው በአዲስ አበባ አነስተኛ እና መካከለኛ ማኑፋክቸሪንግ ኢንዱስትሪ ከላስተር ልማት ኮርፖሬሽን የደንበኞች አገልግሎት አሰጣጥ ጥራት መለካትና የአገልግሎት ጥራቱ በደንበኞች እርካታ ላይ ያለው ተጽዕኖ ላይ የሚያተኩር ነው፡ እርስዎም ይህን መጠይቅ በመሙላት አስፈላጊውን ትብብር እንዲያደርጉልኝ በአክብሮት እጠይቃለሁ፡፡

እርስዎ በዚህ ጥናት በመሳተፍዎ ማንኛውም የግል መረጃዎ ለሌላ ሰነድ ወገን ተላልፎ እንደማይሰጥ እያረጋገጥኩ የእርስዎ በዚህ ጥናት በመሳተፍ የሚሰጡ መረጃ ግን ለጥናቱ በጣም አስፈላጊ መሆኑን እንዲረዳልኝ በአክብሮት እገልጻለሁ፡፡

በመጨረሻም ይህንን መጠይቅ በማሟላት ወቅት ስምዎንን መጻፍ አስፋላጊ አለመሆኑን እየገለጽኩ ለማድረጉ ትብብር ከልብ እያመሰገንኩ መጠይቁን ሞልተው እንደጨረሱ በተቻለ ፍጥነት እንዲመልሱልኝ በአክብሮት እጠይቃለሁ፡፡

በድጋሚ አመሰግናለሁ!

ክፍል 1 የግል መረጃ፤

በእያንዳንዱ ጥያቄዎች ስር ያሉትን አማራጭ ፊደል በማክበብ እባክዎ ትክክለኛ የሆነውን መልስ በማክበብ ይግለጹት፡፡

1. ጾታ

ሀ. ወንድ

ለ. ሴት

2. እድሜ

ሀ. 18- 25

ለ. 26-35

ሐ. 36-45

መ. 46-55

ሠ. ከ56 በላይ

- ### 3. የትህምርት ደረጃ

ሀ.ከ10+2 እና በታች ለ.ዲፕሎማ ሐ.ዲግሪ መ.ማስተርስ እና ከዛ በላይ

4. የደንበኛ አይነት / የንግድ አደረጃጀት

ሀ . የ ግል ለ . ሽርክና ሐ.ህብረት ስራ ማህበር

5. ከኮርፖሬሽኑ ጋር ያለው የደንበኝነት የቆይታ ጊዜ

ሀ.ከ6 ያነሰ ወራት ለ.ከ6 ወር - 1 አመት ሐ.1- 2 አመት

ክፍል 2 የደንበኛው ግምት፤

ይህ ክፍል በእርሱም አመለካከት አንድ እጅግ በጣም ጥሩ ደርጅት ሊሰጥ የሚባለውን አግልግሎት ጥራት ለማወቅ የተዘጋጁ ጥያቄዎች ላይ ያተኩራል፡፡ ስለዚህ እባክዎን ከዚህ በታች በተገለጸው የቁጥር አሜራ መሰረት ለጥያቄዎች ተገቢ የሆነውን ከአምስት አሜራ አንዱን በማክበብ ይግለጹት፡፡

- 1.በጣም አልሰማም 2.አልሰማም 3.አስተያየት የለኝም 4.አሰማለሁ 5.በጣም አሰማለሁ

1. ተጨማሪ ት

- 1.1 እጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ወቅታዊ እና ዘመናዊ የሆኑ የቢሮ መገልገያዎች ሊኖሩት ይገባል፡፡

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- 1.2 አጅግ በጣም ጥሩ የመብለሁ አገልግሎት ሰጪ ድርጅት ለዓይን ማራኪ የሆኑ የቢሮ ህንጻዎች እና አገልግሎት መስጫ መሳሪያዎች ሊኖሩት ይገባል፡፡

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- 1.3 አጀማ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ሰራተኞች ሲታዩ ንጽህናቸው የተጠበቀ መሆኑን ይገባል፡፡

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- 1.4 እጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት አድራሻቸው፣ አገልግሎቱን ለማስተዋወቅ የሚፈጸሟቸው መንገዶች እና በራሪ ወረቀቶች ሳቢ መሆን ይገባቸዋል፡፡

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2. ተዓማኒነት

- 2.1 እጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ለደንበኛው የገባውን ቃል ባለው ሰዓት ይፈጽማል፡፡

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- 2.2 እጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ችግር ሲገጥመው እወነተኛ ክልብ በመነጨ ፍላጎት የደንበኛውን ችግር ለመፍታት ይጥራል፡፡

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- 2.3 እጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት የሚሰጣቸው አገልግሎቶች ከመጀመሪያው ትክክለኛ እና ምንም ስህተት የሌለባቸው መሆን ይገባል፡፡

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- 2.4 እጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት አገልግሎቶቹን በገባው ቃልና ሰዓት መሰረት ለተገልጋዮቹ ሊሰጥ ይገባል፡፡

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- 2.5 እጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ሁሌም ከስህተት የጸዳ አገልግሎት ለመስጠት መትጋት ይስፈልጋል፡፡

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3. ምላሽ ሰጪት

3.1 የእጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ሰራተኞች ሁልጊዜ ለደንበኞቻቸው የድርጅቱ አገልግሎት በምን ጊዜና ሰዓት እንደሚሰጥ በትክክል መግለጽ ይኖርባቸዋል፡፡

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3.2 የእጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ሰራተኞች ሁልጊዜ ለደንበኞቻቸው ፈጣን አገልግሎት ሊሰጥ ይገባል፡፡

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3.3 የእጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ሰራተኞች ሁልጊዜ ደንበኞቻቸውን ለመርዳት መጣር አለባቸው፡፡

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3.4 የእጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ሰራተኞች ለደንበኞቻቸው ጥያቄ ምላሽ ለመስጠት በሌላ ስራ መጠመድን እንደ ምክንያት ማቅረብ የለባቸውም፡፡

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4. ሚጋገጫት

4.1 የእጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ሰራተኞች ባህሪ ደንበኞች በድርጅቱ ላይ እምነት እዲኖራቸው ያደርጋል፡፡

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4.2 የእጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ሰራተኞች ከድርጅቱ ጋር ባለው ግንኙነት ደህንነት ሊሰማቸው ይገባል፡፡

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4.3 የእጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ሰራተኞች ሁልጊዜም ለደንበኞች ትሁት ሊሆኑ ይገባል፡፡

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4.4 የእጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ሰራተኞች ሁልጊዜም ለደንበኞቻቸው ጥያቄ የሚሟሉበት በቂ እወቀት ሊኖራቸው ይገባል፡፡

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5. ደንበኞችን መረዳት

5.1 እጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ለእያንዳንዱ ደንበኛ በግል ተገቢውን ትኩረት ይሰጣል፡፡

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5.2 የእጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት የአገልግሎት ሰዓቱ ለደንበኞች ተስማሚ አመቺ ሊሆን ይገባል፡፡

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5.3 እጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ሁሌም ለእያንዳንዱ ደንበኛ እንደሚገባው አድርጎ አገልግሎት የሚሰጡ ሰራተኞች አሉት፡፡

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5.4 እጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅቱን እወኑ ተኛ ፍላጎት ከልብ ይዞ ሊሰራ ይገባል፡፡

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5.5 እጅግ በጣም ጥሩ የሚባለሁ አገልግሎት ሰጪ ድርጅት ሰራተኞች ሁሌም የደንበኞቻቸውን ልዩ ፍላጎት ሊረዱ ይገባል፡፡

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ክፍል 3 የአዲስ አበባ አነስተኛ እና መካከለኛ ሜሳክቸሪንግ ኢንዱስትሪ ከላስተር ልማት ኮርፖሬሽን (አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ) አገልግሎት ያዩበትና የተገነዘበበት ሁኔታን በተመለከተ

ይህ ክፍል በእርስዎ አመለካከትና ምዝና በአ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ያገኙት አገልግሎት ላይ የማይተኩር ሲሆን እርስዎ ከዚህ በታች በቀረቡት መጠይቆች መሰረት በአ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ የተሰጡት አገልግሎት ጥራት ምን ያህል እንደሆነ በፍሬ ሀሳቡ ሲር የተሰጣቸውን ቁጥር በመምረጥና በመክበብ ስምዎን ተዎን እንዲትገልጹ በአክብሮት እጠይቃለሁ፡፡

1. በጣም አልስማምም

2. አልስማምም

3. አስተያየት የለኝም

4. እስማምኳሁ

5. በጣም እስማምኳሁ

1. ተጨማሪ ት

1.1 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ወቅታዊ እና ዘመናዊ የሆኑ የቢሮ መገልገያዎች አሉት፡፡

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1.2 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ለዓይን ማራኪ የሆኑ የቢሮ ህንጻዎች እና አገልግሎት መሸጫ መሳሪያዎች አሉት፡፡

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1.3 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ሰራተኞች ሲታዩ ንጽህናቸው የተጠበቁ ናቸው፡፡

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1.4 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ አድራሻው፣ አገልግሎቱን ለማስተዋወቅ የሚገልጹባቸው መንገዶች እና በራሪ ወረቀቶች ሳቢ ናቸው፡፡

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2. ተዳማኒነት

2.1 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ለደንበኛው የገባውን ቃል ባለው ሰዓት ይፈጽማል፡፡

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2.2 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ችግር ሲገጥመው እውነተኛ ከልብ በመነጨ ፍላጎት የደንበኛውን ችግር ለመፍታት ይጥራል፡፡

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2.3 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ የሚሰጠው አገልግሎቶች ከመጀመሪያው ትክክለኛ እና ምንም ስህተት የሌለባቸው ናቸው፡፡

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2.4 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ አገልግሎቶቹን በገባው ቃልና ሰዓት መሰረት ለተገልጋዮቹ እየሰጠ ይገኛል፡፡

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2.5 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ሁሉም ከስህተት የጸዳ አገልግሎት ለመስጠት የሚታደር ድርጅት ነው፡፡

1 2 3 4
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3. ምላሽ ሰጪ ት

3.1 የአ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ሰራተኞች ሁልጊዜ ለደንበኞቻቸው የድርጅቱ አገልግሎት በምን ጊዜና ሰዓት እንደሚሰጥ በትክክል በመግለጽ ይሰራሉ፡፡

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3.2 የአ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ሰራተኞች ሁልጊዜ ለደንበኞቻቸው ፈጣን አገልግሎት እየሰጡ ይገኛሉ፡፡

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3.3 የአ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ሰራተኞች ሁልጊዜ ደንበኞቻቸውን ለመርዳት ይጥራሉ፡፡

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3.4 የአ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ሰራተኞች ለደንበኞቻቸው ጥያቄ ምላሽ ለመስጠት በሌላ ስራ መጠመድን እንደ ምክንያት አያቀርቡም፡፡

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4. ሚጋገሚት

4.1 የአ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ሰራተኞች ባህሪ ደንበኞቻቸው በድርጅቱ ላይ እምነት እንዲኖራቸው አድርጓል፡፡

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4.2 የአ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ሰራተኞች ደንበኞቻቸው ከድርጅቱ ጋር ባለው ግንኙነት ደህንነት እንዲሰማቸው አድርጓል፡፡

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4.3 የ አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ሰራተኞች ሁልጊዜም ለደንበኞቻቸው ትሁት ናቸው፡፡

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4.4 የአ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ሰራተኞች ሁልጊዜም የደንበኞቻቸውን ጥያቄ ለመመለስ በቂ እወቀት አላቸው፡፡

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5. ደንበኞችን መረዳት

5.1 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ለደንበኞቻቸው በግል ተገቢውን ትኩረት ያደርጋሉ፡፡

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5.2 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ የአገልግሎት ሰዓቱ ለደንበኞቻቸው ተስማሚ አመቺ ነው፡፡

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5.3 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ሁሉም ለደንበኞቻቸው እንደሚገኝ አድርጎ አገልግሎት የሚሰጡ ሰራተኞች አሉት፡፡

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5.4 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ የደንበኞቻቸው ዋነኛ ፍላጎት ከልብ ይዞ ይሰራል፡፡

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5.5 አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ሰራተኞች ሁሌም የደንበኞቻቸውን ልዩ ፍላጎት ይረዳል፡፡

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ክፍል 4 አጠቃላይ የደንበኛውን እርካታ በተመለከተ

በአጠቃላይ አ/አ/አ/መ/ማ/ኢ/ክ/ል/ኮ ያገኙት አገልግሎት ከግምት በማስገባት ከዚህ በታች በቀረበው የእርካታ ማጠናን የሚገኝ ለይተው ያከብቡት

1. በጣም አልረካሁም
2. አልረካሁም
3. ረክቼያለሁ ወይም አረካሁም ለሚለት አልችልም
4. ረክቼያለሁ
5. በጣም ረክቼያለሁ

Annex 2

The SPSS v.20 Output of the survey

I. Frequency Distribution of independent Variables

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	143	56.1	56.1	56.1
Female	112	43.9	43.9	100.0
Total	255	100.0	100.0	

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-25 yrs	22	8.6	8.6	8.6
26-35 yrs	109	42.7	42.7	51.4
36-45 yrs	84	32.9	32.9	84.3
46-55 yrs	33	12.9	12.9	97.3
56 and above yrs	7	2.7	2.7	100.0
Total	255	100.0	100.0	

Academic Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 10+2 and below	144	56.5	56.5	56.5
Diploma	76	29.8	29.8	86.3
Degree	33	12.9	12.9	99.2
Masters and above	2	.8	.8	100.0
Total	255	100.0	100.0	

Organization type

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Entrepreneur	103	40.4	40.4	40.4
Private limited company(plc)	134	52.5	52.5	92.9
Cooperative	18	7.1	7.1	100.0
Total	255	100.0	100.0	

Time duration of Customer with this Organization

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 6 months and below	16	6.3	6.3	6.3
Between 6months - 1 year	42	16.5	16.5	22.7
Between 1- 2 years	197	77.3	77.3	100.0
Total	255	100.0	100.0	

A/A/S/M/M/I/C/D/C has needing looking equipment

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	22	8.6	8.6	8.6
Disagree	32	12.5	12.5	21.2
Neutral	28	11.0	11.0	32.2
Agree	125	49.0	49.0	81.2
Strongly Agree	48	18.8	18.8	100.0
Total	255	100.0	100.0	

A/A/S/M/M/I/C/D/C physical features are visually appealing

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	48	18.8	18.8	18.8
Disagree	32	12.5	12.5	31.4
Neutral	70	27.5	27.5	58.8
Agree	103	40.4	40.4	99.2
Strongly Agree	2	.8	.8	100.0
Total	255	100.0	100.0	

A/A/S/M/M/I/C/D/C reception desk employees are physical features are visually appearance

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	25	9.8	9.8	9.8
Disagree	16	6.3	6.3	16.1
Neutral	57	22.4	22.4	38.4
Agree	143	56.1	56.1	94.5
Strongly Agree	14	5.5	5.5	100.0
Total	255	100.0	100.0	

The location of office and materials associated with the service is appropriate and ready at

A/A/S/M/M/I/C/D/C

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	118	46.3	46.3	46.3
Disagree	84	32.9	32.9	79.2
Neutral	13	5.1	5.1	84.3
Agree	24	9.4	9.4	93.7
Strongly Agree	16	6.3	6.3	100.0
Total	255	100.0	100.0	

When A/A/M/S/M/M/I/C/D/C promises to do something by a certain time it does do

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	73	28.6	28.6	28.6
Disagree	92	36.1	36.1	64.7
Neutral	28	11.0	11.0	75.7
Agree	39	15.3	15.3	91.0
Strongly Agree	23	9.0	9.0	100.0
Total	255	100.0	100.0	

A/A/S/M/M/I/C/D/C performs the service right the first time

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	39	15.3	15.3	15.3
Disagree	121	47.5	47.5	62.7
Neutral	46	18.0	18.0	80.8
Agree	26	10.2	10.2	91.0
Strongly Agree	23	9.0	9.0	100.0
Total	255	100.0	100.0	

A/A/S/M/M/I/C/D/C provide its service at the time it promises to do so

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	64	25.1	25.1	25.1
Disagree	100	39.2	39.2	64.3
Neutral	38	14.9	14.9	79.2
Agree	31	12.2	12.2	91.4
Strongly Agree	22	8.6	8.6	100.0
Total	255	100.0	100.0	

A/A/S/M/M/I/C/D/C gives you individual attention

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	59	23.1	23.1	23.1
Disagree	92	36.1	36.1	59.2
Neutral	34	13.3	13.3	72.5
Agree	51	20.0	20.0	92.5
Strongly Agree	19	7.5	7.5	100.0
Total	255	100.0	100.0	

A/A/S/M/M/I/C/D/C insists on error free records

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	57	22.4	22.4	22.4
Disagree	71	27.8	27.8	50.2
Neutral	77	30.2	30.2	80.4
Agree	29	11.4	11.4	91.8
Strongly Agree	21	8.2	8.2	100.0
Total	255	100.0	100.0	

Employees in A/A/S/M/M/I/C/D/C tell you exactly when the service will be performed

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	44	17.3	17.3	17.3
Disagree	76	29.8	29.8	47.1
Neutral	60	23.5	23.5	70.6
Agree	40	15.7	15.7	86.3
Strongly Agree	35	13.7	13.7	100.0
Total	255	100.0	100.0	

Employees in A/A/S/M/M/I/C/D/C give you Prompt service

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	62	24.3	24.3	24.3
Disagree	70	27.5	27.5	51.8
Neutral	44	17.3	17.3	69.0
Agree	47	18.4	18.4	87.5
Strongly Agree	32	12.5	12.5	100.0
Total	255	100.0	100.0	

Employees in A/A/S/M/M/I/C/D/C are always willing to help you

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	57	22.4	22.4	22.4
Disagree	51	20.0	20.0	42.4
Neutral	58	22.7	22.7	65.1
Agree	61	23.9	23.9	89.0
Strongly Agree	28	11.0	11.0	100.0
Total	255	100.0	100.0	

Employees in A/A/S/M/M/I/C/D/C are never too busy to respond to your question

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	14	5.5	5.5	5.5
Disagree	42	16.5	16.5	22.0
Neutral	74	29.0	29.0	51.0
Agree	100	39.2	39.2	90.2
Strongly Agree	25	9.8	9.8	100.0
Total	255	100.0	100.0	

The behavior of employees in A/A/S/M/M/I/C/D/C instills confidence in you.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	61	23.9	23.9	23.9
Disagree	45	17.6	17.6	41.6
Neutral	90	35.3	35.3	76.9
Agree	38	14.9	14.9	91.8
Strongly Agree	21	8.2	8.2	100.0
Total	255	100.0	100.0	

You feel safe in your relation with A/A/S/M/M/I/C/D/C

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	78	30.6	30.6	30.6
Disagree	66	25.9	25.9	56.5
Neutral	50	19.6	19.6	76.1
Agree	38	14.9	14.9	91.0
Strongly Agree	23	9.0	9.0	100.0
Total	255	100.0	100.0	

Employees in A/A/S/M/M/I/C/D/C are consistently courteous with you

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	15	5.9	5.9	5.9
Disagree	41	16.1	16.1	22.0
Neutral	98	38.4	38.4	60.4
Agree	74	29.0	29.0	89.4
Strongly Agree	27	10.6	10.6	100.0
Total	255	100.0	100.0	

Employees in A/A/S/M/M/I/C/D/C have the knowledge to answer your questions

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	12	4.7	4.7	4.7
Disagree	51	20.0	20.0	24.7
Neutral	119	46.7	46.7	71.4
Agree	62	24.3	24.3	95.7
Strongly Agree	11	4.3	4.3	100.0
Total	255	100.0	100.0	

A/A/S/M/M/I/C/D/C gives you individual attention

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	59	23.1	23.1	23.1
Disagree	92	36.1	36.1	59.2
Neutral	34	13.3	13.3	72.5
Agree	51	20.0	20.0	92.5
Strongly Agree	19	7.5	7.5	100.0
Total	255	100.0	100.0	

A/A/S/M/M/I/C/D/C Has operating hours convenient to all its customers

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	17	6.7	6.7	6.7
Disagree	43	16.9	16.9	23.5
Neutral	46	18.0	18.0	41.6
Agree	114	44.7	44.7	86.3
Strongly Agree	35	13.7	13.7	100.0
Total	255	100.0	100.0	

A/A/S/M/M/I/C/D/C Has employees who give your personal attention

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	25	9.8	9.8	9.8
Disagree	71	27.8	27.8	37.6
Neutral	75	29.4	29.4	67.1
Agree	63	24.7	24.7	91.8
Strongly Agree	21	8.2	8.2	100.0
Total	255	100.0	100.0	

A/A/S/M/M/I/C/D/C Has you best interest at heart

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	61	23.9	23.9	23.9
Disagree	73	28.6	28.6	52.5
Neutral	48	18.8	18.8	71.4
Agree	46	18.0	18.0	89.4
Strongly Agree	27	10.6	10.6	100.0
Total	255	100.0	100.0	

The employees of A/A/S/M/M/I/C/D/C understand your specific needs

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	79	31.0	31.0	31.0
Disagree	60	23.5	23.5	54.5
Neutral	53	20.8	20.8	75.3
Agree	40	15.7	15.7	91.0
Strongly Agree	23	9.0	9.0	100.0
Total	255	100.0	100.0	

II. Customer Satisfaction Level**Overall, how satisfaction are you with the service provided by A/A/S/M/M/I/C/D/C**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Dissatisfied	27	10.6	10.6	10.6
Dissatisfied	115	45.1	45.1	55.7
Neutral	59	23.1	23.1	78.8
Satisfied	46	18.0	18.0	96.9
Highly Satisfied	8	3.1	3.1	100.0
Total	255	100.0	100.0	

[illegible]