Addis Ababa University

College of Business and Economics

Department of Management

The Role of Export Service Quality on Improving the Level of Customer Satisfaction of Exporters: The Case of Commercial Bank of Ethiopia

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A RESERCH PROJECT PAPER SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES IN PARTIAL FULLFILMENT OF THE REQUAIRMENTS FOR THE DEGREE OF EXCUTIVE MASTERS OF BUSINESS ADMINSTRATION (EMBA)

DECLARATION

I, the undersigned, declare that this work titled "**The Role of Export Service Quality on Improving the Level of Customer Satisfaction of Exporters: The Case of Commercial Bank of Ethiopia"** in my own effort and study. I have produced it independently except with the guidance and suggestion of the advisor Getie Andualem (Ph.D) and the articles referred. All sources of materials used for the research paper have duly acknowledged. This has not been submitted either in part or full in this university or any other university for the purpose of earning any degree. It is submitted here in partial fulfillment of the required of the degree of Executive Master of Business Administration (EMBA).

Sahlemariam W/Senbet	______________________
Name	Signature & Date

ENDORSEMENT

This research project paper titled "**The Role of Export Service Quality on Improving the Level of Customer Satisfaction of Exporters: The Case of Commercial Bank of Ethiopia**" has been submitted to Addis Ababa University College of Business and Economics, Department of Management, with my guidance and approval as a university advisor.

Getie Andualem (Ph.D) ______________________

Advisor Signature & Date

Addis Ababa University College of Business and Economics Department of Management

The Role of Export Service Quality on Improving the Level of Customer Satisfaction of Exporters: The Case of Commercial Bank of Ethiopia

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LIST OF ACRONYMS AND ABBREVIATIONS

A:	Assurance
BPR:	Business Process Reengineering
BSC:	Balanced Score Card
CBE:	Commercial Bank of Ethiopia
E:	Expectation
EM:	Empathy
FDI:	Foreign Direct Investment
NBE:	National Bank of Ethiopia
NR/NT:	Non Residence Non Transferable
P:	Perception
Q:	Quality
PMS:	Performance Management System
RL:	Reliability
RS:	Responsiveness
SPSS:	Statics Package for Social Science
SERVQUAL:	Service Quality
SERVPERF:	Service Performance
T:	Tangibility
TSCPC:	Trade Service Central Processing Center
FCY:	Foreign Currency
OBC:	Outward Bill Collection

ABSTRACT

The customer‘s standard of living and consciousness is demanding quality of service. Service quality is mandatory to provide added value to retain and make customers loyal. This research project paper focuses on the export service quality of Commercial Bank of Ethiopia /CBE/. The main objective of the study is to find out the impact of service quality to the level of exporter's satisfaction. To this end, it assesses and measures export customer expectation and what they actually perceive which is crucial for the bank to point out their needs and satisfy them accordingly. The study has analyzed the service quality which has a great impact on exporter's satisfaction using SERVQUAL model which has five dimensions (tangibles, reliability, responsiveness, assurance and empathy). In doing so the study used the quantitative method of data collection and analysis to identify and explain the gaps. To collect the primary data, survey questionnaire has been administered on the export customers of CBE. The results show that the assurance dimension is the most important, while tangible is the least important factor of quality service for both expectation and perception of the export customers. The least gap is on empathy with mean score of -0.12 and the highest gap is on tangible with a mean score of -0.32. The overall mean gap score of perception and expectation is -0.23. With this finding, the study concluded that expectation level is higher than the perception level which shows the export customer's dissatisfaction on the bank's service delivery. It also recommended the bank needs to improve its service quality in the entire dimensions, especially on those with higher gaps i.e. tangibles, reliability and responsiveness.

Key words: *Service quality, expectation, perception, satisfaction, SERVQUAL, CBE*

CHAPTER ONE: INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Quality service and satisfying customers are core business challenges which have attracted considerable research attention. Day by day, the customer‘s standard of living is increasing and demanding the importance of service sector. To keep customers satisfied, the service providers are becoming very active in providing the goods and services with added values (Sarmin Sultana and Shohel Rana 2010). Among the various service providers, banking is one of the most vital and significant businesses all over the world. It plays very important role in strengthening the whole financial structure of an economy as well as contributes towards the development of the overall economy of a country.

Service quality is a key factor of the competitive capability of a business. It helps to strengthen the image of the business. It also creates references and establishes long-term business relationships as well as reduces the perceived risks to the customer of such services (Đurđana Ozretić and Dragan Benazić 2012). Today, the major concern for the financial institutions including the banking sector is satisfying their customers by delivering best quality service with a view to get the desired results. And, this is becoming more and more challenging due to the uncertain and dynamic nature of corporate environment.

The best way for financial institutions and other business organizations to serve their customers is providing quality service. In today’s fierce competitive world, the highest customer service is the most reliable way to grow the business. In this regard, (Dennis Harrington, 1996, as cited by Sarmin Sultana and Shohel Rana, 2010) stated that in the past period, the concept of service quality was important but the necessity of service quality is increasing three or four times day by day than before. The business and customer understanding of service quality and satisfaction is enhancing the importance of the concept. The understanding of the concept from the customer‘s point of view is making the customers choosier and the business is becoming more competitive.

A business with high service quality should meet customer needs whilst remaining economically competitive. Service quality may increase economic competitiveness. The very essence for the existence of a business entity, particularly of service delivery organization, is serving customers with excellence, aiming at achieving organizational objectives successfully. A customer has to be in a position to buy goods or services that a firm offers. According to Bernard J.Jaworski and Ajay K. kohli, (1993), recent years have witnessed a renewed emphasis on delivering superior quality products and services to customers. This is because of customer needs and expectation which is constantly evolves over time. The requirement of ongoing tracking and responsiveness of the changing market in delivering high quality products and services consistently is also another factor.

In competitive market arena, keeping customers satisfied through provision of expected level of services or exceeding their expectation would enable a firm to maintain its position in a sustainable way. It is obvious that customer satisfaction is a key to long-term profitability and keeping the customer happy is everybody's responsibility in the organization (Dr.Rakesh.R, 2012). Therefore, to make customers loyal, companies try to make every effort to meet customers' needs and even exceed their expectations.

The SERVQUAL is one of the tools that can help in addressing customer's perception and expectation. According to Adrian Palmer (2001), SERVQUAL is the method that assesses customers' satisfaction based on the difference between their expectation and the actual performance obtained from a firm as they perceive it. Hence, SERVQUAL is universal and can be applied to any service providing organization including the banking industry to assess the quality of their services.

Although service quality in banking has been considered markedly important over the years, the topic has recently gained more attention as a result of a reduced customer base and decreased market share that is affecting a portion of the banking industry (Bowen and Hedges, 1993). In fact, Bowen and Hedges believes that attention to service that banks are experiencing to achieve superior levels of service quality has become a principal objective in retail banking operations.

Cognizant of this fact, the researcher has keen interest in contributing to the application of this concept in day to day operations of banks in providing quality service by measuring service qualities on the level of export customers and providing feedback for decision makers. Since the bank services have very particular characteristics, the SERVQUAL model must be adapt according to the most important determining dimensions: namely; tangibility, reliability, responsiveness, assurance and empathy (Adrian Palmer, 2001).

Export is one of the main constructive contributing elements to the development and growth of a country's economy such as Ethiopia. It generates the much needed scarce foreign exchange earning that is essentially used to finance the imports of the country. Together with foreign aid and grants, the country uses the foreign exchange generated from the export to import almost all of its intermediate inputs, consumable merchandise, fertilizers, fuel and capital goods (such as heavy construction and industrial machineries), etc. These are believed to be essential for the economic development of the country.

Commercial Bank of Ethiopia (CBE), a government owned bank, is the back bone of the country's economy. It gives special attention to exporters in various forms of packages such as credit facilities with low interest rate. To this end, this research carefully assessed the export service qualities of CBE in satisfying level of exporters' needs. Besides, the gaps that are identified in the existing practice through this research can be used as a springboard for further researches.

1.2 BACKGROUND OF COMMERCIAL BANK OF ETHIOPIA

The history of Commercial Bank of Ethiopia (CBE) dates back to the establishment of the state bank of Ethiopia in 1942. CBE was legally established as a share Company in 1963. In 1974, CBE merged with the privately owned Addis Ababa Bank. Since then, it has been playing a significant role in the development of the country CBE Profile, 2008/9).

The Commercial Bank of Ethiopia was established to perform the following functions, among others: Accepting saving, demand and time deposits, providing short and medium term loans, with a limited ceiling of long term loans, buying and selling foreign exchanges, buying and selling negotiable instruments and securities issued by the government, private organizations or any other person, engaging in other banking activities customarily carried out by commercial banks.

Vision Mission and core values of Commercial Bank of Ethiopia

Vision: "To become a world class Commercial Bank by 2025"

Mission:

- Committed to maximizing shareholder value through enhanced financial intermediary and unparalleled customer satisfaction;
- Deploy highly motivated, skilled and disciplined employees capable of providing banking products and services that meet international best practices and standards; and
- Strongly believe that reliability and public confidence are the bases of its success.

Core values:

Stands for quality; Are learning Organization; Are committed to unparalleled customers satisfaction; Employees are valuable assets; Are committed to maximizing shareholders value; Uphold transparency, accountability and professionalism; An equal-opportunity employer; Corporate citizens.

Organizational Structure and Business Processes

Commercial Bank of Ethiopia is supervised by Board of Directors under Government Financial supervisory agency. The Management of the Bank is entrusted to the president. Since 2008/09, the Bank implements the recommendations of the Business Process Reengineering (BPR) study which suggested the re-organization of the Bank structure to process oriented corporate structure**.** According to the structure, there are three core processes and eight support processes. The following are the three core process and their respective responsibilities:

Customers' Accounts and Transaction Services (CATS): The process is responsible for the customers' account and transaction services which includes: Account opening, Deposit, Payment, cheque clearance and Money transfer.

Trade Services (TS): Handles the international trade banking operations of the bank. The responsibilities of the process includes: Attending TS customer request, promoting TS products, providing professional advice and information on TS products, handling TS related communication with concerned organs and approving foreign currency for imports.

Credit Services: The process mainly involves: Potential customer recruitment, analyzing/appraising credit propositions, approval disbursement and follow-up of proper repayment of loans, managing the total loan portfolio and resolving impaired loans.

Along with the 3 core process, there are also eight support processes. These are Human resource management, Information Systems Support, Facility management, Finance, Business Development, Risk and compliance management, Internal audit and Legal and loan recovery.

Branch Networks: Commercial Bank of Ethiopia carries on its business through more than **900** branches and five subsidiary branches in South Sudan (June 30, 2009). The nation-wide branches execute their functions under the supervision of 15 district offices. Among these branches, more than 750 of them are connected/networked each other with latest banking system.

Affiliates: CBE-South Sudan Ltd. is a wholly owned subsidiary of CBE operating in the banking industry of South Sudan. The first branch under the subsidiary named “Juba” in the capital city of South Sudan became operational since June 2009. The branch provides deposit service, money transfer, cash management service, documentary credit and collection, and foreign and local guarantee services.

Commercial Nominees PLC is 96% owned subsidiary company of CBE, which is mainly engaged in handling share dealing, pension fund administration, managing employees provident and benefits, trust fund administration, real estate/property administration, acquiring & selling flat & story buildings, money transfer services, deals as insurance agent, tax and bill collection and compensation and other disbursement.

As per the information obtained from the company’s profile, Commercial Bank of Ethiopia has reliable and long-standing relationships with more than 800 internationally acclaimed banks throughout the world. It plays a catalytic role in the economic progress and development of the country. The Bank combines wide paid up capital of 9 Billion Birr with more than 23, 000 talented and committed employees (CBE annual report, 2012/103).

1.2 STATEMENT OF THE PROBLEM

Modern management science considers customer satisfaction as a baseline standard of performance and a possible service excellence for any business organization. According to (Dr.Rakesh. R, 2012), banking industry is realizing the significance of customer-centered philosophies and starts using quality management approach while managing their businesses. It is obvious that superior customer satisfaction is the key for the success of a business. To this end, all efforts should be geared towards achieving this objective and maximize the stakeholders’ value.

Therefore, a business organization should have a thorough knowledge of customers’ service quality expectations and how they perceive its service delivery. When we look at the customer quality service expectation and perception, what matters is the customer thinking and perception not what the organization think. What the customers think and perceive are constantly changing. Therefore, the service providers should bring their quality service standard to the level of this dynamics. Lacking the understanding of the level of customer satisfaction and their expectation might result unhappy and non-loyal customers. Eventually, this causes loss of market share, which in turn minimizes the shareholders values. This indicates that holding strong and sustainable competitive position in the market and in the customers' mind can be attained only if the customer is satisfied and become happy with the service delivered by the business organization.

Among different business organizations that relay on customer service, the banking sector is the one that stood in the front line. Banks usually provide various services on deposit mobilization, credit facility, money transfers and payments, import, export service, foreign and local guaranty, etc.

Since export is the main elements to the development and growth of the country and sources of scarce foreign currency to the country, quality service for this sector is crucial. According to (Czinkota and Ronkainen, 1998 as cited by Tulin Ural, 2009), export is a crucial business activity contributing to nations' economic wealth, as it significantly contributes to employment, trade balance, economic growth, and higher standard of living. They also stated that export plays a key role to achieve a sustainable and competitive advantage of firms in the turbulent market, because of the improvement of financial position, increased capacity utilization, higher technological standards, and attainment of a desired performance.

To this end, Banks usually focus on providing quality service for exporters to boost export. Commercial Bank of Ethiopia is not exceptional. It operates and gives emphasis for quality export service to the level of customer satisfaction. This is vital to retain the existing exporters and attract potential exporters to work with the bank to generate more foreign currency to support the economy.

To achieve this, CBE has been striving to improve its quality export service through availing financial resources for its export customers; implementing Business Process Re-engineering (BPR) and Balanced Score Card (BSC) and employing the latest technology to speed up its service. Similarly, it is working aggressively to recruit capable and competent staffs and building their capacity. It has opened a range of branches to increase its accessibility. Giving special attention to export, it avails credit with relatively lower interest rate, provides clean credit facility, utilize dedicated window for premium customers and gives services free from export commission and service charge. According to its strategic plan, it has been undertaking these changes and package of services for exporters with a view to increase its foreign currency earning by 25 % on average every year (CBE strategic plan, 2010/11).

However, the planned increment indicated in the strategic plan has not been realized. Some of the previous customers that worked in the export sector with CBE couldn't be retained. The effort to attract more potential customers is minimal and it doesn't bring the desired number of export customers as expected. Similarly, lack of some staffs awareness on the bank's foreign currency services delivery, delay in processing export proceeds and negotiating export documents have been observed. These contribute for the low foreign currency gain from the export sector of the bank. Foreign currency is very important to settle balance of payment for the country, to import capital goods, industrial inputs and oil among others. This is the main driving reason to study the export service quality of Commercial Bank of Ethiopia.

To curb this problem, the bank took a number of strategic initiatives. However, (CBE-MIS sub-process reports, 2011/12-2013/14) indicates performance of the bank was not able to achieve its target against its strategic plan. It rather recorded a shortfall of 28% on average. Similarly, though it is not specific to export customers, the bank indicated that a significant number of customers (43%) and (39%) are dissatisfied *with the service delivery time and complaint handling respectively (CBE, Customer survey report, 2013).* Therefore, it needs to measure its service quality and be sure that weather the exporters are satisfied or not with the current service quality of the bank.

Although few researches have been conducted by CBE and other researchers on customer satisfaction on the services of some selected branches, to the best of the researcher's knowledge, CBE exporters' quality service measurement had not been much addressed.

Therefore, realizing this gap, this research tried to examine the extent of the quality service delivered to the level of its export customers' satisfaction and expectation using SERVQAL model. It also attempted to identify the root cause and effect of the problem stated above. So, it's the researcher's belief that this study shall contribute to narrow the knowledge gap in this regard.

1.4 RESEARCH QUESTION

Based on the discussion in the problem statement the following are the research questions:

- What is the expectation level of exporters' about Service qualities of world class bank?
- What is the perception of exporters' about service qualities of CBE?
- What is the gap between exporters' expectation and their perception of service delivery performances for each dimension?
- Which dimension (s) of service quality is (are) most valued by exporters so that the bank can focus on them?

1.5 OBJECTIVES OF THE STUDY

1.5.1 GENERAL OBJECTIVE:

The main objective of the study is to determine the impact of service quality on the level of exporters' customer satisfaction in the Commercial Bank of Ethiopia.

1.5.2 SPECIFIC OBJECTIVES:

- To investigate the expectation level of exporters' about Service qualities of the bank.
- To investigate the perception of exporters' to service qualities of the bank
- To clearly asses the gap between export customer expectation and perception in the service quality provided by CBE.
- To point out in which service quality dimensions is bank performing well and which need special attention.

1.6 DEFINITION OF TERMS

Satisfaction: is a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations (P. Kotler, 2006, 182)

Quality: fitness for use, conformance to requirements, freedom from variation (P. Kotler, 2006, 184-5)

Customer Satisfaction: the extent to which a product's perceived performance matches a buyer's expectations (Kotler et al., 2002, p. 8).

Service Quality: is the extent to which customers' perceptions of service meet and/or exceeds their expectations (Zethaml et al., 1990, p. 340).

Tangibles: the appearance of physical facilities, equipment, personnel and communication material (Sarmin Sultana and Shohel Rana, 2010, p 25)

Reliability: ability to well perform the committed service dependably and accurately (Sarmin Sultana and Shohel Rana, 2010, p 25)

Responsiveness: the willingness to stay with customers and provide prompt service (Sarmin Sultana and Shohel Rana, 2010, p 25)

Assurance: the knowledge and courtesy, politeness of employees and their ability to inspire trust and confidence (Sarmin Sultana and Shohel Rana, 2010, p 25)

Empathy: the caring and individualized attention that a firm provides to its customers (Zeithaml, 1990, p.26)

Premium customer: a customer whose service is an advanced level of customers service that extends beyond basic service activities to include basic courtesy, helpfulness and floor support customers www.businessdictionary.com. Operationally, CBE categorize premium exporters as they are working with CBE and whose export proceeds is USD one million and above per annum (customer category procedure, 2013).

1.7. SIGNIFICANCE OF THE STUDY

Besides its academic significance to the researcher, this research has the following importance.

- The output of the study is sort out ways for improving the performance of the CBE in satisfying exporters.
- It provide relevant information to decision makers of the bank regards the strengths and improvement areas of the existing practices in satisfying its export customers and achieving its objective.
- Bank's research experience on service qualities to exporters and exporters' satisfaction is very limited; hence, the researcher hopes that the study is enrich the existing literature in the area.
- The findings of the study is initiate and can be used as platform by any concerned parties in the bank or researchers who may want to carry out further and in-depth research on the service qualities of the area or other related issues in the bank.

1.8 SCOPE OF THE STUDY

Though CBE has been providing services for mobilizing deposits, credits, export and import, Guarantee facilities, foreign money transfers and NR/NT accounts, the study is focus only on export service qualities of the bank to satisfying exporters. In addition, exporters' services do not end in banks only rather there are other actors such as local and international transporters, customs, goods forwarding and transit agents and other offices who indulge in facilitating export activities of exporters. However, the study is focused on measuring of exporters' satisfaction level in relation to export service qualities of the Bank, (Commercial Bank of Ethiopia). Moreover, the study focused on those sampled premium and business exporters and exporting their products via CBE only.

1.9 LIMITATIONS OF THE STUDY

The researcher challenged by lack of cooperation on the side of some respondents to filled out and return back questionnaires on time and unavailability of organized exporters' database in the Bank are among the limitations that faced the study.

Moreover, the study is constrained with time and amount of fund required to collect data from respondents.

1.10 ORGANIZATION OF THE STUDY REPORT

The study is divided in to five chapters. The first chapter deals with introduction which encompasses background of the study, statement of the problem, research questions, purpose of the study, significance of the study, scope of the study, limitation of the study, as well as organization of study.

The second chapter deals with the review of related literatures. This part gives a highlight on the theoretical, empirical and conceptual framework of the topic understudy. The third chapter, discussed research methodology which includes population and sampling size, data type and source, data collection, data analysis technique & method and ethical consideration. The fourth chapter deals presentation and analysis, interpretation of data diagnosed carefully. The fifth chapter is dedicated to summary of findings, conclusions and recommendations.

CHPTER TWO: LITERATURE REVIEW

2.1. CHAPTER OVERVIEW

In this chapter, the researcher tried to review many issues that are significant for the study. The following points are showing the different concepts related to the study: Service Quality and Customer Satisfaction, Service quality, Customer satisfaction, Service Quality in Banking Industry, Customer Expectation including the factors effecting customer expectations, Customer Perceptions and the factors effecting the perception, the comparison among expectation, perception and satisfaction, Customer and Market Orientation and the SERVQUAL model.

2.2 THEORETICAL REVIEW

Service is very complex and about economic activities which is giving benefits to both customer and the company. It is defined as the action for delivering and benefiting the different parties by exchanging the value for their welfare. Service is also described as the performances of the service providers. Customers purchase service for the search of desired result and the companies sell their services for the customer‘s benefit by proposing solutions to the problems (Sarmin Sultana and Shohel Rana, 2010). Zeithaml, 1990, cited by (Sarmin Sultana and Shohel Rana, 2010), the service is a combination of many characteristics:

- Intangibility is one of the important characteristics of service. As service is a combination of performances and experiences, it is very difficult to measure.
- Another characteristic of service is heterogeneity which means that service production from person to person vary because of different performances.
- In the case of service, production and consumption are happened at the same time. Quality of the service is dependent on the interaction between producer and customer at the time of delivery.

2.2. 1 SERVICE QUALITY AND CUSTOMER SATISFACTION

The term quality and satisfaction are quite often used interchangeably. While both concepts are related and appear to be merging, there are still gaps in the understanding of the two constructs, their relationship to each other and their antecedents and consequences. This distinction is important to both managers and researchers alike, because service providers need to know whether their objectives should be to have consumers who are satisfied with their performance or to deliver the maximum level of perceived service quality (Adrian Palmer, 2001).

(Dragan and Đurđana, 2012) revealed that due to increasing customer expectations and the intensity of competition in recent year's service quality has become one of the key factors of service company success. High service quality affects to a large extent the profitability and market share of such companies, nurturing satisfaction, loyalty and a long-term relationship with the customer, while also improving the profile of its offering and creating a positive service image

Service quality, customer satisfaction and value are three elements that many managers in service firms would gladly profess to be striving to provide to their customers. Service quality in particular has been relentlessly expounded by consultants of various shades, the popular business press, as well as business schools. Most would agree without any prompting on the importance of offering their customers service quality. A look in this direction will show that many practitioners fail to distinguish between the three concepts of service quality, customer satisfaction and value and often use the terms interchangeably. (Albert Caruana, Arthur H. Money, Pierre R. Berthon , 1998)

Customer satisfaction is the customer's feeling that a product/service has met or exceeded his/her expectations. Organizations that have a reputation for delivering customer satisfaction do things differently from their competitors (Oladele Patrick Olajide, 2011)

As, cited by (Oladele Patrick Olajide,2011, Brink and Berndt, 2008), defined Service quality as the ability of an organization to determine customer expectations correctly and to deliver the service at a quality level that will at least equal customers' expectations. (Oladele Patrick Olajide,2011) stated that a marketing organization first determine its service quality, then attempt to satisfy its target audience or the service quality level be established after deploying all resources at the disposal of the organization, to meet or surpass the customer expectation of service delivery.

Some researchers and scholars argue that customer satisfaction leads to service quality whereas others believe that service quality leads to customer satisfaction. (Nwachukwu & Ejifor, 2003 as cited by Oladele, 2011) established that the quality of service determines whether the customer will be happy or not. They stated further that organizations might find it difficult to delight their customers if the quality of service is poor and continuously improved upon as customers these days are now becoming more demanding, while their service expectations keep expanding.

Shelly Gandhi on his Asian Journal of Business and Management Sciences Vol.1 No. 1 argued that customer satisfaction is an antecedent of service quality. He added, it is agreed that customer satisfaction is broader construct than service quality, so service quality assumed to be an important antecedent of customer satisfaction. (Shelly Gandhi, Vol.1 No. 1)

A study conducted by (Messay, 2012) to measure the quality of service offered by private banks operating in Ethiopia and to investigate the relationship between service quality, customer satisfaction and loyalty, the study shows a positive correlation between service quality and customer satisfaction indicating quality banking service as a prerequisite for establishing and having satisfied customers.

2.2.2 SERVICE QUALITY

The subject of service quality and/or service excellence has aroused considerable recent interest among business people and academics. (Adrian Palmer, 2001) quality is an extremely difficult concept to define in a few words. At its most basic quality has been defined as conforming to requirements. This implies that organization must establish requirements and specifications; however, the questions remain whose requirements and whose specification? (, Juran, 1982, cited by Adrian Palmer, 2001) state that quality is all about fitness for use.

Kotler describes quality in the following way; “Satisfaction depend on product and service quality. What exactly is quality? He stated that, various experts have defined it as "fitness for use," "conformance to requirements," "freedom from variation," and so on. We will use the American Society for Quality Control's definition: Quality is the totality of features and v characteristics of a product or service that bear on its ability to satisfy stated or implied needs. This is clearly a customer-centered definition. We can say that the seller has delivered quality whenever the seller's product or service meets or exceeds the customers' expectations. A company that satisfies most of its customers' needs most of the time is called a quality company, but it is important to distinguish between *conformance* quality and *performance* quality (or grade).” (P. Kotler, 2006)

Quality is a relative term that refers to the degree of superiority of a firm’s goods or services. As stated by (O.C. Ferrell and Michael D. Hartline, 2011) quality is relative because it can only be judged in comparison to competing products or when compared to an internal standard of excellence. The concept of quality also applies to many different aspects of a firm’s product offering.

The customer view of quality is what he/she perceives the product or service to be. (Nigle S., Stuart C., Robert J., 2010) To create unified view quality can be define as the degree of fit between customer's expectation and customer's perception of the product and services. Using this idea allow us to see the customer's view of quality of the products and services as a result of the customers comparing their expectations of the products or services with their perception of how it performs.

A customer's view of quality is shaped by the gap between perception and expectation. If the product or service experience is better than expected then the customer is satisfied and quality is perceived to be high. If the product or service was less than their expectation then quality is low and then the customer may be dissatisfied. If the product or service matches expectation then the perceived quality the product or service is seem to be acceptable. (Nigle S., Stuart C., Robert J., 2010)

Definitions of service quality revolve around the idea that it is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed. The interest in service quality has been influential in contributing significantly to the growth of the general services marketing field. (Albert Caruana, Arthur H. Money, Pierre R. Berthon , 1998)

2.2.3 CUSTOMER SATISFACTION

Customer satisfaction is the customer's feeling that a product/service has met or exceeded his/her expectations. It is a customer's feelings, of pleasure or disappointment resulting from comparing a products or services perceived performance or outcome in relation to his or her expectations. To makes more clear, satisfaction is a function of perceived performance and expectations. P. Kotler suggest that, many companies are aiming for high satisfaction because customers who are just satisfied still find it easy to switch when better offer comes along. Those who are highly satisfied are much less ready to switch. High satisfaction or delight creates an emotional affinity with the brand, not just rational preference. The result is high customer loyalty. (P. Kotler, 1996)

Customer satisfaction depends on the product's perceived performance relative to a buyer's expectations. If the product's performance falls short of expectations, the customer is dissatisfied. If performance matches expectations, the customer is satisfied. If performance exceeds expectations, the customer is highly satisfied or delighted (Kotler and Armstrong, 2012)

They also stated good customer relationship management creates customer delight. In turn, delighted customers remain loyal and talk favorably to others about the company and its products. Studies show big differences in the loyalty of customers who are less satisfied, somewhat satisfied, and completely satisfied. Even a slight drop from complete satisfaction can create an enormous drop in loyalty. Thus, the aim of customer relationship management is to create not only customer satisfaction but also customer delight.

The understanding of how consumers develop positive or negative feelings towards products, services and brands, and how this is reflected In actual buying behavior, is a central theoretical issue, For marketers, consumers' satisfaction is one of the primary goals to strive for. Without satisfaction, brand loyalty – important for continuity reasons – is unlikely. Consumers' satisfaction provides cues as to the quality of marketing decisions. (Dragan Benazić, Đurđana Ozretić Došen, 2012.)

2.2.4 CUSTOMER EXPECTATION

As stated earlier customer‘s satisfaction level is highly co-related with the expectation and perception. "Customer expectation is understood as "desires or wants of consumers". Or "what they feel the service provider should offer rather than would offer" (Parasuraman et al., 1988). Expectation can be very high where there are a lot of alternatives to meet the need. Reveres to this situation where there is low alternatives the expectation of customer can be low. i.e. if customers of the bank know that there are a lot of banks who are ready to serve them, their expectation on the service of the bank will be higher since they got a lot of alternatives. (Zeithaml, 1990) stated that the following are factors that shape the levels of expectation:

Word-of-mouth Communications: it is very important determinant of expectation. Most of the time, satisfied people like to talk the good things to others. Positive word-of-mouth creates superior expectation which also change their behavioral intention and perception.

Personal needs: The customer‘s need vary person to person regarding to individual characteristics. Expectation is not falling on exception. Personal needs are moderating the expectations of individuals.

Past experience: Past experience is the most distinctive determinant for arousing expectation. If the past experience is good, the expectation will follow the positive way. It‘s the only way by which customers can predict the service well.

External communication: External communication has a positive effect on the customer‘s mind. Advertisement, social event, TV programs are the examples of the external communication. Through this communication, many direct and indirect messages reach to the customer‘s ear from the producer‘s side.

In continuing the review expectation could exist or be in different forms. (Gronroos, 2000) described the three expectation dynamics in the following manner.

Fuzzy expectation: it exists when a consumer expects the service provider to solve a problem but does not have a clear understanding of what should be done (Gronroos, 2000).

Explicit expectations: refers to clear understanding by customers as to what should be done in advance. They can be classified under realistic and unrealistic expectations (Gronroos, 2000).

Implicit expectations: refers to elements of service which are so obvious to customers that they do not consciously think about them but take them for granted (Gronroos, 2000).

2.2.4.1 FACTORS AFFECTING CUSTOMER'S EXPECTATIONS

Expectation can be defined as the customer‘s wish to get the standard service from the service provider. Customers expectation vary according to many factors such as time of buying, place, word-of-mouth and previous experience. As cited by (S.Sultan and S. Rana,2010, M.S.,2008) stated Satisfaction is stonily dependent on customer‘s expectation which can be superior, inferior or moderate. The level of expectations determine in which level the satisfaction will be created. The level of satisfaction is measured when the customers compare the previous expectations with the present experiences

Before purchasing, customers have their own expectations about service quality, service delivery, employee‘s behavior. As though their expectations have impact on the behavioral intentions and satisfaction, customer experiences at the time of service delivery can change their mind positively or negatively (Sarmin Sultana and Shohel Rana, 2010)

Customer expectation doesn‘t come automatically; it is created on the base of some key factors. The level of expectation is shaped by the extent to which these factors affect the customer‘s mind. (Lovelock, 2007, as cited S.Sultan and S., 2010) has mentioned three levels of expectations: desired, adequate and predicted. Desired level is related to the customer‘s hope for what can be delivered according to their personal needs. The adequate service is exposing on the minimum level of service which customers expect from the service provider. The last level is known as predicted level which is described as the anticipation of the customers before receiving service and shaping the adequate service level.

2.2.5 CUSTOMER PERCEPTION

The other item that is highly correlated with customer satisfaction is perception. Perception is the process by which people select, organize, and interpret information, to form a meaningful picture of the world (Kotler & Armstrong, 2010). Customers perceive the quality of the service in these two dimensions, what they get and how they get it. Perceived quality is considered as good when the expectation becomes realistic. The perception level should be higher than the expectation level to create the positive perception and satisfaction. If the difference between expectation and perception is very significant, it can be said that the customers are satisfied highly. In the moderate level, the gap becomes zero which refers that the expectation level and perception level are the same. On the contrary, if the expectation becomes higher than the perception, the negative results come to show that the customers are not satisfied and the company should improve their service more than before (Gronroos, 2000).

2.2.5.1 FACTORS AFFECTING THE CUSTOMER PERCEPTION

Many thought reveal the service quality measurement should be from the customer‘s consideration. Now-a-days, companies are giving more importance on researches to know customer‘s information about their perception. As the customers are the main concern for the marketers, the marketers should be knowledgeable about the customer‘s perception to improve their performance and management.

According to Jillian, cited on, S.Sultan and S., There are many factors which have great contribution to perceive the service quality:

Care and concern: The customers prefer to have individual attention, friendly behave and devotion of the employees towards them.

Spontaneity: The service providers have to face and solve every problem of the customers spontaneously.

Problem solving: The customers like to get any service and recovery very promptly and this is only possible by the trained and knowledgeable employees.

Recovery: Sometimes recovery can create more positive perception than service consumption. If the service provider take the customer‘s complaint seriously and give special effort to solve the problem, the customer will perceive the service quality well. (Sarmin Sultana and Shohel Rana, 2010).

2.2.6 THE COMPARISON AMONG EXPECTATION, PERCEPTION AND SATISFACTION

The customer‘s satisfaction level is highly co-related with the expectation and perception. Perception is dependent on the customer‘s expectation level and accordingly the satisfaction is dependent on the perception. If the customer‘s expectation becomes very high, they can be disappointed from the service performance which will create a negative perception about the service quality. Negative perception is responsible for the dissatisfaction and the moderate expectation can make the customers satisfied by giving quality service. On the contrary, if the company makes the customers to expect very low, the company will lose customers and there will be no chance for perception and satisfaction measurement. That‘s why; the company has to be very careful about their promises so that the expectation and perception remain in the same level which will also affect the satisfaction level (Philip Kotler, 2009). We can show the relationship among expectation, perception and satisfaction in the following ways:

Perception > Expectation = highly satisfied

Perception = Expectation = satisfied

Perception < Expectation = dissatisfied

2.3 EMPIRICAL REVIEW

In the empirical literature, there are many alternative service qualities. Sasser et al., 1978, as cited by Hailu 2013) suggested three different attributes (level of material, facilities and personnel) all apparently dealing with the process of service delivery. (Hailu also cited that, Gronroos, 1984) argued that service quality can be divided in to two generic dimensions: technical quality (what is provided) and functional quality (how the service is provided), with image quality (the organization’s reputation for quality) mediating the impact of these two dimensions on overall perceived quality.

Service quality is directly related with customer satisfaction. Customer satisfaction is the customer’s feeling that a product/service has met or exceeded his/her expectations. Brink and Berndt, 2008, cited by (Oladele Patrick Olajide, 2011), Service quality can be defined as the ability of an organization to determine customer expectations correctly and to deliver the service at a quality level that will at least equal customers' expectations.

The pertinent question therefore is, should a marketing organization first determine its service quality, then attempt to satisfy its target audience or the service quality level be established after deploying all resources at the disposal of the organization, to meet or surpass the customer expectation of service delivery (Oladele Patrick Olajide, 2011).

Some researchers and scholars argue that customer satisfaction leads to service quality whereas others believe that service quality leads to customer satisfaction. (Nwachukwu & Ejifor, 2003) as cited by Oladele Patrick Olajide, 2011), established that the quality of service determines whether the customer will be happy or not. They stated further that organizations might find it difficult to delight their customers if the quality of service is poor and continuously improved upon as customers these days are now becoming more demanding, while their service expectations keep expanding.

2.3.1 SERVICE QUALITY IN BANKING INDUSTRY

Managers in the service sector are under increasing pressure to demonstrate that their services are customer-focused and that continuous performance improvement is being delivered. Given the financial and resource constraints under which service organizations must manage it is essential that customer expectations are properly understood and measured and that, from the customers ' perspective, any gaps in service quality are identified. (Dr.Rakesh.R,2012)

Although service quality in banking has been considered markedly important over the years, the topic has recently been afforded even more attention, Such interest may be the result of a reduced customer base and decreased market share affecting a portion of the result of a reduced customer base and decreased market share affecting a portion of the banking industry (Bowen and Hedges, 1993). In fact, Bowen and hedges believe that attention to service that banks might be experiencing, hence, achieving superior levels of service quality is a principal objective for retail banking operations.

As Oladele Patrick Olajide (PhD**),** cited on their literature review, some researcher identified the peculiar nature of service is explained as follows:

(a) Service intangibility- This explains the intangible nature of service in terms of inability of the customer to feel, see, taste, hear or smell the service before purchase is made (Levitt, 1981). The difficulty in maintaining a sustainable service quality becomes as challenging as the maintenance of customer satisfaction that is likely to vary with each customer.

(b) Service Inseparability: This is a major characteristic of service which states that services are produced and consumed at the same time and cannot be separated from their providers (Asaolu, Orisajimi and Oladele, 2006).

(c) Service Variability: This states that the quality of service may vary greatly – depending on who provides them and when, where and how. Here comes another challenge for service quality to be established and whether feedback based on various levels of customer satisfaction will determine the service quality level (Akomolede and Oladele, 2006, as cited Oladele Patrick Olajide, 2011).

(d) Service Perish-ability: This means that services cannot be stored for later sale of use. Another question here is how do you sustain service quality level? The perish-ability nature leaves the determination of service quality level to the judgment of satisfaction by the customer (Akomolede and Oladele, 2008, as cited Oladele Patrick Olajide, 2011).

(e) Lack of ownership: This is to say that payment for services cannot result in ownership of anything as it is the case of acquisition of products. (Oladele Patrick Olajide, **2011**).

In the banking industry, gap analysis haves been accepted as a critical tool to measure current levels of service quality A key existing problem facing the banking industry is the determination of a clear and precise definition of quality (Bowen and Hedges, 1993). Bowen and Hedges stated that most conceptualizations of service quality focus on the means as opposed to the ends. Building on this belief, Bowen and Hedges offered several suggestions for banks seeking to distinguish themselves from the competition, Among those suggestions are that banks need to understand what service quality is (and what it is not), and to develop customer-focused quality standards. The authors noted that answers to these questions can be obtained by simply asking the basic question "what do customers want?"

Bowen and Hedges also advocated the First Manhattan Consulting Group's series of steps for achieving service quality. The first step requires "selecting the most important customers to satisfy." More specifically, (Bowen and Hedges, 1993) noted that the importance of various quality improvements differs among customer segments. It is particularly important to focus first on those customers who are most valuable to the bank. One possible method of determining those valuable customers is by utilizing customer demographics.

A study conducted by (Peris et al. ,2013) to identify the determinants of customer satisfaction in the Kenyan banking industry revealed that bank-related factors have a strong relationship with customer satisfaction in Kenyan banks and their improvements lead to increased customer satisfaction in the Kenyan banking industry.

(Daniel and Cephas ,2009) revealed that service quality dimensions were important determinants of customer satisfaction and loyalty in Ghana's banking industry. In addition, customers' perception of their banks' image and reputation was another important determinant of their loyalty affiliations. Price competitiveness was found to be relatively unimportant to perceived customer satisfaction and loyalty.

The current study will begins to answer the fundamental question "what do customers want?" Further, the study will examines which dimensions of service quality are more important. Therefore, the primary objective of this study will identify the major types of expectations of customers' on CBE's service delivery, to determine whether export customers' are satisfied or not on service of the CBE, and to describe the core dimensions that customers use to evaluate service quality.

2.3.2 CUSTOMER AND MARKET ORIENTATION

Customer orientation is defined as the degree to which an organization emphasizes meeting customer needs and expectations for service quality. Customer orientation is a major component of employee perceptions of the practices, procedures, and behaviors that get regarded, supported, and expected with regard to customer service and customer service quality. (John C.Narver & Stanley F. Slater, 1990) suggest that a business that increases its market orientation will improve its market performance. The value of sellers offering to buyers is the difference between what the buyers perceives as the offering's expected benefits and what the buyer perceive as its expected total acquisition and use costs. Customer orientation and competitor orientation includes all of the activities involved in acquiring information about the buyers and competitors In the target market and disseminating it through the best business. Customer orientation is sufficiently understanding of one's target buyers to be able to create superior value for them continuously. A customer orientation requires that a seller understand a buyer's entire value chain, not only as it is today but also as it will evolve over time subject to internal and market dynamics. D. Keith Denton, 1998) explains, customer needs are multi-dimensional and constantly changing. Business that are able to keep current and future consumer opportunities in focus are the one who will experience long-term prosperity. The best way business can protect its future is to focus on the customer and his/her needs.

2.3.3 SERVQUAL MODELS

SERVQUAL is a very popular measurement tool that is used for assessment of the service quality. Service quality measurement is necessary for the company to assess to get the customer‘s opinion about their service performance. SERVQUAL model is originated from the GAP model whose main purpose is to investigate whether customer‘s expectations are met or not accurately. Calculating the expectation score and perception score is not enough to know the actual causes of service declination. To understand the actual situation and how the over-promises or lower performance destroy the quality of service, the gap score is the effective and benevolent implication. The service gap can be demonstrated through the subtraction between expectation and perception, that is Q = P – E (Sarmin Sultana and ShohelRana, 2010).

(Hing, 1995, cited by Sarmin Sultana and ShohelRana, 2010) stated that the different gap scores show different perception levels…………

Perception score > Expectation score = Superior Perception level

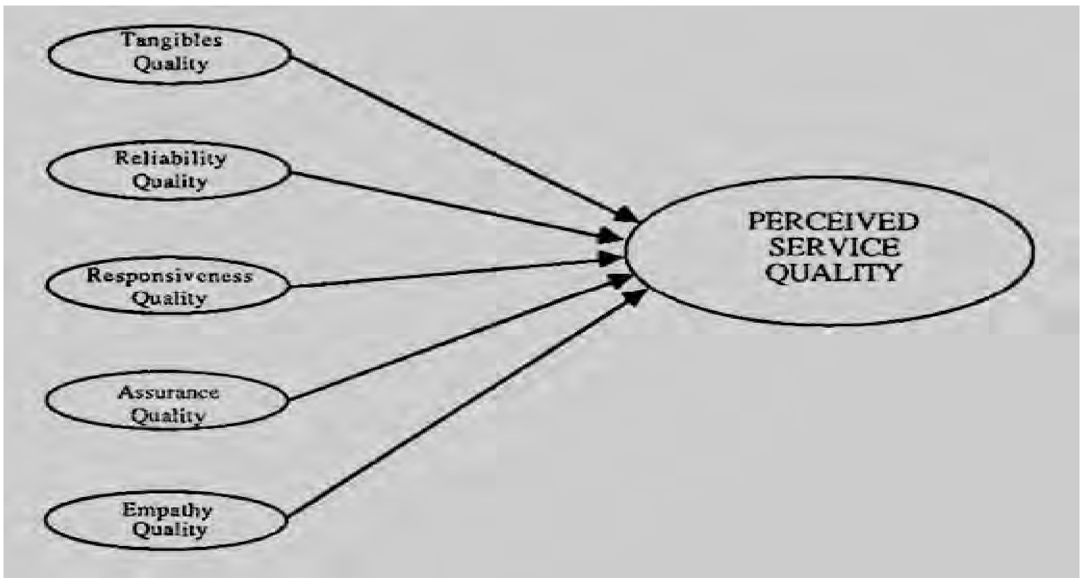
Perception score < Expectation score = Inferior Perception level

Perception score = Expectation score = Moderate Perception level

Clearly, from a Best Value perspective the measurement of service quality in the service sector should take in to account customer expectations of service as well as perceptions of service. One service quality measurement model that has been extensively applied is the SERVQUAL model stated by (Adrian Palmer, 2001). Service quality as the most often used approach for measuring service quality has been to compare customers' expectations before a service encounter and their perceptions of the actual service delivered (P. Kotler 1996). The SERVQUAL instrument has been the predominant method used to measure consumers' perceptions of service quality.

Primarily the SERVQUAL model was developed for service and retail businesses and its objective is to know how customers of a business rate the services offered to them (Parasuraman et al., 1988). Measuring the actual performance in the ground systematically is very important since organizations need to know their performance from the customer point of view.

The model includes 22 item sections that are intended to measure expectations for various aspects of service quality and customer perceptions of the service they actually receive. When we look at the model development the first purification stage came up with ten dimensions for assessing service quality which were; tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding, knowing, customers, and access. They went into the second purification stage and in this stage they concentrated on condensing scale dimensionality and reliability. And then they further reduced the ten dimensions to five which were;



Source: The Parsuraman et al. (1988)

Figure 1: Theory of the Determinants of Perceived Quality

Tangibility: physical facilities, equipment, and appearance of personnel. Tangibles are used by firms to convey image and signal quality (Zeithaml et al., 2006)

Reliability: ability to perform the promised service dependably and accurately (Parasuramanet al., 1988). This dimension is critical as all customers want to deal with firms that keep their promises and this is generally implicitly communicated to the firm's customers.

Responsiveness: willingness to help customers and provide prompt service. A firm is known to be responsive when it communicates to its customers how long it would take to get answers or have their problems dealt with. To be successful, companies need to look at responsiveness from the view point of the customer rather than the company's perspective (Zeithaml et al., 2006).

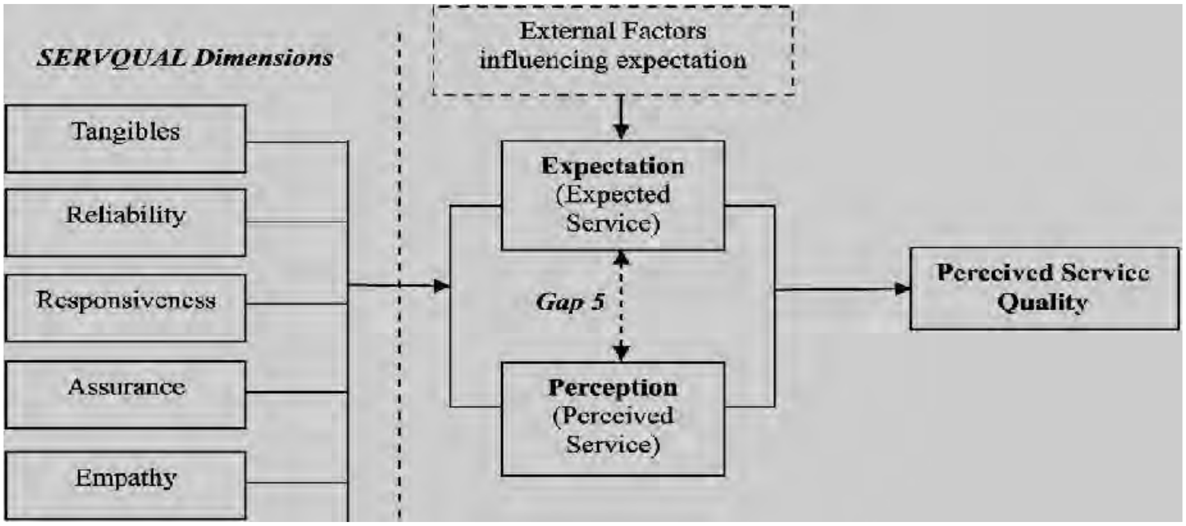
Assurance: knowledge and courtesy of employees and their ability to inspire trust and confidence. Thus, for the Customer Satisfaction in the banking industry, assurance is an important dimension that customers look at in assessing a bank's operation. The trust and confidence may be represented in the personnel who link the customer to the organization (Zeithaml et al., 2006).

Empathy: caring individualized attention the firm provides to its customers. The customer is treated as if he is unique and special. There are several ways that empathy can be provided: knowing the customer's name, his preferences and his needs. Many small companies use this ability to provide customized services as a competitive advantage over the larger firms (Zeithaml et al., 2006).

In the SERVQUAL instrument, 22 statements measure the performance across these five dimensions, using a seven/ five point likert scale measuring both customer expectations and perceptions. It is important to note that without adequate information on both the quality of services expected and perceptions of services received then feedback from customer surveys can be highly misleading from both a policy and an operational perspective(Dr.Rakesh.R, 2012).

Dr.Rakesh.R, on his research Journal concluded that, knowing how banking customers perceive the service quality and being able to measure service quality can benefit banking industry professionals in quantitative and qualitative ways. The measurement of service quality can provide specific data that can be used in quality management; hence, service organizations would be able to monitor and maintain quality service. Assessing service quality and better understanding how various dimensions affect overall service quality would enable organizations to efficiently design the service delivery process. By identifying strengths and weaknesses pertaining to the dimensions of service quality organizations can better allocate resources to provide better service and ultimately better service to external customers. Generally speaking, the study of service quality is both important and challenging. (Dr.Rakesh.R,2012)

The following diagram by Kumar et al. (2009) further explains the model. The expectations of customers are subject to external factors which are under the control of the service provider as shown on the diagram. The gap 5 on the diagram represents the difference between customers' expectations and customers' perceptions which is referred to as the perceived service quality (Kumar et al., 2009).



Source: Kumar et al., 2009, p. 214

Figure 2: Measuring Service Quality Using SERVQUAL Model.

Even if the popularity of the model increases still there are some criticism of the model. One is that there is little evidence that customer's asses service quality in terms of P – E gaps. The model is also criticized by its focus only on the process of service delivery, not the outcomes of the service encounter. The other is that the SERVQUAL's five dimensions are not universal; the number of dimensions comprising service quality is contextualized; items do not always load on to the factors which one would a priori expect; and there is a high degree of inter correlation between the five dimensions (Reliability, assurance, tangible, empathy and responsiveness). As the critics states the inter correlation in the five dimension might force the research to incorporate two or more comparatively related items in different categories.

2.3.4 SERVPERF

SERVIQUAL grounded in the gap model, measure service quality as the calculated difference between customer expectations and performance perceptions of a service encounter (Parasuraman et al., 1988, 1991). Cronin and Taylor,1992 as cited by Hailu D, 2013), challenged this approach and developed the SERVPERF scale based on Parasuraman's SERVIQUAL methodology which directly captures customers' performance perceptions in comparison to their expectations of the service encounter. SERVPERF only measures performance perceptions and operationalzed service quality as customers' evaluations of the service encounter. It uses only performance data because it assumes that respondents provide their rating by automatically comparing performance perceptions with performance expectations. As a result, SERVPERF uses only the performance items of the SERVIQUAL scale. (Cronin and Taylor 1992,1994, as cited by Hailu D, 2013), Arguments in favors of SERVPERF are based on the notion that performance perceptions are already the result of customers' comparison of the expected and actual service. Thus SERVPERF assumes that directly measuring performance expectation is unnecessary. Cronin and Taylor (1992) built their argument for the superiority of SERVPERF over SERVIQUAL by empirically showing that SERVPERF is a better predictor of overall service quality than SERVIQUAL. Nevertheless many authors concurred those customer assessments continuously provided services may depend solely on performance. Hence the authors suggested that performance-based measures explain more of the variance in an overall measure of service quality. These findings are consistent with other research that have compared these methods in the scope of service activities, thus confirming that SERVPERF performance-only result in more reliable estimations, greater convergent and discriminate validity, greater explained variance, and consequently less bias than the SERVIQUAL and EP scales (Cronin and Taylor,1990).

While many thought supported the SERVIQUAL, the use of gap scores was opposed. The empirical research of Cronin and Taylor (1992), cited by Hailu D (2013), suggested that measuring service quality is only perceptions of the service experience. For more consistent result of the analysis of a structural model, they recommended using "SERVPERF" – a modified SERVQUAL instrument to measure service quality. Instead of measuring both customer expectations and perceptions as in the SERVIQUAL, the SERVPERF was operationalized by only one part of the perceived performance on the differently labeled 7- point scale. It did not assess the gap scores between expectation and perception as the expectation does not exist in the SERVPERF. Therefore, by excluding the measurement of customer expectation, a total of only 22 items remained in the new measure. Cronin and Taylor concluded that the SERVPERF was a superior service quality measurement in comparison to the SERVIQUAL. In addition the results demonstrated that the new measure had more predictive power on the overall service quality judgment than the original instrument.

(Cronin and Taylor, 1992) defended that the SERVPERF also provided practical values to managers. They alleged that the performance-based measure of service quality could offer a longitudinal index of the service quality perceptions, relative to time and customer subgroups. Their final thoughts did not commit them to remain supportive to the SERVIQUAL, yet remains confident of their SERVPERF. Although many Criticisms emerged against SERVQUAL, this research bears on conclusions and adopts SERVIQUAL MODEL. SERVPERF being a generic measure of service quality may not be a very adequate instrument by which to assess perceived quality.

In general SERVIQUAL is a measurement of service quality based on the difference between the customer expectation of the quality of service he/she will receive, and his or her perceptions of the service received. SERVPERF in contrast is a performance-only measurement of service quality.

2.3.5 THE BENEFITS OF SERVICE QUALITY

The benefits of service quality comprise four areas as follows (Kotler, 2002) Customers' retention: high Quality builds loyal customers and creates positive word of mouth, which is an important factor in purchase decision. This can determine customer satisfaction, which affects repeat business. If a customer is happy with an existing firm it is difficult to convince him\her to move to another.

Avoidance of price competition: a firm with a reputation for high quality has a much stronger competitive position than one with a reputation for poor quality. Price cutting by a competitor will not be enough to encourage a client to switch. Good quality is more power full to remain competitive.

Retention of go employees: employees appreciate working in operations that are well run and produce products. They do not enjoy receiving customer complaint. Also turn over and losses of employee morale are listed as costs of poor quality work force. When an operation has good quality, it can retain food employees. Moreover, at the time business expansion is needed recruiting is easier and training cost is reduces.

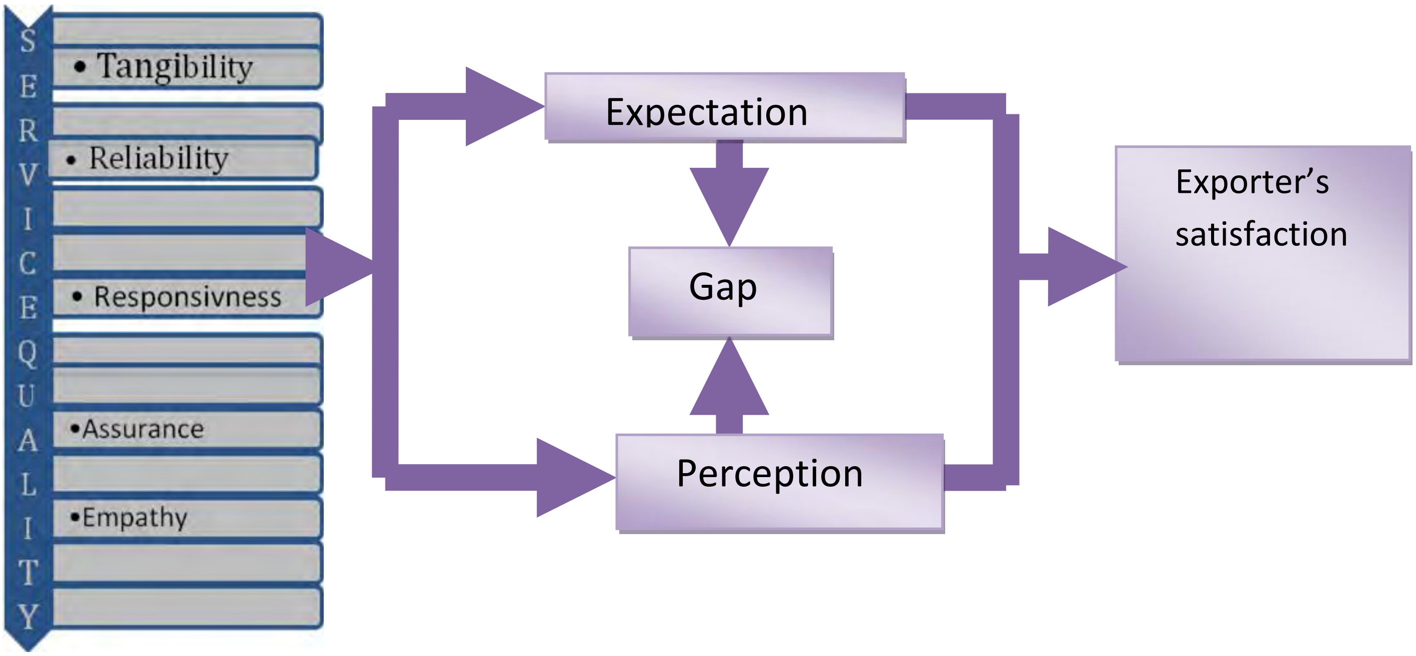
Reduction of costs: the quality cost includes internal costs, external costs and quality system costs. Internal costs are those associate with correcting problems discovered by the firm before products reached to customers. External costs are related to errors that the customers experience.

They can be very expensive when the customers decide not to return because to a service problem. Then the promotional and advertising costs or external costs are necessary to be spent to create the company in the end. However, the company needs to check the service quality through customers' feedback periodically to avoid problems.

Although quality service system does not come without cost, it is usually less than those internal and external costs resulting from poor quality service. Some examples of the costs of a quality system include customer service audits, training management meetings with employees and customers and customers, and introduction of a new technology (kotler, K.L, 2009).

2.4 RESEARCH FRAMEWORK

The conceptual framework of service quality and customer satisfaction is established based on the literature review. Service quality dimension variables like tangibles, reliability, responsiveness, assurance and empathy are directly affect service quality and customer satisfaction.



Source: Developed based on the study of objective and literature review, May 2015.

Figure 3: Conceptual Model

CHPTER THREE: RESEARCH METHODOLOGY

3.1 CHAPTER OVERVIEW

In this part, it has been discussed about the steps of the research process. By seeing methodology, one can get preview of the case and the way of analyzing. The following points are described the research methodology: which includes quantitative method of data analysis, sampling and sampling techniques, instruments of data collection, sources of data collection, method and techniques of analysis and ethical consideration.

3.2 RESEARCH DESIGN

The framework of the study is designed based on the SERVQUAL model that is developed by Parasuraman et al. (1985). The model enables to measure the differences between customers' expectation of a service and their perception after the service encountered.

The overall design of the research is exploratory as it focuses on exploring and answering the research question in relation to customer expectation and perception of quality service provided by Commercial Bank of Ethiopia. To answer the research questions, therefore, questionnaire has been used. To identifying and measuring customer expectation and perception of a service, quantitative data have been collected and interpreted. Descriptive statistics has been used to interpret the data.

3.2.1 QUANTITATIVE

To explore customer expectation and perception, the researcher used the quantitative method to gather empirical data. The questionnaires was arranged to make the survey on the export customer of CBE. A questionnaire is prepared on the base of 22 features consisted of five dimensions of SERVQUAL and which is divided in two sections:

An expectation section contains the general expectations of the customers about the service quality. A perception section measures the customer‘s view about service quality. Quantitative approach is used to interpret perception and expectation on service quality. When the case needs, deep interpretation and measurement through statistical comparison is used. Such analytical technique has employed to make the assessment easier and understandable to the reader and thereby get clear ideas of the subject matter.

3.3 SAMPLING DESIGN

3.3.1 STUDY POPULATION

The study is limited to export service quality on the level of exporters' satisfaction. Therefore, the population of this study is customers who are exporting goods and services via CBE. According to CBE MIS sub process 2013/14 report, the total numbers of exporters who work with the Bank were about 600 customers.

3.3.2 SAMPLE SIZE AND SAMPLING TECHNIQUE

It is difficult to address all exporters in this study in terms of time and cost. Thus, sample size was determined based on "Small Sample Techniques "developed by the National Education Association (NEA). Accordingly a population size ranging from 551 up to 600 the guideline sets sample size of 234. Therefore, the minimum sample size of the study was 234 respondents.

On the other hand for easy reference this could have been constructed using the following formula.

$$S = X^2NP(1-P) \div d^2(N-1) + X^2P(1-P)$$

S = required sample size.

X^2 = the table value of chi-square for 1 degree of freedom at the desired confidence level (1.96*1.96= 3.841).

N = the population size (600).

P = the population proportion (assumed to be .50 since this would provide the maximum sample size).

d = the degree of accuracy expressed as a proportion (.05).

$$S = \frac{3.841*600*0.5(1-0.5)}{0.05^2(600-1)+3.841*0.5(1-0.5)}$$

$$= \frac{576.15}{2.458} = 234$$

Thus, based on the formula calculated sample size of the study was 234 respondents.

Source: The NEA Research Bulletin, Vol. 38 (December, 1960), p. 99.

The targeted respondents for this study were exporters working with the CBE head office in trade service central processing center (TSCPC) in Addis Ababa. The ***simple random sampling method was used to select respondents from selected sample size***.

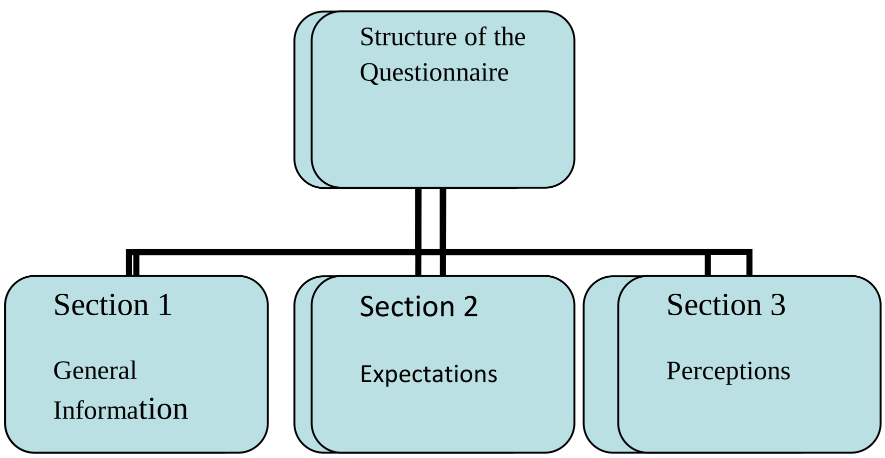
3.4 METHOD AND INSTRUMENTS OF DATA COLLECTION

To obtain all sources of data pertaining to the subject of the study, questionnaire is prepared and disseminated for sample exporters. For the purpose, a standardized SERVQUAL self-administered questionnaire is prepared both in English and Amharic language as respondents have understood and answer all the questions properly. Most questions are close ended. However, open ended question also be presented in order to provide respondents with the possibility to provide other related additional information which augmented quantitative data.

To make the data reliable, the experienced and trained data collectors who are working in CBE in the export sector is used. Adequate orientation has been provided for the data collectors to make the data collection friendly and reliable. During the data collection sufficient time is given to the respondents to answer the questions adequately and freely.

3.5 THE STRUCTURE OF THE QUESTIONNAIRE

. The questionnaire has three sections. Section one deals about general characteristics of the respondent. The second section deals with expectation of the respondent and the last section addresses perception of the respondents.



Source: Developed based on the study frame work and literature review, May 2015.

Figure 4: The structure of the questionnaire

Section 2 and 3 are divided in four sub-parts. The first sub-part consists of structured questions that contained 22 questions that let to obtain information on five dimensions of SERVQUL.

In the second sub-part has questions in the form of Likert Scale used to measure the respondent‘s priority of statements and their responses. The researcher used 5 scales to rank the features where the respondents told to give 1 for the most important feature and 5 for the least.

The remaining sub parts consists open-ended questions that allow respondents to give their opinions and suggestions about the overall export service quality of the bank.

3.6 SOURCE OF DATA COLLECTION

The study relies on primary data sources. Primary data on exporter customers' level of satisfaction on CBE service qualities collected through questionnaire. For the purpose, data is collected from randomly selected exporters that work with the Bank. The randomly selected exporters (respondents) were owners, managers or representatives of the company who engaged on export business.

3.7 DATA ANALYSIS TECHNIQUE AND PRESENTATION

The study measured the service quality of each dimension of all respondents by averaging scores for all features under one dimension. 250 questionnaires were distributed and 207 were returned. A 21 responded questionnaire was discarded by various reasons. Hence 186 responded questionnaires were secured. Therefore, the number of valuable questionnaires collected was 186 with a response rate of 79.5%. IBM SPSS statistics 20 used for analysis. Descriptive types of statistics allowed the study to organise and summarise the data collected.

The interpretation is made using frequency, Percentage and means scores. The overall expectation level showed through counting the score of each dimension and then summarized by dividing for the five dimensions. In this way, the entire respondent‘s score counted. Then the score of expectation and perception of the respondents were calculated in the same way. Then, the difference between expectation and perception was counted by deducting the score of the expectation from the perception score.

3.8 ETHICAL CONSIDERATION

The study gave due consideration to ethical issues such as confidentiality and anonymity. In order to make the study ethically acceptable, an attempt was made to first explain the objectives and significance of the study to the respondents. The subjects were also assured that their responses would be used only for the purpose of the study and therefore would be kept confidential. Moreover, they were assured that their identity and the identity of their organizations would be anonymous. These were also reiterated in the opening letter accompanying the questionnaire. The respondents expressed their informed consent by filling in the questionnaire and returning it.

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 CHAPTER OVERVIEW

This chapter presents the data collected and interpreted. The interpretation is made based on findings of the primary data analysis and reviewed literature. The information obtained was summarized and analyzed using descriptive data analysis techniques which includes tabulation, percentage and mean scores. Accngly, the chapter presents general information of respondents, analysis of mean scores service quality dimensions, analysis on prioritization of service quality dimensions.

4.2. GENERAL INFORMATION OF THE RESPONDENTS

The demographic background of the sample respondents is presented in different tables. Table 4.2.1, shows the basic demography such as gender, age and Educational status of the respondents. Table 4.2.2 describes company ownership of respondents; Table 4.2.3 presents exporters years of experience with CBE. Table 4.2.4 and 4.2.5 represents frequency of bank visit being made by respondents and main mode of payment used by the respondents respectively.

As table 4.2.1 indicates 65.1% of the respondents were male while the remaining 34.9% were female. Moreover, 15.6%, 31.7%, 27.9%, and 9.7%of the respondents were within the age group of 20-25, 26-30, 31-35, and 36-40 respectively. The remaining 15.1% respondents were also above the age of 40. These summarized data indicates 65% and 48% of the respondents were male and within 26-35 ages range respectively. This indicates that most of export business owners/managers are male and an age of below 35 years.

The Educational background of the respondents indicates majority of the respondents are first degree holders 59.7% and diploma holders 25.3% consecutively. Out of the total respondents, 13.4% of them have also studied MA while the remaining 1.6% is high school graduate. This shows Ninety nine percent of the exporters are also literate and are at least Diploma holders

Table 4.2.1: General Demographic Characteristics

Item	Gender	No. of Respondents	Percentage
	Gender		
1	Male	121	65.1%
	Female	65	34.9%
	Total	**186**	**100%**
	Age		
	20-25	29	15.6%
	26-30	59	31.7%
2	31-35	52	27.9%
	36-40	18	9.7%
	Above 40	28	15.1%
	Total	**186**	**100%**
	Educational status		
	Elementary	0	0.0%
	High school	3	1.6%
3	Diploma	47	25.3%
	Degree	111	59.7%
	MA Degree	25	13.4%
	Total	**186**	**100%**

Source: Own Survey, May 2015

Table 4.2.2 shows company ownership of the respondents. It shows majority of the exporters 76.3% of them are private company owner. And 16.7% and 7.0% were Foreign Direct Investment and public enterprise respectively. It indicates that majority of the export business is engaged by owners of private company.

Table 4.2.2: Company owner ship of respondents

Ownership Status	No. of Respondents	Percentage
Public	13	7.0%
Private	142	76.3%
FDI	31	16.7%
Total	**186**	**100%**

Source: Own Survey, May 2015

Table 4.2.3 indicates majority 33.8%of the sample exporters have 4-6 years of experience in exporting their products via CBE. This is followed by those have above 10 years of experience working with the bank. These exporters constitute 29.6% from the total respondents. Exporters that have 1-3 years of experience constitute 28.0%. The summarized data implies as significant number of the sample exporters (63.4%) have medium and long term export service relationship with the bank.

Table 4.2.3: Years of export experience of respondents

Years of service	No. of Respondents	Percentage
1-3Years	52	28.0%
4-6 Years	63	33.8%
7-9 Years	16	8.6%
Abov10 years	55	29.6%
Total	**186**	**100%**

Source: Own Survey, May 2015

The following table indicates the frequency of respondents visit to the bank to process the required export documents. The data have also indicated as majority of them 76.4% are visiting the bank frequently almost on daily basis and every week.

Table 4.2.4: Frequency of respondents visit CBE for export

Frequency of service	No. of Respondents	Percentage
Every day	78	41.9%
Every week	64	34.5%
Every two week	22	11.8%
Monthly	19	10.2%
Quarterly	3	1.6%
Total	**186**	**100%**

Source: Own Survey, May 2015

Table 4.2.5 shows mode of payment respondents' use while undertaking their export business with the bank. Accordingly, the main modes of payment used by the respondents are cash against document (CAD) and Letter of credit (L/C). These constitute 69.8% from the total. These are also the commonly used mode of payment in international trade. However, only 3.8% of the sample respondents use consignment payment since the method of payment is highly risky mode of payment.

Table 4.2.5: Mode of Payment

Mode of Payment	No. of Respondents	Percentage
L/C	57	30.6%
CAD	73	39.2%
Advance payment	49	26.4%
Consignment	7	3.8%
Total	**186**	**100%**

Source: Own Survey, May 2015

4.3. ANALYSIS OF MEAN SCORE ON SERVICE QUALITY DIMENSIONS.

This section deals with the analysis of mean scores on service quality expectation, perceptions and gap scores respondents provided based on the SERVQUAL questionnaire. The measurement is done based on the five service quality dimension, which includes Tangibility, Reliability, Responsiveness, Assurance, and Empathy. To make analysis and presentation easily understandable the 22 SERVQUAL questions with a 5 point Likert scale are coded in the following manner.

Tangibles

T1: A world class banks will have modern looking equipment, building structure, administrative offices.

T2: The physical facilities at world class banks will be visually appealing to serve the customers

T3: Employees at world class banks will be neat and smart looking appearance.

T4: Materials associated with the service (such as pamphlets or statements) will be visually appealing at world class bank.

Reliability

RL5: When world class banks promise to do something by a certain time, they do (such as free advisory service, free training to their customers).

RL6: When a customer has a problem, world class banks will show a sincere interest in solving it.

RL7: World class banks will perform the service and solve problem right the first time

RL8: Excellent banks will provide the service at the time they promise to do so.

RL9: World class banks will give an error free records and customer’s information

Responsiveness

RS10: Employees of world class banks will tell customers exactly when services will be performed.

RS11: Employees of world class banks will give prompt service to customers/ prompt response.

RS12: Employees of world class banks will always be willing to help customers.

RS13: Employees of world class banks will never be too busy to respond to customers' requests.

Assurance

A14: The behavior of employees in world class banks will inspire confidence in customers.

A15: Customers of world class banks will feel safe in transactions..

A16: Employees of world class banks will be consistently courteous with customers.

A17: Employees of world class banks will have the knowledge to respond customers' questions immediately.

Empathy

EM18: World class banks will give customers individual attention.

EM19: World class banks will have operating hours convenient to all their customers.

EM20: World class banks will have employees who give customers personal attention.

EM21: World class banks will have their customer's best interests at heart.

EM22: The employees of world class banks will understand the specific needs of their customers.

The results have calculated based on the following formulas indicated in SERVQUAL model:

T: Average gap score for tangible items = (T1+T2+T3+T4)/4

RL: Average gap score for reliability items = (RL1+RL2+RL3+RL4+RL5)/5

RS: Average gap score for responsiveness items = (RS1+RS2+RS3+RS4)/4

A: Average gap score for assurance items = (A1+A2+A3+A4)/4

EM: Average gap score for empathy items = (E1+E2+E3+E4+E5)/5

4.3.1 MEAN CUSTOMER'S EXPECTATION, PERCEPTION AND GAP SCORE

As stated in the literature review, service quality is defined as a gap between customer's expectation and their perception. This definition has also ultimately derives the standard SERVQUAL multiple survey instrument. With reference, the following table indicates the expectation, perceptions, and the gaps in export service quality of CBE in each dimension.

As many literatures write, Service quality measurement is necessary for the company to assess to get the customer‘s opinion about their service performance. To understand the actual situation and how the over-promises or lower performance destroy the quality of service, the gap score is the effective and benevolent implication. The service gap can be demonstrated through the subtraction between expectation and perception, that is Q = P – E (Sarmin Sultana and ShohelRana, 2010). The different gap scores show different perception levels….

Perception score > Expectation score = Superior Perception level

Perception score < Expectation score = Inferior Perception level

Perception score = Expectation score = Moderate Perception level

Table 4.3.1: Mean Customer's Expectation, Perception and Gap Score

Dimension	Statement	Expectation Score	Perception Score	Gap Score P-E
Tangibles	T1	4.49	4.23	(0.26)
	T2	4.48	4.23	(0.25)
	T3	4.55	4.18	(0.37)
	T4	4.42	4.00	(0.42)
Reliability	RL5	4.47	3.94	(0.53)
	RL6	4.47	4.12	(0.35)
	RL7	4.30	4.06	(0.24)
	RL8	4.42	4.30	(0.12)
	RL9	4.27	4.19	(0.08)
Responsiveness	RS10	4.47	4.24	(0.23)
	RS11	4.47	4.36	(0.11)
	RS12	4.53	4.35	(0.18)
	RS13	4.46	4.21	(0.25)
Assurance	A14	4.52	4.19	(0.33)
	A15	4.58	4.48	(0.10)
	A16	4.45	4.46	0.01
	A17	4.59	4.30	(0.29)
Empathy	EM18	4.25	4.19	(0.06)
	EM19	4.52	4.42	(0.10)
	EM20	4.31	4.19	(0.12)
	EM21	4.35	4.21	(0.14)
	EM22	4.37	4.17	(0.20)
Overall average gap score		**4.45**	**4.22**	**(0.23)**

Source: Own Survey, May 2015

As Gronroos (1990) discussed, the perception level should be higher than the expectation level to create the positive perception and satisfaction. If the difference between expectation and perception is significantly positive, it can be said that the customers are satisfied highly. When the gap becomes zero, it refers the expectation and perception **levels** are the same and imply moderate satisfaction. On the contrary, if the expectation becomes higher than the perception, the negative results come to show that the customers are not satisfied and the company should improve their service.

From the twenty two of the questions on exporters expectation mean score of T_3 (4.55), RL_5 and RL_6 (4.47), RS_{12} (4.53), A_{17} (4.59) and EM_{19} (4.52) were found higher compared with the others questions in the five service quality dimensions. Out of these, however, exporter's assurance expectation is found higher. Zeithaml et al. (2006) defined assurance as the knowledge and courtesy of employees and their ability to inspire trust and confidence. The trust and confidence may be represented in the personnel who link the customer to the organization. Even if every service sectors need trust and confidence in their business, the banking sector is highly related to it since banks deals with liquid assets and documents. The higher result calculated on expectation score of exporters on assurance also indicates as they have higher expectation on safety, confidence, consistent courtesy and knowledge of employees.

The highest of the exporters perceptions mean scores are T_2 (4.23), RL_8 (4.3), RS_{11} (4.36), A_{15} (4.48) and EM_{19} (4.42). It means that CBE's physical facilities are visually appealing to serve the customer, it provides its service for exporters at the time it promises to do so, its employees are always willing to help exporters, and they feel safe in transactions, and its operating hours are convenient to the export service. Out of the total, however, two of the highest perception scores fall under the assurance dimension while there is one under empathy. These imply CBE export customers have higher expectation and perception on assurance. But here it shouldn't be forgotten that there is still a negative gap between what the exporters perceive and expect on assurance.

The least mean score of perception where exporters are uncomfortable is on reliability RL_5 (3.94).

As it shown in the table, the highest gap means score is RL_5 -0.53. This implies as employees of the banks don't keep their promise with a certain time. However, the overall average gap score is -0.23. Here as Gronroos (1990) stated "if the expectation becomes higher than the perception, the negative results come to show that the customers are not satisfied". Customers expectation vary according to different factors such as; time, place, word-of-mouth and previous experience. As this study indicates, the exporters have many expectations about service quality. The exporters expect the bank staffs to be more knowledgeable with safety, confidence, and consistent courtesy and provide the service according to the exporter's specific needs. However, the data indicates that employees of the bank are serving exporters less than customer expectation, unable to handle their customers in a proper manner and don't keep their promises.

4.3.2 ANALYSIS OF MEAN SCORE ON TANGIBILITY SERVICE QUALITY DIMENSION

According to Zeithaml (1990), tangible means the appearance of physical facilities, equipment, personnel and communication material. It also indicates functional quality. Tangibles used by firms to convey image and signal quality. Parasuraman et al. (1991) splits tangibles in two sub dimensions. The first one focuses on equipment and facilities and the other one deal about personnel and communication materials.

Table 4.3.2: Mean Score of Exporters Expectation (E), Perception (P), and Gap Scores (P-E) for the Tangibility Service Quality

SN	Tangibility (1-4)	Mean		Gap Score	Standard	Deviation
		E	P	P-E	E	P
1	Commercial bank of Ethiopia has modern looking equipment, building structure, administrative offices	4.49	4.23	(0.26)	0.69	0.81
2	CBE's physical facilities are visually appealing to serve the customers	4.48	4.23	(0.25)	0.68	0.79
3	CBE's reception desk employees are neat and smart looking appearance	4.55	4.18	(0.37)	0.64	0.80
4	Materials associated with the service (such as pamphlets or statements) are visually appealing at CBE	4.42	4.00	(0.42)	0.81	1.06
	Total	**4.48**	**4.16**	**(0.32)**	**0.61**	**0.75**
Average Gap score (sum of all Tangibility dimension divided by 4)						

Source: Own Survey, May 2015

As shown the table, the mean value of exporters Expectation (E), Perception (P), and Gap Scores (P-E) stated under the five service quality dimension is used to identify Tangibility. Accordingly, this research, found out the exporter of the bank expectation mean score in tangibility dimensions is 4.48. The standard deviation of expectation is 0.61 and shows the respondents are spread away from the mean value. Similarly, the same time, their overall perception mean score about this dimension is 4.16. The standard deviation of perception is 0.75 and shows responses are spread away from the mean value. The difference between expectation and perception mean score on this dimension is -0.32, which shows that CBE is not fulfilling their expectation of exporters on physical appearance, modern looking building, equipment and smartness of the employees. This also indicates that the exporters still have unfulfilled tangibles CBE needs to fulfill.

The negative mean gap score is an implication of unsatisfied level of expectation of tangibles. As per the respondents the two highest gaps relates with the quality of materials associated with service and appearance and neatness of employees. Meaning that, the CBE is unable to meet or exceeds its customers expectation in relation to the above two scenarios. These factors are very important in the banking sector since exporters have to be attracted with facilities and service providers of the bank in order to continue their relation with the bank.

4.3.3 ANALYSIS OF MEAN SCORES ON RELIABILITY SERVICE QUALITY DIMENSION

According to Zeithaml (1990), the consumers consider reliability to be the single most important dimension to judging service quality. Consumers want service providers to look good, be responsive, knowledgeable and empathetic. Above all, most consumers expect service providers to deliver service they promised accurately and dependably.

In this dimension, the expectation level of exporters is found to be mean score of 4.39. The standard deviation of reliability is 0.68 which indicates expectation of respondents is spread away from mean value. Their overall perception mean score on this dimension is also 4.12. Similarly, the standard deviation is 0.76 which indicates perception of respondents is spread away from the mean value. The difference between these two is calculated to be mean score of -0.27. This implies the exporters are not satisfied to their expectations.

Table 4.3.3: Mean Score of Exporters Expectation (E), Perception (P), and Gap Scores (P-E) for the Reliability Service Quality

SN	Reliability (5-9)	Mean		Gap Score	Standard Deviation	
		E	P	P-E	E	P
1	When CBE promises to do something by a certain time, it does	4.47	3.94	(0.53)	0.68	1.04
2	When you have a problem, CBE shows a sincere interest in solving it	4.47	4.12	(0.35)	0.89	.88
3	CBE performs the service and solves problem right the first time	4.30	4.06	(0.24)	0.94	.865
4	CBE provides its service for exporters at the time it promises to do so	4.42	4.30	(0.12)	0.82	.79
5	CBE gives an error free records	4.27	4.19	(0.08)	0.90	.92
	Total	**4.39**	**4.12**	**(0.27)**	**0.68**	**.76**
Average Gap score (sum of all reliability dimension divided by 5)						

Source: Own Survey, May 2015

The Table 4.3.3 indicates Mean value of exporters Expectation (E), Perception (P), and Gap Scores (P-E) out of the five with respect to the service quality dimension called Reliability. Reliability refers error free service, keeping promises, right first time service and others. Hence, in CBE the data shows as there is a negative gap between exporter's expectation and perception. In this dimension the respondent's highest mean score gap of -0.53 indicate the bank is unable to perform its promised service on time. In this regard, power interruption and system breakdown is one of the reasons.

The lowest mean score gap 0.08 is on error free service CBE gives. In this case the bank has reached almost to its expectation. But still it needs to give more attention to meet the all expectation of the exporters.

4.3.4 ANALYSIS OF MEAN SCORES ON RESPONSIVENESS SERVICE QUALITY DIMENSION

According to Zeithaml (1990,) responsiveness implies to what extent the employees are ready to provide service. This dimension is about providing information about the service, giving prompt service, employee‘s willingness to help the customers and demandingness of the employees to respond customers’ requests. The respondents gave mean score of 4.48 for this dimension as for overall expectation. The registered standard deviation is 0.59 that shows expectation of respondents is spread away from the mean score. At the same time, their overall perception about this dimension mean score is 4.29. The registered standard deviation is 0.72 that shows perception of respondents is spread away from the mean score. The difference between expectation and perception on this dimension gap score -0.19 which shows bank is not fulfilling exporter’s expectation on readiness and willingness to provide service. This implies inability of CBE to tell when the services will be delivered, provide prompt service to customers, timely respond to customers’ requests and willingness to help customers.

Table 4.3.4 Mean Score of Exporters Expectation (E), Perception (P), and Gap Scores (P-E) for the Responsiveness Service Quality

SN	Responsiveness (10-13)	Mean		Gap Score	Standard Deviation	
		E	P	P-E	E	P
1	Employees in CBE tell you exactly when services will be performed	4.47	4.24	(0.23)	0.73	0.87
2	CBE’s physical facilities are visually appealing to serve the customers.	4.47	4.36	(0.11)	0.75	0.78
3	Employees in CBE are always willing to help you.	4.53	4.35	(0.18)	0.63	0.83
4	Employees in CBE are willing to take adequate action to your request	4.46	4.21	(0.25)	0.67	0.88
	Total	**4.48**	**4.29**	**(0.19)**	**0.59**	**0.72**
Average Gap Score (sum of all Responsiveness dimension divided by 4)						

Source: Own Survey, May 2015

One of the items in responsiveness is the time where service delivered to exporters’ requests. This has also relatively highest gap score from the other responsiveness items and indicates responsiveness of the bank is below its customers’ expectations. This also means exporters are not getting responses to their requests from employees of CBE.

4.3.5 ANALYSIS OF MEAN SCORES ON ASSURANCE SERVICE QUALITY DIMENSION

Knowledge and courtesy, politeness of employees and ability to inspire trust and confidence are known as indicators of assurance (Zeithaml, 1990). This dimension is related to technical quality as it is about how the service is delivered.

Table 4.3.5 indicates Mean value of exporters Expectation (E), Perception (P), and Gap Scores (P-E) out of the five with respect to the service quality dimension is Assurance with four major specific service quality. Accordingly, the overall expectation on this dimension is calculated to be mean score of 4.53. The standard deviation is 0.55 that indicates expectation of respondents is dispersed away from the mean value of assurance. Similarly, the mean score value of exporters perception on assurance is mean score of 4.36. The standard deviation is 0.62 that indicates perception of respondents is dispersed away from the mean value of assurance. The gap between expectation and perception is also found mean score -0.17 which indicates dissatisfaction of the exporters.

Customers in the service sector really need to get answers for their questions from the service providers, otherwise they might able to shift to the other service providers who are able to answer their questions and provide them with a better service quality.

Table 4.3.5: Mean Score of Exporters Expectation (E), Perception (P), and Gap Scores (P-E) for the Assurance Service Quality

SN	Assurance(14-17)	Mean		Gap Score	Standard Deviation	
		E	P	P-E	E	P
1	The behavior of employees in CBE inspires your confidence.	4.52	4.19	(0.33)	0.73	0.94
2	You feel safe in your transactions with CBE.	4.58	4.48	(0.10)	0.69	0.75
3	Employees in CBE are consistently respectful with you.	4.45	4.46	0.01	0.72	0.64
4	Employees in CBE have the knowledge to answer questions related to your export.	4.59	4.30	(0.29)	0.64	0.80
	Total	**4.53**	**4.36**	**(0.17)**	**0.56**	**0.62**
Average Gap score (sum of all Assurance dimension divided by 4)						

Source: Own Survey, May 2015

As indicated in the table exporters are not happy with the behavior of employees of the bank, which is relatively higher gap score from the other assurance. In the contrary, the research found out that employees of CBE are consistently respectful to exporters as a result the gap is found 0.010 mean score which is higher than expectation.

4.3.6 ANALYSIS OF MEAN SCORES ON EMPATHY SERVICE QUALITY DIMENSION

According to Zeithaml (1990), care and individualized attention that a firm provides for its customers is known as empathy. This dimension is part of functional quality service. This dimension includes factors such as individual attention, employees understanding to customers' specific needs, and presence of convenient operation hours.

In this dimension, the researcher found out as the exporters overall expectations mean score is 4.36 that is the lowest among other dimensions. The standard deviation is 0.59 and shows expectation of respondents is spread away from the mean value. Similarly, the perception of exporters mean score is found out to be 4.24. The standard deviation is 0.66 and shows perception of respondents is spread away from the mean value of empathy. The difference between expectation and perception within this dimension is mean score of -0.12. This shows that the respondents' expectations are unfulfilled within this dimension.

Table 4.3.6: Mean Score of Exporters Expectation (E), Perception (P), and Gap Scores (P-E) for the Empathy Service Quality

SN	Empathy (18-22)	Mean		Gap Score	Standard Deviation	
		E	P	P-E	E	P
1	CBE gives you individual attention.	4.25	4.19	(0.06)	0.84	0.80
2	CBE operating hours are convenient to your export service need.	4.52	4.42	(0.10)	0.58	0.66
3	CBE has committed employees who give you personal attention.	4.31	4.19	(0.12)	0.85	0.79
4	CBE fits your best interest and gives your priority	4.35	4.21	(0.14)	0.71	0.79
5	Employees of CBE understand your specific needs	4.37	4.17	(0.20)	0.66	0.81
	Total	**4.36**	**4.24**	**(0.12)**	**0.59**	**0.66**
Average Gap score (sum of all Empathy dimension divided by 5)						

Source: Own Survey, May 2015

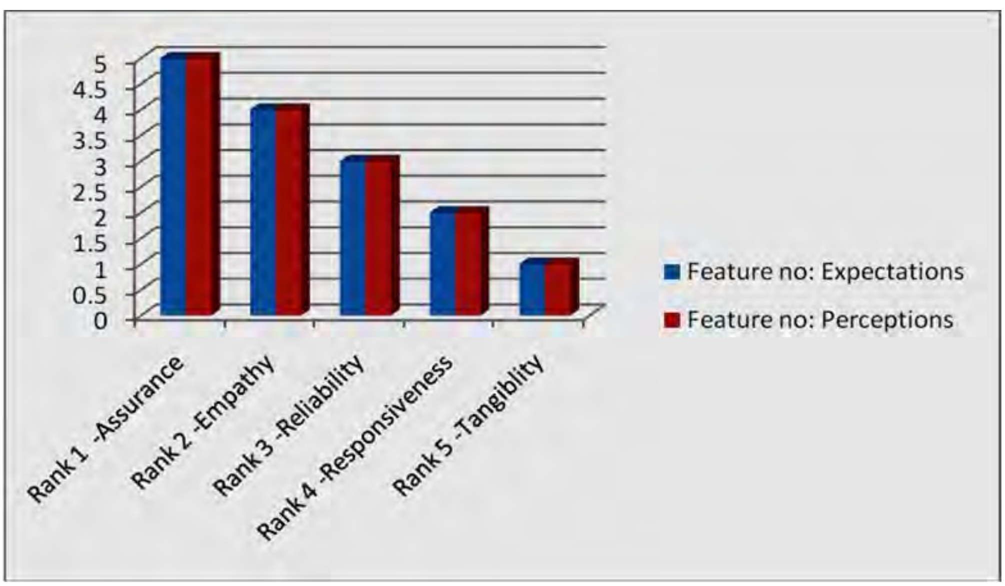
The two items in this dimension i.e. giving customer's individual attention and convenient operating hours to exports mean have recorded less than the overall average gap score. This means that the exporters are relatively better satisfied than the other three items in this dimension. In this case the bank has reached better to the expectation of exporters. However, still it needs to further improvement to meet all expectations.

Providing the individual attention is a crucial aspect in current competitive business. Customers prefer to have individual attention, friendly behave and devotion of the employees towards their needs. However, CBE is unable to meet its customer's expectation with this regard. The research found out that it doesn't even understand what the exporter's specific need is.

4.4 PRIORITIZATION OF THE FEATURES BY THE RESPONDENTS

In the following diagram, the result of the ranking of the different features is shown. This diagram is made from 2.2 & 3.2 of questionnaire and it is showing the rank of each feature from 1-5 (rank 1 means the highest priority and rank 5 means the lowest priority).

Diagram 4.4.1: Respondent's priority ranking-expectation & perception features



A. Expectations: As the diagram shows exporters are very concerned about knowledge, the courtesy and the competence of the personnel and good communication, individualized attention. Performing service dependably and accurately is also expected most by the exporters (reliability).

And the willingness to help exporters and providing service immediately is also expected by the exporters as high priority. However, tangibility is expected as the least priority. This also indicated by physical facilities, appearance of personnel, tools and equipment that is used to provide the service by the bank.

B. Perceptions: In the case of perception, it is learnt that exporters mostly perceive knowledge; the courtesy and the competence of the personnel, good communication, individualized attention the bank provide as high priority. Performing service dependably and accurately is also perceived most by the exporters (reliability). They perceived the tangibles as the least.

By comparing the ranking of the expectations and perceptions, the study found out knowledge, the courtesy and the competence of the personnel and good communication, individualized attention is ranked first and second priorities respectively in both cases. Performing service dependability and accuracy is ranked third. The willingness to help exporters and providing the service immediately is placed in the fourth position. Both in the expectation and perception, physical facilities, appearance of personnel, tools or equipment that is used to provide the service have also prioritized least.

4.5. CUSTOMER EXPECTATIONS FROM CUSTOMER'S OPINION PART

The following table is showing the amount and percentage of the respondents who gave their opinion about service meeting or not meeting their expectations.

Table 4.5.1 Customer opinion from expectation part

Question No.	Response		Amount of respondents	Percentage of respondents
2.3	Do you think that the service provided by world class bank meet customer expectation?	Yes	87	46.8%
2.4	What are the other expectations you expect to receive from world class bank?	Respond	52	28.0%
No respond			47	25.2%

Source: Own Survey, May 2015

The table shows that 46.8% of the respondents feel that the service quality is meeting customers' expectations. When the respondents were asked about their opinions about the other expectations that they have about the service quality, 25.2% didn't give any answer, however, 28% of respondents specified their expectations. These specifications are summarized in the following table.

SN	Details of the respondent's opinions
1	Three respondents said that they required prompt service on time and efficient utilization of resources (time and material)
2	Four of the respondents suggested our expectation increasing more than the service provided; the international service should increase more and more.
3	Three of the respondents expect the world class bank should solve the problem of exporters in the international market. If there is any ambiguity between seller and buyer the bank should solve as third party.
4	Two of the respondents expect highly integrated network with the National Bank
5	One respondent suggest better communication on swift and other system to solve exporter's problem.
6	Four of the respondents said we expect safe, trustworthy, and confidential transaction.

Source: Own Survey, May 2015

4.6. CUSTOMER PERCEPTIONS FROM THE OPINION PART:

The following table is shows the number and percentage of the respondents who gave their opinions about satisfaction to export service that CBE provides

Table 4.6.1 Customer‘s opinion from the perception part

Question No.	Response		Amount of Respondents	Percentage of Respondents
3.3	Please give your opinions about the overall service quality perception and suggestions so that CBE can provide you better service.	Respond	118	63.4%
No respond			68	36.6%
3.4	Are you satisfied with overall service quality of CBE?	Yes	142	76.3%
No			44	23.7%

Source: Own Survey, May 2015

The table shows that when they are told about giving their opinion and suggestions, 63.4% responded. The rest of the respondents which is 36.6% didn‘t respond. When the respondents were asked to give their opinions about the satisfaction from the overall service quality, 76.3% respondents gave the positive response which means that they are satisfied with the overall service quality of CBE. The rest of the respondents which is 23.7% didn’t satisfy. Their opinions and suggestions are given below.

Details of the respondent's opinions and suggestions	
1.	One respondent suggested that customer service in CBE has come to better and better, continue bank service improvement from time to time to compute with world class bank's service.
2.	One respondent suggest Service delivery time should be reduced from time to time by trained employees of the bank.
3	Five respondents said it would be so nice if you backed every document by the system output (computerized). Avoid hard copy. CBE should give better and advanced training to the exports so as to win in international market
4.	Three of the respondents suggest CBE should improve its service i.e., enabling all branches to give quality export service.
5	One respondents CBE needs to improve the fund transfer for export on time without delay
6	Seven respondents believed we are happy by CBE's service and it must be continue to the best way.
7	Four of the respondents suggest that CBE should avail foreign currency for exporters for their import business.
8	Three exporters said service quality is good; however, export policy and procedure of the National Bank create bureaucracy.
9	Other six respondents are satisfied by overall service keep it up
10	Four respondents said CBE should highly integrate with National Bank and give especial attention for exporters on delinquent list.
11	Three exporters said CBE have to try to serve their customer through online and avoid manual permit preparation.
12	One exporter said update knowledge of employees by training and seminar and tries to get continuous customer feedback to improve service.
13	Eight respondents suggest avoid system failure and communicate all information through online, mobile and internet

Source: Own Survey, May 2015

Finally, the result of the study is linked with the CBE's goal. The vision of CBE is to become a world class commercial bank by the year 2025. And from the values of the bank, some of them are customer satisfaction and quality service (www.combanket .com). Strive to excel in its business and satisfy its customers and committed to offer quality service to their customers' are also under the values of the bank.

Therefore one of the factors for CBE to meet its vision and attain its values is customer satisfaction with a quality service. However, in general, it is observed that CBE's exporters perceive quality is below their expectations in all SERVQUAL dimensions. This implies as the Bank need to assess service especially in export sector to meet goal.

CHAPTERFIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

In this chapter, summary of the findings, conclusions and recommendations derived from the data analysis, interpretation and findings are dealt with.

5.1 SUMMARY OF FINDINGS

The quantitative method and the SERVQUAL model are used as a research framework for this study. Questionnaire which is derived from the SERVQUAL model has been used to collect data from the exporters. Therefore, using the questionnaire, primary data is collected to know exporters' expectation and perception. The simple random sampling method is used to select the sample population.

Reviewing and analyzing the data from these respondents, the research attempted to meet the following major objectives of the study.

1. To investigate the expectation level of exporters' about Service qualities of the bank.
2. To investigate the perception of exporters' to service qualities of the bank
3. To clearly asses the gap between export customer expectation and perception in the service quality provided by CBE.
4. To point out in which service quality dimensions is bank performing well and which need special attention.

Accordingly, the findings of the study summarized as follows:

1. The research found out exporters work with the CBE has higher expectations than what they actually receive quality service from the bank.
2. All the perception scores in the five service quality dimensions show a negative which is below expectation.
3. The overall gap between exporter's expectation and their perception in the service quality provided by CBE is measured mean scores of -0.23 which indicates perception of the customer is less than their expectation.

   Specifically, the following gaps have been identified;

   - The highest gap between perception and expectation on tangibility, which is -0.32 mean score, and followed by reliability -0.27 mean score.

- The least gap between perception and expectation on empathy -0.12 mean score.
- There is highest and lowest expectation and perception of exporters on assurance with a score of 4.53 and 4.36 respectively.

4. The study found out that quality service provided by the bank on assurance and empathy dimensions are better than other service dimensions. They ranked first and second in priority respectively. However, tangibility scored the least expected and perceived priority.

5.2 CONCLUSION

1. This study elicits important insight in the understanding of the gap between expected and perceived service quality provided by the bank. It is observed that exporters who are working with the Bank expect higher service quality. However, the actual perceived service quality provided by the bank is less than their expectation. So, this negative result indicates that customers are not satisfied.
2. The study indicates quality service provided by the bank has not fulfilled its customer requirements. The perception level should be higher than their expectation to create positive perception and satisfaction. It is also learnt that the bank employees need to be more knowledgeable with safety, confidence, and consistent courtesy and provide the service in accordance with exporter's specific needs.
3. As many literatures write, the five service quality dimensions i.e. tangibles, reliability, responsiveness, assurance and empathy are very important and crucial to qualify and measure the level of service quality. In this regard, the study found out that the gap between the perception and expectation (P-E) mean score is negative in all the service quality dimensions. From this, it is possible to conclude that the service quality of the bank in all dimensions needs improvement. Above all, most exporters expect the bank to deliver service it promises accurately and dependably.
4. The study has also revealed that the bank needs to give special attention for tangibles, reliability and responsiveness as these three service dimensions recorded higher mean score gap than assurance and empathy. With regard to the ranking of the perceived quality, the study found out knowledge, the courtesy and the competence of the personnel, good communication and individualized attention are identified as priorities in assurance and empathy. Willingness to help exporters and swift service provision are also placed next to the above priorities. Physical facilities, appearance of personnel, tools or equipment it uses to provide the service have got least priority.

5.3 RECOMMENDATIONS

Based on the major findings of this study, the following recommendations are forwarded to help the bank to deal and take measures on the gaps identified so that it can fulfill exporter's expectation, provide excellent service and create positive perception and satisfaction as well as attract potential exporters.

- In order to improve its service quality as expected by exporters, it is necessary to contact employees regularly and assess their service experiences. Hence, the Bank should consider categories of service attributes, such as reliability and responsiveness to determine the quality of its service. The bank should provide continuous training on customer handling and operation to all employees, especially to those who work in operations including non-clerical staff. In addition to these, continuous performance assessment on customer service excellence should be implemented.

- The bank should put in place a system that can help to know how customers perceive its service quality and measure the service quality at all time. This helps the bank to improve all service dimensions which in turn enhance its customer's perception. This also let the bank to perform promised service on time and build knowledge and courtesy of employees and their ability to inspire trust and confidence on exporters.

- The Bank has to give attention to all the five dimensions since the entire gap scores are negative. It needs to develop a business strategy for overall service quality of the bank. By identifying strengths and weaknesses pertaining to the dimensions of service quality, the bank has to allocate enough resources to improve its service and satisfy customer. To attain these, the bank needs to work closely with various stakeholders that engaged in international trade. It should also bargain with the service providers and enter strong service level agreement to avoid system failure and to upgrade the export service using online internet and mobile communications. In the meantime, the bank should also design alternative and flexible system in all its branches to provide quality service while there is network and power black outs.

- The bank needs to give special attention for tangibles, reliability and responsiveness since these three dimensions score showed higher gap than assurance and empathy. By doing this, the Bank can keep its values, retain and support its export customers and attract potential exporters to generate additional foreign currency. Particularly, emphasis should be given to tangibles like the physical facilities, appearance of personnel, and tools or equipment that is used to provide the service. It is observed that the bank does not have standard and uniform office layout across its main offices and branches. Even some of the branches hardly look proper bank offices. Therefore, it should apply standard office layout to attract and create a lasting image in the exporters' mind.

- Finally, the researcher recommends the need to conduct a more comprehensive and detailed study in this area with a view to have better insight of the concept and build evidence on the means to measure and improve service quality of the bank and other service providing organizations in a sustainable way.

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Appendix A: Questionnaire prepared in English language

Dear Sir/Madam/ respondent,

I am a student of Executive Master of Business Administration (EMBA) in Addis Ababa University. The purpose of project paper is to examine the role of Service Quality on the level of satisfaction customers of exporters in case of Commercial Bank of Ethiopia (CBE).

All the information collected through the questionnaire will be used only for contribution to knowledge and will be kept secret/ confidential. Please ensure that you are encircling the appropriate response category against each question otherwise incomplete responses will not fulfill researcher requirements.

To this end, kindly request you to answer the following short questions regarding with the stated objective. It will take no longer than 15 minutes of your time. Your response is utmost important to me.

Therefore, your genuine, honest and prompt response is a valuable input for the quality and successful completion of the project research paper. The Questionnaire has three parts, General information, Expectation and Perception. There is no need of writing your name.

Part one: General Information

Please put an (X) mark of your choice against each question.

1.1 Gender(1) ☐ Male ☐) Female

1.2 Age:(1) ☐ 20-25 ☐ ☐ 26-30 ☐ 31-35 ☐ 36-40 above 40

1.3 Educational status: ☐ Elementary school ☐ gh school ☐ ploma ☐ ree

☐ MA degree and above ☐ other

1.4 Company ownership: ☐ public ☐ Private ☐ FDI

1.6 How long have you been export customer of CBE?

☐ 1- 3years ☐ 4- 6years ☐ 7- 9years ☐ 10years and above

1.7 How often do you get export service (frequency of service):

☐ Every day ☐ Every week ☐ Every two weeks ☐ onthly

☐ Quarterly ☐ semiannual ☐ Annually

1.8 Most used mode of payment: ☐ L/C ☐ AD ☐ dvance Payment

☐ Consignment

Part two: Customer's Expectation

2.1 Please indicate the extent to which you agree or disagree with each statement by encircling a correspondent number. Higher number indicates higher level of agreement, (Where 5= **Strongly Agree, 4=Agree, 3=Neutral, 2= Disagree, 1= Strongly disagree)**

I. Tangibility	**Strongly agree**	**Agree**	**Neutral**	**Disagree**	**Strongly**
1. A world class banks will have modern looking equipment, building structure, administrative offices.	5	4	3	2	1
2. The physical facilities at world class banks will be visually appealing to serve the customers.	5	4	3	2	1
3. Employees at world class banks will be neat and smart looking appearance.	5	4	3	2	1
4. Materials associated with the service (such as pamphlets or statements) will be visually appealing at world class bank.	5	4	3	2	1
II. Reliability					
5. When world class banks promise to do something by a certain time, they do (such as free advisory service, free training to their customers).	5	4	3	2	1
6. When a customer has a problem, world class banks will show a sincere interest in solving it.	5	4	3	2	1
7. World class banks will perform the service and solve problem right the first time.	5	4	3	2	1
8. World class bank provides service for exporters at the time it promises to do so	5	4	3	2	1
9. World class banks will give an error free records and customer's information.	5	4	3	2	1
III. Responsiveness					
10. Employees of world class banks will tell customers exactly when services will be performed.	5	4	3	2	1

11. Employees of world class banks will give prompt service to customers/ prompt response.	5	4	3	2	1
12. Employees of world class banks will always be willing to help customers.	5	4	3	2	1
13. : Employees of world class banks will never be too busy to respond to customers' requests	5	4	3	2	1
IV. Assurance					
14. The behavior of employees in world class banks will inspire confidence in customers.	5	4	3	2	1
15. Customers of world class banks will feel safe in transactions.	5	4	3	2	1
16. Employees of world class banks will be consistently courteous with customers.	5	4	3	2	1
17. Employees of world class banks will have the knowledge to respond customers' questions immediately.	5	4	3	2	1
V. Empathy					
18. World class banks will give customers individual attention.	5	4	3	2	1
19. World class banks will have operating hours convenient to all their customers.	5	4	3	2	1
20. World class banks will have employees who give customers personal attention.	5	4	3	2	1
21. World class banks will have their customer's best interests at heart.	5	4	3	2	1
22. The employees of world class banks will understand the specific needs of their customers.	5	4	3	2	1

2.2 Could you prioritize the five features pertaining to excellent banks that are closest to your view of your expectations of the service quality? Rank from 1-5; where 1 is the most important feature and 5 is the lowest.

Five features pertaining world class banks	Rank
1. The appearance of the physical facilities, equipment, personnel and communication materials.	
2. The ability of world class banks to perform the promised service dependably and accurately	
3. The willingness to help their exporters /customers/ and provide the service immediately	
4. The knowledge, the courtesy and the competence of the personnel of the world class banks	
5. Good communication, individual attention and export understanding that world class banks personnel provide to their exporters	

2.3 Do you think the service provided world class bank meets their exporter's expectation?

Yes ☐ No ☐ Don't Know ☐

If your answer is no, please specify what and how the service should delivered? Give your opinion!

…………………………………………………………………

2.4 What are the other expectations that you think to receive from world class banks?.........

Part three: Customer's Perception

3.1 Please indicate the extent to which you agree or disagree with each statement by encircling a correspondent number in each feature that is close to your view of service quality's perception. Higher number indicates higher level of agreement, (Where 5= **strongly Agree, 4=Agree, 3=Neutral, 2= Disagree, 1= strongly disagree)**

I. Tangibility	**Strongly**	**Agree**	**Neutral**	**Disagree**	**Strongly**
1. Commercial bank of Ethiopia (CBE) has modern looking equipment, building structure, administrative offices.	5	4	3	2	1
2. CBE's physical facilities are visually appealing to serve the customers.	5	4	3	2	1
3. CBE's reception desk employees are neat and smart looking appearance.	5	4	3	2	1
4. Materials associated with the service (such as pamphlets or statements) are visually appealing at CBE.	5	4	3	2	1

II. Reliability					
5. When CBE promises to do something by a certain time, it does so (such as free advisory service, free training to its exporters).	5	4	3	2	1
6. When you have a problem, CBE shows a sincere interest in solving it.	5	4	3	2	1
7. CBE performs the service and solves problem right the first time.	5	4	3	2	1
8. CBE provides its service for exporters at the time it promises to do so (such as export document negotiation without delay).	5	4	3	2	1
9. CBE gives an error free records and gives error free export permits	5	4	3	2	1
III. **Responsiveness**					
10. Employees in CBE tell you exactly when services will be performed (service delivery time)	5	4	3	2	1
11. Employees in CBE give you prompt export service (such as issuance of export permit, negotiate export documents, credit settlement of export proceeds).	5	4	3	2	1
12. Employees in CBE are always willing to help you.	5	4	3	2	1
13. Employees in CBE are willing to take adequate action to your request.	5	4	3	2	1
IV. Assurance					
14. The behavior of employees in CBE inspires your confidence.	5	4	3	2	1
15. You feel safe in your transactions with CBE.	5	4	3	2	1
16. Employees in CBE are consistently respectful with you.	5	4	3	2	1
17. Employees in CBE have the knowledge to answer questions related to your export.	5	4	3	2	1
V. **Empathy**					
18. CBE gives you individual attention.	5	4	3	2	1
19. CBE operating hours are convenient to your	5	4	3	2	1

export service need.					
20. CBE has committed employees who give you personal attention.	5	4	3	2	1
21. CBE fits your best interest and gives your priority	5	4	3	2	1
22. Employees of CBE understand your specific needs	5	4	3	2	1

3.2 Could you prioritize the five features pertaining to Commercial bank of Ethiopia that is closest to your view of your perception of the service quality? Rank from 1-5 where 1 is the most important and 5 is the lowest feature.

Five features pertaining Commercial bank of Ethiopia	Rank
1. The appearance of the physical facilities, equipment, personnel and communication materials.	
2. The ability of Commercial bank of Ethiopia to perform the promised service dependably and accurately	
3. The willingness to help exporters and provide the service immediately	
4. The knowledge, the courtesy and the competence of the employees of the Commercial bank of Ethiopia	
5. Good communication, individual attention and export understanding that Commercial bank of Ethiopia employees provide to exporters	

3.3 Please give your opinions about the overall export service quality perception and suggestions so that Commercial bank of Ethiopia can provide you a better service.

……

……………………………………………………………………………

3.4 Are you satisfied with the overall expert service quality of Commercial bank of Ethiopia?

Yes ☐ No ☐

If your answer is no, please specify what and how the CBE service quality should be delivered? Give your opinion!..

Thank you!

Appendix B: Questionnaire prepared in Amharic language

በኢትዮጵያ ንግድ ባንክ ምርትና አገልገሎታቸውን ለውጭገበያ በሚያቀርቡ ደንበኞች (Exporters) የሚሞላ መጠየቅ ወድ የጥናቱ ተሳታፊዎች፤

በአሁኑ ወቅት በአዲስ አበባ ዩኒቨርሲቲ የድህረ ምረቃ ትምህርቴን ኤክሰኪዩቲቭ ንግድ አስተዳደር እየተማርኩ እገኛለው፡፡ የመመረቂያ ሁፌንም በኢትዮድያ ንግድ ባንክ ቀጥተኛ ፍላጎትና ክትትል የጥራት ግምገማ ምርትና አገልግሎታቸውን ለውጭገበያ የሚያቀርቡ ደንበኞችን ፍላጎት ከማርካት አንፃር" ያለውን ደረጃ ወይም በእንግሊዝኛው "the role of Service Quality on the level of satisfaction customers of exporter in case of Commercial Bank of Ethiopia" በሚል ርዕስ ላይ ጥናታዊ ጽሁፍ እየሠራሁ እገኛለሁ፡፡ የዚህ መጠየቅ አላማም ምርትና አገልግሎታቸውን በኢትዮጲያ ንግድ ባንክ ለውጭ ገበያ ከሚያቀርቡ ደንበኞች (Exporters) የአገልግሎት ጥራት ላይ ያላቸውን ግልጽ አስተያየት ማሰብሰብ ሲሆን፤ የጥራቱ ውጤትም ሙሉ በሙሉ ለጥናቴ በግብአትነት ብቻ እጠቀምበታለው፡፡

እርስዎም ምርትና አገልግሎትዎን በኢትዮጵያ ንግድ ባንክ ለውጭገበያ ከሚያቀርቡ የተከበሩ ደንበኞች መካከል አንዱ በመሆንዎ ለዚህ ጥናት ሊመረጡ ችለዋል፡፡ ማንኛውንም ጥያቄ በተመለከተ ከርስዎ የሚገኝ ምላሽ /መረጃ/ ሚስጠራዊነቱ በሚገባ የተጠበቀ ነው፡፡ ሌሎች ደንበኞች ከሚሰጡት ምላሽ ጋርም በአንድነት የሚታነተን እንጂ በተናጠል እንደማይታይ ላረጋግጥልዎት እወዳለሁ፡፡

እጅግ ወድ ከሁነውጊዜዎ የተወሰኑ ሰዓቶችን በማሳዋትና ጥያቄዎቹን በጥንቃቄና በሙሉ ግልጽነት በመመለስ ለሚያደርጉት ዕገዛና ቀና ትብብር፤ በዚህም ጥያቄዎቸን በመመለስ ለጥናቴ ማካካትለሚያደረጉት ከፍተኛ አስተዋጽኦ ያለኝ ምስጋናና አክብሮት ከወዲሁ እገልፃለሁ፡፡

ጥናቱን የተመለከቱ ጥያቄዎች ካሉት 0911385133 ሣህለማርያ ወ/ሰንበት ብለውይጠይቁ ዘንድ በአክብሮት እገልጻለሁ፡፡

ይህ ማጠይቅ 3 ዋና ክፍሎች አሉት፡፡ የመጀመሪያውክፍል አጠቃላይ የሆነ የግል መረጃን የተመለከቱ ጥያዎችን ያከተተ ሲሆን ሁለተኛው ክፍል ደግሞ የዓለም ዓቀፍ ደረጃውን የጠበቀ ባንክ አገልግሎት ከሚሰጥ ከማንኛውም ባንክ የሚጠበቁትን አገልግሎት (expectations) በተመለከተ ሜልስ የሚስጠብት ነው፡፡ ሦስተኛውክፍል ከኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልገሎት ክፍሎች ያገኙትን የአገልግሎት ደረጃ በተመለከተ (Perceptions) ሜልስ የሚስጠብት ነው፡፡

ክፍል አንድ የግል መረጃ

እባክዎን ከመረጡት ምርጫፊት ለፊት የ "X" ምልክት ያስቀምጡ፡፡

1. ጾታ ሴት …………… ወንድ ……….
2. ዕድሜ18-25 ……… 26-33….. 4-41……… 42-49……. ከ49 በላይ ………
3. የትምህርት ደረጃ አንደኛ ደረጃ ………….. ሁለተኛ ደረጃ …………….

ዲፕሎማ………….. ዲግሪ …………ከዲግሪ በላይ ……………… ሌላ ከሆነ ይጥቀሱ……………..

4. የድርጅት ባለቤት የመንግስት………. የግል ድርጅት………… የወጭድርጅት………...

5. በወጭንግድ(Exporter) ስራ ምን ያህል ጊዜ/ዓመት ከኢትዮጵያ ንግድ ባንክ ጋር ሰርተዋል?……………………

6. ከባንኩ የወጭንግድ አገልግሎት ለማግኘት በግምት ባንኩን ምን ያህል ጊዜ ይጎበኙታል?

በየቀኑ …………. በሳምንት አንዴ ………… በአሥራ አምስተ ቀን አንዴ………….

በወር አንዴ……………. ከወር ባለፈ ጊዜ…………

7. በየወጭንግድ (Exporter) ሥራዎ በአብዛኛው የሚጠቀሙት የትኛወን የክፍያ አይነት ነው/ከአንድ በላይ ማምረጥ ይችላሉ/፣

ሌተር ኦፍ ክሬዲት (L/C)……….. CAD…………….የቅድሚያ ክፍያ (Advance payment) ………. የአደራ ጭነት (Consignment) …………ሌላ ከሆነ ይጥቀሱ…………

ክፍል ሁለት፡ የሚጠበቁትን የአገልግሎት ደረጃ (expectations)

2.1 ከማንኛወም የዓለም ዓቀፍ ደረጃወን የጠበቀ ባንክ የሚጠበቁትን የአገልግሎት ደረጃ (expectations) በተማለከተ ሚሉስ የሚከጠብት ክፍል ነው፡ ፡ ማንኛወም ባንክ በምን ያህል ደረጃ የሚከተሉትን ማስፈርቶች ማሟላት ይጠበቅበታል ብለው ያምናሉ፡ ከተሰጠቱ አማራጭ ቁጥሮች አንዱን በማክበብ ይግለጹ፡ ፡ /5 በጣም እስማማለሁ፣ 4 እስማማለሁ፣ 3 መወሰን ያቅተኛል፣ 2 አልስማማም፣ 1 በጣም አልስማማም ማለት የሆናል/፡ ፡

	የመጠዘኛ ዐረገፍተ ነገሮች	በጣም እስማማለሁ	እስማማለሁ	መወሰን ያቅተኛል	አልስማማም	በጣም አልስማማም
	ሀ. ወጫዊ እይታ/ Tangibility/					
1	የዓለም ዓቀፍ ደረጃወን የጠበቀ ባንክ የወጭንግድ አገልግሎት ማስጫዘመናዊ መሳሪያዎች (equipments) ይኖራቸዋል፡ ፡	5	4	3	2	1
2	የዓለም ዓቀፍ ደረጃወን የጠበቀ ባንክ የወጭንግድ አገልግሎት ማስጫ ክፍሎች ለአይን እይታ ማራኪ የሆኑ ገጽታ (Physical facilities) ይኖራቸዋል፡ ፡	5	4	3	2	1
3	የዓለም ዓቀፍ ደረጃወን የጠበቀ ባንክ የወጭንግድ አገልግሎት ሠራተኞች ፅዱና እራሳቸወን የሚጠበቁ መሆን አለባቸው፡ ፡	5	4	3	2	1
4	የዓለም ዓቀፍ ደረጃወን የጠበቀ ባንክ የወጭንግድ አገልግሎት ጋር የተያያዙ እንደ በራሪ ወረቀቶች፣ ብሮሸሮችና ጽሁፎች ያሉ ነገሮች (Materials) ሳቢና ቀልብየሚገዙ መሆን አለባቸው፡ ፡	5	4	3	2	1
	ለ. ታማኝነት/ Reliability/					
5	የዓለም ዓቀፍ ደረጃወን የጠበቀ ባንክ የወጭንግድ አገልግሎት ማስጫ ክፍሎች ለደንበኞቻቸው በዚህ ሰዓት ይህን አደርጋለሁ ብለውቃል ከገቡየገቡትን ቃል በሰዓቱ ይፈጽማሉ፡ ፡	5	4	3	2	1

6	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭንግድ አገልግሎት ደንበኞቻቸው ችግር በሚገጥማቸው ጊዜ ችግሩን ለሜፈታት ከልብ የማ ጨፈላጎት ያሳያሉ፡ ፡	5	4	3	2	1
7	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭንግድ አገልግሎት ማስጫ ደንበኛው መጀመሪያ እንደደረሰ ያለ ምንም ማመላለስ የተጠየቀወን አገልግሎት ይሰጣሉ	5	4	3	2	1
8	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭንግድ አገልግሎት ማስጫ አገልግሎታችንን እንሰጣለን ብለው ባስተዋወቁበት /ቃል በገቡት/ መሠረት ለምሳሌ ኤክስፖርት /የውጭ ንግድ/ ዶክመንት እጃችን ከደረሰ በደረሰበት ቀን ፕሮሰስ እናደርገዋለን ቢሉ፤ ሳይዘገዩ ባሉበት ሰዓት አገልግሎት ይሰጣሉ፡ ፡	5	4	3	2	1
9	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭንግድ አገልግሎት ማስጫ ከስህተት የጸዳ የውጭ ንግድ አገልግሎት ማስጠት ላይ ትኩረት ያደርጋሉ ለደንበኛወም ይህንን ያስገነ ዝባሉም፡ ፡	5	4	3	2	1
	ሐ. ፈጣን ምላሽ/ Responsiveness/					
10	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭንግድ አገልግሎት ማስጫ ሰራተኞች የወጭ ንግድ ደንበኛቸው አገልግሎት የሚያገኙበትን ትክክለኛወን ጊዜ ቦታና ሰዓት ለደንበኛ በትክክል ይገልፃሉ፡ ፡	5	4	3	2	1
11	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭንግድ አገልግሎት ማስጫሠራተኞች ፈጣን የሆነ አገልግሎት ለደንበኛውይሰጣል፡ ፡	5	4	3	2	1
12	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭንግድ አገልግሎት ማስጫ ሠራተኞች ሁል ጊዜም ያለ ምንም ማመንታት ደንበኛወን ለመርዳት ፈላጎቱ አላቸው፡ ፡	5	4	3	2	1
13	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭንግድ አገልግሎት ማስጫሰራተኞች ደንበኛው ለሚያቀርበው ጥያቄ ምላሽ ለማስጠት የሥራ መበዛትን በፍጹም ምክንያት አያደርጉም እናም ጊዜ ሳይወስዱ ሜልስ ይሰጣሉ፡ ፡	5	4	3	2	1
	መ. እርግጠኛነት/ Assurance/					
14	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭንግድ አገልግሎት ማስጫሰራተኞች የሚያሳዩት ባህሪ ለደንበኛውበባንኩ መተማመን ያላብሰዋል፡ ፡	5	4	3	2	1
15	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ ጋር የሚሰሩ የወጭንግድ ደንበኞች በሚያደርጉት ግብይት (transactions) ስጋት የላቸወም፡ ፡	5	4	3	2	1

16	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭንግድ አገልግሎት ማስጫ ሰራተኞች በሚለዋወጥ ሁኔታ ለደንበኞቻቸው ክብርና ትህትና አላቸው፡፡	5	4	3	2	1
17	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭንግድ አገልግሎት ማስጫሠራተኞች የውጭንግድ ደንበኞቻቸው በሚያነሱት ማንኛዉም ጥያቄ ሚስ ለማስጠት የሚያስችል በቂ እዉቀት ሊኖራቸው የገባል፡፡	5	4	3	2	1
	ሠ. ችግርን ሚዳት/ Empathy/					
18	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ ለእያንዳንዱ የዉጭንግድ ደንበኞቻቸውተገቢዉን ትኩረት ይሰጣሉ፡፡	5	4	3	2	1
19	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ ለሁሉም የዉጭ ንግድ ደንበኞች አመቺ የሆነ የሥራ ሰዓት አላቸው፡፡	5	4	3	2	1
20	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የእያንዳንዱን የዉጭ ንግድ ደንበኛን ግለሰባዊ ፈላጎት ያገናዘበ አገልግሎት (personal service) ሊሰጡ የሚችሉ በቂ ሰራተኞች ይኖራቸዋል፡፡	5	4	3	2	1
21	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭ ንግድ የደንበኞቻቸዉን ፈላጎት ከልብ የወቃሉ የሁል ጊዜም ቅድሚያ ጥረታቸውነው፡፡	5	4	3	2	1
22	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭንግድ አገልግሎት ማስጫሰራተኞች የውጭንግድ ደንበኞቻቸዉን ፍላጎቶች ለይተው የረዳሉ፡፡	5	4	3	2	1

2.2 ለቀረቡት አምስት ማኪያዎች 1-5 ወጤት ይስጠቧቸው፡፡ በዚህ ክፍል ለማወቅ የተፈለገው ቀጥለው የቀረቡት አምስት የባንክ አገልግሎት ማኪያዎች (dimensions) እያንዳንዳቸው ለእርስዎ አስፈላጊነታቸውምን ያህል እንደሆነ ነው፡፡ እባክዎን ለእያንዳንዳቸውእንደ አስፈላጊነታቸውመጠን 1-5 ወጤት ይሰጡ፡፡ 5 በጣምአስፈላጊ ሲሆን 1 ዝቅተኛ ነው፡፡

		ወጤት
1	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክየዉጭ ንግድ አገልግሎት ማስጫ ክፍል ጠቅላላ ገጽታ/ውጫዊ እይታ/፣ ማገልገያና አገልግሎት ማስጫ ዕቃዎች (equipments)፣ ሰራተኞቹና ከአገልግሎቱ ጋር የተያየዙ በራሪ ወረቀቶች፣ ብሮሽሮችና ጽሁፎች (communication materials) (Tangibility)	
2	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭ ንግድ አገልግሎት ማስጫ ክፍል ቃል የገቡትን አገልግሎት በትክክልና በአስተማማኝ ሚኪ ሚጸም፡፡ (Reliability)	
3	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የዉጭንግድ አገልግሎት ማስጫክፍል ደንበኛዉን ለሞርዳትና ፈጣን አገልግሎት ለማስጠት የሚያሳየ ውፍላጎትና ፈቃደኝነት (Responsiveness)	

4	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የወጭንግድ አገልግሎት መስጫክፍልሰራተኞች ያላቸው ተገቢው እወቀት ትህትናና ሰነ ምግባር እንዲሁም ደንበኛው እምነትና መተማመን (Trust & confidence) እንዲኖልባቸው የሚድረገ ብቃታቸው(Assurance)	
5	የዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የወጭንግድ አገልግሎት መስጫክፍል ለደንበኛው የሚሰጠው ትኩረትና እንክበካቤ፡ ፡ (Empathy)	

እባክዎን ከሚረጡት ምርጫፊት ለፊት የ ”X” ምልክት ያስቀምጡ፡ ፡

2.3 እንድ የወጭንግድ (Exporter) ደንበኝነትዎ ዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ በወጭንግድ የተሰማሩ ደንበኞች የሚጠብቁትን የአገልግሎት ደረጃ ይሰጣል ብለውያምናሉ?

አዎ……… አላምንም……… አላወቅም………..

መልሱ አላምንምከሆነ እባክዎ ምን ዓይነት እና እንዴት አገልግሎት ይሰጥ ብለውያምናሉ? ሃሳብዎትን ቢገልጹልን?

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2.4 ዓለም ዓቀፍ ደረጃዉን የጠበቀ ባንክ የወጭንግድ ደንበኞቹን (Exporters) ፍላጎት ለማርካት በጣም ማሻሻል አለበት የሚሉት ነገር ምንድነው?

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ክፍል ሶስት፡ ከኢትዮጵያ ንግድ ባንክ ያገኙትን አገልግሎት (Perceptions)

3.1 ከኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልገሎት ክፍል ያገኙትን አገልግሎት (Perceptions) በተመለከተ መልስ የሚሰጡበት ክፍል ነው፡ ፡ የኢትዮጵያ ንግድ ባንክ አገልግሎት በምን ያህል ደረጃ ከታች የተዘረዘሩትን ጉዳዮች አሳክቷል ብለውያስባሉ; ከተሰጡት አማራጭቁጥሮች አንዱን በማክበብ ይግለጹ፡ ፡ /5 በጣም እስማማለሁ፣ 4 እስማማለሁ፣ 3 መወሰን ያቅተኛል፣ 2 አልስማማም፣ 1 በጣም አልስማማም ማለት የሆናል/፡ ፡

የመመዘኛ ዐረፍተ ነገሮች		በጣም እስማማለሁ	እስማማለሁ	መወሰን ያቅተኛል	አልስማማም	በጣም አልስማማም
	ሀ. ወጫዊ እይታ/ Tangibility/					
1	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት መስጫ ክፍል ዘመናዊ የሆኑ የአገልግሎት መስጫ መሳሪያዎች (equipment) አሉት፡ ፡	5	4	3	2	1
2	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት መስጫ	5	4	3	2	1

	ክፍል ገጽታ (physical features) ለአይን እይታ ማራኪ ናቸው፡፡					
3	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫ ክፍል ሠራተኞች ጽዱና እራሳቸውን የሚጠበቁ ናቸው፡፡	5	4	3	2	1
4	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫ ክፍል የሚሰጠውን አገልግሎት የሚሳዩ እንደ በራሪ ወረቀቶች፣ ብሮሸሮችና ጽሁፎት ያሉ ነገሮች (Materials) ሳቡና ቀልብየሚዘ ናቸው፡፡	5	4	3	2	1
	ለ. ታማኝነት/ Reliability/					
5	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫ ክፍል ለደንበኞቻቸው በዚህ ሰዓት ይህን አደርጋለሁ ብለውቃል ከገቡ ያሉትን ባሉት ሰዓት ይፈጽማሉ፡፡	5	4	3	2	1
6	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫ ክፍል ችግር ሲገጥምዎት ችግሮትን ለመፍታት ከልብ የመነ ጨፍላጎት ያሳያሉ፡፡	5	4	3	2	1
7	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫ ክፍል መጀመሪያ እርስዎ እንደደረሱ ያለምንም ማመላለስ የጠየቁትን አገልግሎት ይሰጣሉ፡፡	5	4	3	2	1
8	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫ ክፍል አገልግሎት እንሰጣለን ብለው በተናገሩት /ቃል በገቡበት/ ሰዓት ሳይዘገዩ አገልግሎት ይሰጣሉ፡፡ ለምሳሌ ኤክስፖርት/የወጭ ንግድ/ ዶክመንት እጃችን ከደረሰ በደረሰበት ቀን ፕሮሰስ እናደርገዋለን ቢሉ/ ሳይዘገዩ በሉበት ሰዓት አገልግሎት ይሰጣሉ፡፡	5	4	3	2	1
9	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫ ክፍል ከስህተት የጸዳ አገልግሎትና ዶክመንቴሽን (error free records) ማስጠት ላይ ትኩረት ያደርጋሉ እርስዎም ይህንን እንዲያደርጉ በአጽንዎት ያሰገነዝባሉ	5	4	3	2	1
	ሐ. ፈጣን ምላሽ/ Responsiveness/					
10	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫ ክፍል ሠራተኞች እርስዎ /ደንበኛው/ የጠየቁትን አገልግሎት የሚያገኙበትን ትክክለኛውን ጊዜ ቦታና ሰዓት በትክክል ይገልፃሉ፡፡	5	4	3	2	1

11	የኢትዮጵያ ንግድ ባንክ የወጭ ንግድ አገልግሎት ማስጫ ክፍልሠራተኞች ፈጣን የሆነ አገልግሎት ለደንበኛው ይሰጣሉ፡ ፡	5	4	3	2	1
12	የኢትዮጵያ ንግድ ባንክ የወጭ ንግድ አገልግሎት ማስጫ ክፍል ሠራተኞች ሁል ጊዜ ያለ ምንም ማመንታት እርስዎን ለመርዳት ፍላጎቱ አላቸው፡ ፡	5	4	3	2	1
13	የኢትዮጵያ ንግድ ባንክ የወጭ ንግድ አገልግሎት ማስጫ ክፍል ሠራተኞች እርስዎ ለሚያቀርቡት ጥያቄና ፍላጎት ምላሽ ለማስጠት ሥራ መበዛትን በፈጹም ምክንያት አያደርጉምጊዜምሳይወስዱ ሚልስ ይሰጣሉ፡ ፡	5	4	3	2	1
	መ. እርግጠኛነት/ Assurance/					
14	የኢትዮጵያ ንግድ ባንክ የወጭ ንግድ አገልግሎት ማስጫ ክፍል ሠራተኞች እያሳዩ ያሉት ባህሪ እርስዎ /ደንበኛው/ በባንኩ ላይ የሉትን እምነት የሚያዳብር ሆኖ አግኝተውታል፡ ፡	5	4	3	2	1
15	የኢትዮጵያ ንግድ ባንክ የወጭ ንግድ አገልግሎት ማስጫ ክፍል ጋር በሚያደርጉት ግብይት (transactions) ስጋት የሉትም፡ ፡	5	4	3	2	1
16	የኢትዮጵያ ንግድ ባንክ የወጭ ንግድ አገልግሎት ማስጫ ክፍል ሠራተኞች በሚይለዋወጥ ሁኔታ እርስዎ /ደንበኛው/ ክብርና ትህትና አላቸው	5	4	3	2	1
17	የኢትዮጵያ ንግድ ባንክ የወጭ ንግድ አገልግሎት ማስጫ ክፍል ሠራተኞች እርስዎ /ደንበኛው/ ለሚያነሱት ማንኛውም ጥያቄ ሚልስ ለማስጠት የሚያስችል በቂ እውቀት አላቸው፡ ፡	5	4	3	2	1
	ሠ. ችግርን ሚረዳት/ Empathy/					
18	የኢትዮጵያ ንግድ ባንክ የወጭ ንግድ አገልግሎት ማስጫ ክፍል ለእርስዎ /ለደንበኛው/ ተገቢውን ትኩረት ይሰጧል፡ ፡	5	4	3	2	1
19	የኢትዮጵያ ንግድ ባንክ የወጭ ንግድ አገልግሎት ማስጫ ክፍል ለሁሉም ደንበኞቻቸው አመቺ የሆነ የሥራ ሠዓት አላቸው፡ ፡	5	4	3	2	1
20	የኢትዮጵያ ንግድ ባንክ የወጭ ንግድ አገልግሎት ማስጫ ክፍልየእርስዎን /የደንበኛውን/ ግለሰባዊ ፍላጎት	5	4	3	2	1

	ያገናዘበ አገልግሎት (personal service) ሉሰጡ የሚችሉ ብቁ ሰራተኞች አሉ፡ ፡					
21	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫ ክፍል የእርስዎን /የደንበኛወን/ ጽኑ ፍላጉት ከልብ ያወቃል የሁል ጊዜ ቅድሚያ ትኩረቱምነው፡ ፡	5	4	3	2	1
22	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫ ክፍልሠራተኞች የእርስዎን /የደንበኛወን/ ፍላጎት ለይተውይረዳሉ፡ ፡	5	4	3	2	1

3.2 ለቀረቡት አምስት ማኪያዎች 1-5 ወጤት ይስጠባቸው፡ ፡ በዚህ ክፍል ለማወቅ የተፈለገውቀጥለውየቀረቡት አምስት የባንክ አገልግሎት ማኪያዎች (dimensions) እያንዳንዳቸውለእርስዎ አስፈላጊነታቸውምን ያህል እንደሆነ ነው፡ ፡ እባክዎን ለእያንዳንዳቸውእንደ አስፈላጊነታቸውመጠን 1-5 ወጤት ይሰጡ፡ ፡ 5 በጣምአስፈላጊ ሲሆን 1 ዝቅተኛ ነው፡ ፡

		ወጤት
1	የኢትዮጵያ ንግድ ባንክ የወጭ ንግድ አገልግሎት ማስጫ ክፍል ጠቅላላ ገጽታ/ወጫዊ እይታ/፣ ማልገያና አገልግሎት ማስጫ ዕቃዎች (equipments)፣ ሰራተኞቹና ከአገልግሎቱ ጋር የተያየዙ በራሪ ወረቀቶች፣ ብሮሸሮችና ጽሁፎች (communication materials) (Tangibility)	
2	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫክፍል ቃል የገቡትን አገልግሎት በትክክልና በአስተማማኝ ሜከሜጸም፡ ፡ (Reliability)	
3	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫክፍል ደንበኛወን ለመርዳትና ፈጣን አገልግሎት ለማስጡት የሚያሳየውፍላጎትና ፈቃደኝነት (Responsiveness)	
4	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫክፍልሰራተኞች ያላቸውተገቢውእወቀት ትህትናና ስነ ምግባርእንዲሁም ደንበኛውእምነትና መተማመን (Trust & confidence) እንዲጥልባቸውየሚድረገ ብቃታቸው (Assurance)	
5	የኢትዮጵያ ንግድ ባንክ የወጭንግድ አገልግሎት ማስጫክፍል ለደንበኛውየሚሰጠውትኩረትና እንክበካቤ፡ ፡ (Empathy)	

እባክዎን ከሚረጡት ምርጫፊት ለፊት የ ”X” ምልክት ያስቀምጡ፡ ፡

3.3 እንድ የወጭንግድ (Exporter) ደንበኝነትዎ የኢትዮጵያ ንግድ ባንክ በወጭንግድ የተሰሜ ደንበኞች የሚጠበቁትን የአገልግሎት ደረጃ ይሰጣል ብለውያምናሉ?

አዎ……… አላምንም……… አላወቅም………..

ሚልሱ አላምንም ከሆነ እባክዎ ምን ዓይነት እና እንዴት አገልግሎት ይሰጥ ብለው ያምናሉ? ሃሳብዎትን ቢገልጹልን?

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3.4 የኢትዮጵያ ንግድ ባንክ ዓለም አቀፍ ንግድ ክፍል የውጭ ንግድ ደንበኞቹን (Exporters) ፍላጎት ለማርካት በጣም ማሻሻል አለበት የሚሉት ነገር ምንድነው?

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በጣም አመሰግናለሁ!!