



COLLEGE OF BUSINESS AND ECONOMICS

SCHOOL OF COMMERCE

DEPARTMENT OF MARKETING MANAGEMENT

**THE EFFECT OF CUSTOMER COMPLAINT HANDLING PRACTICES
ON CUSTOMER SATISFACTION: A CASE STUDY ON AWASH BANK IN ADDIS
ABABA AREA ZONE)**

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Statement of Certification

This is to certify that **Homa Kebede Ayele** has carried out his thesis on the topic entitled: **The Effects of Customer Complaint Handling Practices on Customer Satisfaction: A Case Study on Awash Bank in Addis Ababa Area zone**. This work is original in nature and suitable for the award of Master of Arts (MA) in Marketing Management.

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Declaration

I, Homa Kebede Ayele hereby declare that this research paper entitled “**The effects of customer complaint handling practice on customer satisfaction: case study on Awash Bank in Addis Ababa Area Zone**” is my original work and has not been used by others for any other requirements in any other University.

Name

Signature

Abstract

The main purpose of the current study was to examine the effects of firms' customer complaint management processes on customer satisfaction in the case of Awash Bank. Two samples were taken from Addis Abeba City Branches: Megenagna and Kotebe branches using nonprobability sampling. Sample customers were chosen using convenient sampling techniques (400 participants). Only 270 out of 400 questionnaires were returned, and only 259 completed questionnaires were judged valid for analysis. The data were analyzed using SPSS 20 Version. The questionnaire questions were created in such a way that they could address the specific study themes of the researcher. The impacts of four independent factors were investigated in this study. An easily accessible complaint handling mechanism, response, the capacity to propose a solution and follow-up are all examples. There was a link between the independent variables and customer satisfaction, according to a correlation test. The cause and effect relationship between research variables was investigated using multiple regression analysis, which resulted in the failure to reject all independent variables of the null hypotheses. According to the conclusions of the study, all independent factors showed a significant impact on customer satisfaction (dependent variable). Based on the results, the researcher recommends that Awash Bank should concentrate on improving response and tracking trends in order to achieve a higher level of client satisfaction.

Keywords: Customer, complaint handling practices, Customer Satisfaction, Responsiveness, Accessibility, Ability, Follow up

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CHAPTER ONE: INTRODUCTION

1.1. Back ground of the study

Customer complaints provide crucial information to businesses. It can be used to improve the company's services and boost customer satisfaction. Furthermore, customer complaints provide a first-hand account of the client's perspective; when a company handles customer complaints appropriately, it corrects issues that may have arisen in the past and might reveal issues that an organization may have overlooked. When complaints are handled appropriately, they can help our consumers get redress when things go wrong while also supporting the company in continually enhancing its offers to customers.

Addressing customer problems boosts consumer savings and strengthens customer relationships with the company. Furthermore, resolving issues as soon as possible and as close to the point of service as possible decreases the chances of them progressing to the next stage of the procedure. Unresolved complaints can add a large amount of unnecessary workload to businesses.

Every organization with a client orientation (customer oriented) must provide an easy and pleasant opportunity and access for its customers to deliver their suggestions, critics, opinions, and complaints (Tjiptono, 2005:210).

Complaints are one type of negative expression caused by unsuitability and a mismatch between reality and someone's anticipation (James, 2006:20). Customers' complaint behavior is a broad phrase that encompasses any actions taken by customers who are dissatisfied with a purchase or service. Customers that are happy with the company are more loyal to it and stay with it for a longer period of time. According to Asiedu (2016), "a bank's performance influences how loyal its customers are, and it is generally measured in terms of the proportion of long-term customers." Reich and Sasser (1990) identified the benefits of customer retention to a bank.

According to Asiedu (2016), customer satisfaction is critical since satisfied and maintained consumers tend to minimize business costs, make vulnerable referrals to new potential customers, and spend more. For example, the longer a customer is a customer of a bank, the more utility the customer generates. This is due to a number of factors related to the amount of time the consumer spends with a bank.

Bankers must supply excellent and efficient services, improve service features, and deal with

client complaints effectively in order to match the dynamic preferences of customers and stay ahead of competition. Bankers can improve customer service by leveraging technology, maintaining efficient service delivery standards, and re-engineering corporate processes. Despite this, consumer unhappiness has remained a feature of the banking sector, accompanied by an increase in the number of complaints (Knights and McCabe, 1996).

As a result of the foregoing, the purpose of this study is to examine the effects of customer compliant handling procedures on Awash Bank customer satisfaction. The study examined the impact of customer complaint handling policies on customer satisfaction in the context of Awash Bank. "Customer satisfaction refers to an organization's ability to meet its customers' expectations." It is a conclusion that a product or service feature, or the product or service itself, delivers a satisfying level of consumption-related fulfillments" Oliver (1997). (As quoted by Saron Kefale 2020.)

Because customer satisfaction is so important to a company's existence, any organization should focus on and do research on the aspects that influence customer satisfaction. This study will use the case of Awash Bank to examine the customer complaint management system and its impact. The variables examined in this study were to show the effects and types of customer complaint handling that a company might do.

1.2. Background of the Company

Awash Bank was established in 1995 as the very first private commercial bank. On February 13, 1995, it was founded by 486 founding shareholders with a paid-up capital of Birr 24.2 million and commenced banking activities. As of June 30, 2021, the number of shareholders and paid-up capital had risen to over 5,624 and Birr 8.2 billion, respectively. Shareholders have agreed to increase the permitted capital to 12 billion Birr and the paid-up capital to 12 billion Birr by the end of June 2023. The bank's total assets reached Birr 128.7 billion as of June 30, 2021. Awash Bank remains the top private commercial bank in Ethiopia in terms of branch networks, with approximately 660 branches and 12,188 employees across the country.

The bank has expanded through a combination of strong growth and increased customer service quality since its inception. It grew into a bank that provided a wide range of financial products and services to wholesale, retail, and small and medium-sized business clients in Ethiopia, with

intentions to expand into East African countries. In all major areas of commercial banking, Awash Bank focuses on providing distinctive and profitable solutions to its clients.

The banks strategic goals and objectives are based on the aspiration of:

- ✓ To be the core bank to our clients, deepening and broadening strategic relationship in the market.
- ✓ To be the number one bank for accessibility, innovative products and diversity of customer focused banking services.

Vision

“To be the First Choice World Class Bank”

Mission Statements

- A-Accessibility – Easy to our customers to obtain and use our products/services
- W-Wisdom – Integrating experience, excellence leadership and good judgment
- A-Accountability –Willingness to take responsibility for individual and team action
- S-Social Responsiveness-Commitment to ensuring a sustainable future Giving back to the Society
- H-Honesty – Absence of unethical practices: Including the must know –someone syndrome

1.3. Statement of the problem

“The banking industry necessitates constant engagement between staff and their individual consumers. Consumers' contentment or dissatisfaction may be influenced by the frequency of interactions between bank workers or the bank's digital platform and customers. Customers who are dissatisfied with their service will file complaints with the bank's various hierarchies. As a result, proper handling of these consumer complaints will help the bank keep its customers.” (Scholar)

In the banking industry, ‘complaints management’ has become an integral part of business, both from a regulatory perspective and a customer service standpoint. complaint management is the formal process of recording and resolving a customer complaint. It means listening to dissatisfied customers and taking remedy. (Oranusil, et al, 2018)

It is evident that banks put customer retention at risk if they are unable to appropriately and effectively address consumer complaints. Customer retention is a direct element in bottom line

profitability. Furthermore, authorities, such as the Central Bank of Ethiopia in our instance, keep a careful eye on bank complaints, so more complaints indicate greater scrutiny from regulatory organizations. While consumer complaints are not a good indicator for banks, they do provide an excellent chance for them to learn and improve.

Competition in the world of service industries is tougher than ever nowadays. Customers are more informed and demanding, competitors are more aggressive, and regulations are tighter. All these developments and changes have forced service businesses to put forth more efforts into satisfying existing customers and converting them into loyal supporters. Accordingly, firms in service industries have begun to give more importance to developing and maintaining effective customer complaints management systems. Many researches indicate that dealing with customer complaints successfully increases customer retention rates and creates loyal customers (Fornel and Wernelfelt, 1987: 337).

A satisfied customer is of great importance for the bank. Keeping a current customer faithful requires five times less effort, time and money than getting a new one. Such a customer is willing to pay higher prices, is a free form of advertising for the bank, and is inclined to purchase further products. He or she raises in bank employees a sense of satisfaction and pride in their work and business (Korauš, 2011; Titko and Lace, 2010). In this context, Bilan (2013) states that consumers don't want to play games – if they feel that something has gone wrong, they go away and choose another supplier.

“In the banking sector where attaining customers satisfaction through product differentiation gives only temporary competitive advantage due to the standardized nature of the products, knowing major factors that strengthen customer base through sustainably satisfying them determines long term organizational performance.” Despite this fact, reports of banking ombudsmen has shown that increasing number of complaints resulting from services failure which in turn emanated from lack of enough knowledge concerning the factors that determines customers satisfaction (Wilkinson et al., 1995). Failures on the part of the bank and reluctance of customers to participate in banking relationship because of less switching cost cultivate ground for problems. Schmenner (1986) classified the retail banking industry as a mass service. Mass service industries have a low degree of variation in customer interaction/customization. Mass

service firms face several challenges including the problem of making their services “warm” responsive (responsiveness dimension of SERVIQUAL), attracting and retaining customers through innovative marketing practices (retention and relationship dimension), and paying attention to physical surrounding (tangibility dimension of the SERVIQUAL). These firms are also faced with managing a fairly inflexible work force and work procedure hierarchy with the need for standard operating procedures that ensures correct and reliable service delivery.(reliability and knowledge dimensions of the SERVIQUAL) (Schemenner, 2004).

The following factors are observed and identified as a gap to conduct the research.

- Large number of switching customer’s
- Large number of customers back to home with their negative feeling they developed.
- Large number of dissatisfied complaining customers
- Prolonged response time
- Weak follow up of the company.

According to the above viewpoint, Awash Bank's services face severe competition from the government-owned CBE and other private banks in Ethiopia, despite its efforts to build client base and loyalty. Almost 50% of clients are unsatisfied with services given by service sectors such as banking (Potluri and Mangnale, 2011). Customers who are dissatisfied become less loyal and switchers (Zeithaml and Bitner, 2003). As a result, this study is to investigate the major effects of customer complaint management on customer satisfaction in Awash bank by addressing the following research questions.

1.4. Basic Research questions

- Does an accessible complaint collection tool affect customer satisfaction of Awash bank?
- Does follow-up of customer complaints improve customer satisfaction of Awash bank?
- Does responsiveness affect customer satisfaction of Awash bank?
- Does ability to give solutions affect customer satisfaction of Awash bank?

1.4. Objectives of the study

1.4.1 General objective

The major goal of this research is to determine the impact of customer-friendly handling techniques on customer satisfaction using the example of Awash Bank.

1.4.2 Specific objectives of the study

- To examine the effect of accessible complaint collection tools on customer satisfaction of Awash bank.
- To examine the effect of follow-up on customer satisfaction of Awash bank.
- To examine the effect of responsiveness on customer satisfaction of Awash bank.
- To examine the effect of ability to give solutions on customer satisfaction of Awash bank.

1.5 Definition of Terms

Customer satisfaction is the consequence of excellent service delivery that satisfies customers' expectations. Companies can't always do this, no matter how hard they try, and service failure occurs. When this occurs, firm staff must follow a good customer complaint system and ensure prompt service recovery. This involves properly collecting consumer complaints and addressing the issues identified as a result of them. The ease of using the complaint collection instrument, its accessibility, responsiveness, ability to identify a solution, and the company's follow-up are all indicators of strong customer complaint handling practices.

- ✓ **Customer Complaint:** Customer complaint or consumer complaint is an expression of dissatisfaction on a consumer's behalf to a responsible party. Landon, (1980). (As cited by Saron Kefle 2020)
- ✓ **Customer Satisfaction:** Customer satisfaction is a person's feeling of pleasure or disappointment, which resulted from comparing a product's perceived performance or outcome against his/her expectations. Kotler (2000). (As cited by Saron Kefle 2020)
- ✓ **Bank:** is Awash Bank, which the study would focused.

- ✓ **Complaint:** “is an expression of dissatisfaction which related to the company’s services, performers managers and also including compliant handling processes itself, where a response is not as expected by customers.”
- ✓ **Complain handling processes:** “is a continuous service recovery process which involves the receipt, investigation settlement, reporting and recovery of customers too. “
- ✓ **Customers:** is any individual who come to get a better service from the bank. It extended to internal customers or staffs as well.
- ✓ **Customer responsiveness** is accurately and insightfully giving purchaser what they need, want or don’t yet know they want and doing so more quickly than anyone else before. Meehan and Dawson (2002). (As cited by Saron Kefle 2020)
- ✓ **Easy complaint collection tools:** An easy complaint collection tool is defined as "any means of collecting customers' negative thoughts about a service failure they experienced that may be used by customers without requiring them to exert additional mental or physical effort."
- ✓ **Follow-up:** The term "follow-up on complaining customers" is used in this study to refer to "a company's efforts to constantly and frequently check to see if the problems in the complaints raised are being remedied in a way that clears up the bad feelings and dissatisfaction created over time."

1.6. Significance of the study

Customer complaint management is an important part of both customer service and customer relationship management especially in a highly competitive and mass service sector like the bank sector. This study was significant to bank employees, management, customers and also it will contribute to the body of knowledge in the area.

- **Employees:** This research was contribute a better complaint handling processing knowledge to the bank that would also serve to improve their impact on customer service and consequently enhance their customer relationship management skills. A more valid complaint handling system would also serve to increase customer satisfaction.
- **Management/organization:** The finding of the study was help bank management to understand the practice of complaint handling and feedback management on customer satisfaction. This was helping them in their policy formulation especially as it relates to

handling customer's complaints. This was help banks to avoid the harsh consequences of losing customers to competitors. To this end, the study would help banks not only avoid costs but increase market shares and profitability in the long term

- **Customers:** The research would help to ensure that their complaints give the needed attention and appreciation to improve their dealings with bank. The study would also enhance the provision of customer service in banking halls.

The research contributed to the body of knowledge it explores. The extent of customer complaint handling practice, it will also serve as a springboard as well as an input for future researches undertaken by researchers concerning customer complaint handling practice in the banking industry in particular besides for all financial service providing institutions in general.

1.7. Scope of the study

The study focused on Awash Bank S.C.'s customer complaint management practices. Collecting data from every branch and as many clients as possible would be excellent. Due to time and budget constraints, conducting a comprehensive investigation covering all Awash bank branches and units is unfeasible. As a result, the research was limited to evaluating the customer complaint management practices at the Awash Bank Kotebe and Megenagna branches.

1.8. Organization of the Research Report

The research is divided into five sections. In the first chapter, the backdrop of the study, problem statement, purpose of the study, research questions, significance of the investigation, and scope and limitation of the study are all mentioned. The second chapter is a review of related literatures that includes theoretical background and key discoveries from various sources. The study's techniques, as well as proof of reliability and validity, are covered in the third chapter. This chapter also discusses the ethical concerns that were made. The results of the analysis are discussed in the fourth chapter. The researcher's summary, conclusion, and recommendation are specified in the last Chapter.

CHAPTER TWO: LITERATURE REVIEW

2.1. Introduction

Consumer needs and expectations are heterogeneous and it is challenging for any organization to satisfy its esteemed customer or consumer in an equitable manner. Mistakes or failures are inevitable and common in any business (Kim et al., 2010). However, discerning the root causes of problem areas and fixing them takes effort. Offerings of any organization are perceived differently by different customers when there is gap between customer expectation and actual experience, results in dissatisfaction and potential complaints (Ngai et al., 2007). Thus, customer complaints should be contextualized.

Customer complaints are clear expression of dissatisfaction, by which a business firm is challenged. It is not possible to stop complaints, but firms should act in some ways to reduce the overwhelming effect of the dissatisfaction (Stauss & Seidel, 2019). This conforms to the principle of defensive marketing. Such an action makes the firm retain active customers for longer time by fulfilling their needs with optimum services or offerings (Hauser & Shagun, 2008). Otherwise, it will be difficult to sustain in the competitive market environment.

Growing competition, consumerism and influence of social media in services and manufacturing sector has shifted the focus to defensive marketing strategies, which help retain customers. A competitive framework for retaining customer for longer time requires a strong complaint management system (Stauss & Seidel, 2019). Complaint management therefore emerges as a potent tool for efficient and effective customer relation management.

Complaints as an area of research started getting attention since 1970's. However, research in this area has been rather sporadic in nature. It is imperative to revisit this area- complaint management and draw insights from the extent literature.

Therefore, from the above views of the scholars clearly refers that about compliant and the way it could be managed. Complains have come just resulted from the existence of customers dissatisfactions. It is inevitable that the growing market competition, could have opened the gates to customers to come with complain in certain business organization. Therefore, so as to retain the customers and working forward in satisfying their need should be the mandate of the business or the firm. In conclusion, this research is conducted in checking and cross checking whether the firms under the scopes of the study satisfy the customers or not.

2.1. Theoretical Review

2.1.1. Customer Satisfaction model

“Customer satisfaction model explains about the five factors which affect customer satisfaction. These five factors are; price, service quality, product quality, situation emotional state or feelings of a customer are included under Personal factors. This factor is highly dependent on the type of service customers seek. The effect of customers’ emotional state will be highly influential when the service required is related to entertainment but if the service required is not related to entertainment, the effect of customers’ emotional state will be small. This idea is to be given attention as per the suggestion of Shaw and Ivens (2002). (As quoted by Saron Kefale 2020)

Based on this model, so as to measure the satisfaction of the customers, dealing with important points shall be signified. These would be price, service quality, product quality, situation emotional state or feelings of a customer are important factors or key points to understand and evaluate whether the customers are satisfied or not, and should be taken into consideration while some studies about the customers satisfaction will be undertaken.

2.1.2. American customer service index model (ACSI)

“This model is a cause-and-effect model used as an economic indicator by considering the evaluation of customers on the quality of goods and services produced and purchased in the US.

“Fornel, Johnson, Anderson, Cha and Bryant (1996) (As quoted by Saron Kefale 2020) describe the purpose of the model as a tool that shows the interaction of customers’ and businesses. ACSI includes six variables that are discussed. These are; customer complaints, perceived quality, perceived value, customer retention and price tolerance, customer loyalty and customers’ expectation

Customer expectation

Customer expectation is the anticipation of customers about the level of quality they can get from a company.

Perceived quality

Perceived quality is the evaluation of a firm's product of service consumed based on the recent experience customers have.

Perceived value

Perceived value is the evaluation of quality of a product or service in terms of the price paid for it. As per Anderson, Fornell, & Lehmann (1994) the effect of perceived value is higher during the first purchase and it gets lower through time. (As quoted by Saron Kefale 2020)

Customer complaints

Customers' discussions with service or product providers as a result of a service or product with which they are dissatisfied are known as customer complaints.

Customer loyalty

Customer loyalty is defined as a strong desire to buy the same product or service over and over again. The customer's proclivity to make their next purchase from the same product or service supplier, despite price changes and other factors.

Customer retention

Customer retention refers to a company's ability to keep existing customers and convert new consumers into loyal ones. Customers' price tolerance refers to their willingness to ignore price fluctuations made by a company.

According to ACSC model there are six variables where a certain firm shall pass through them to know whether the customers need satisfaction or get satisfied. These are customer complaints, perceived quality, perceived value, customer retention and price tolerance, customer loyalty and customers' expectation.

Therefore, understanding these variables are duly important for evaluation of customers on the quality of goods and services produced and purchased.

2.1.2. The European Customer Satisfaction Index (ECSI) Model

The variables in the ECSI model are similar to those in the ACSI model. However, ECSI has a seventh element called "Corporate image," which is about brand image and the associations buyers have as a result of the product or company they purchase. As a result, it is demonstrated

that there is a link between customer satisfaction and good customer complaint handling techniques, as well as the elements that influence it. (As it is cited by Saron Kefale 2020)

As it is mentioned above, this model has same variables with ACSI model or similar factors are used to measure the customers' satisfaction, in both models, but the seventh component which is known as "corporate image" is added to ECSI model in advanced way. Hence, the very notion of cooperate image is to deal with brand image and association of customers acquire as a result of the product they consume or the firm they buy from.

2.1.3. SERVQUAL model

The SERVQUAL model as developed by Parasuraman, Zeithaml, and Berry,(1988) is the difference between customers' expectation and customers' perception of the actual service delivery a given companies. This model has five dimensions that will enable us to measure quality of service. The five service quality dimensions are; reliability, assurance, responsiveness, empathy and tangibles. (As mentioned by Saron Kefale 2020)

Reliability

- ✓ This SERVQUAL model component indicates a company's ability to execute on its promises in a consistent and precise manner.

Assurance

- ✓ This dimension of SERVQUAL model assist as in evaluated Service giving employees' ability to build trust and confidence in the minds of customers.

Responsiveness

- ✓ This dimension of SERVQUAL model represents the willingness of service providers to assist customers and deliver a prompt service.

Empathy

- ✓ Empathy refers to a firm's capacity to provide an individualized attention to its customers

Tangibles

- ✓ All the tangible long lasting materials (equipment, physical facility, and staff) used in the delivery of the service of a company can be used to measure the service quality.

The SERVQUAL model provides major importance to customers and managers of firm by.

- ✓ allowing customers of a firm by to give their opinion about the service they got

- ✓ allowing management staff to evaluate their service in terms of customers' and others businesses'

This model has some limitations as per Tan and Pawitra(2001). Even though it is beneficial in expressing the continuous and sustainable improvement of service delivery, it won't be enough to guarantee success of the service provider in the business unless it includes another important element; that is Innovation.

According to SERVQUAL model service quality dimensions that are; reliability, assurance, responsiveness, empathy and tangibles are used to measure the difference between customers' expectation and customers' perception of the actual service delivery

This model has limitations and opportunities in measuring the quality of service.

2.1.4. SERVPERF Model

The SERVPERF model was designed by Cronin and Taylor (1992) to fulfill the gaps that were found in the SERVQUAL model regarding measurability and definition. (as quoted by Saron Kefale)

This model shows that customer expectation is redundant on the SERVQUAL model and that it has to be removed. The reason behind it is that respondents giving their opinion about the service, has already compared performance with their expectation and expectation of the respondents shouldn't be evaluated again.

There has been a prolonged debate about which model is better until Carillat, Jaramillo and Mulki(2007) expressed how both models are adequate equally good indicators of quality service.

This model mainly focused on two points: expectations of the customers and the actual performance of the service. Therefore, customers service shall be measured and evaluated based on the actual performance rendered rather than the expectation of the customers.

2.1.5. Kano Model of Customer Satisfaction

As cited Dreessen, Elfers and Delvin (1994) the Kano model of customer satisfaction was developed by Japan's Dr. Noriaki Kano in 1984. (as quoted by Saron Kefale)

This model is useful in influencing decisions regarding the design of a product. It shows the nonlinear relationship between the product performance and customer satisfaction. The model

has four attributes of product that are categorized based on customers' perception and their effect on customer satisfaction.

The four product attributes are; **threshold, performance, excitement and indifferent.**

- **Threshold attributes:** -The features that a product must have in order to be regarded are referred to as the threshold. Working hard to improve these characteristics will not ensure a rise in customer satisfaction, but poor performance in threshold characteristics will result in dissatisfaction.
- **Performance attributes** - These characteristics allude to a product's capacity to deliver on its promises. Performing well in these areas will boost satisfaction, but bad performance would result in low satisfaction or discontent.
- **Excitement attributes** - Excitement attributes are the characteristics of a product which the customer is not promised to receive. Adding such types of attributes will rise customer satisfaction and not having them doesn't create dissatisfaction.
- **Indifferent attributes** - These are characteristics that are of little or no value to the customer. Whether they are present or not, the consumer will be unconcerned. Despite the fact that there are other customer satisfaction models, this research is focused on the ACSI and ECSI models because these two models incorporate customer complaint as a significant aspect.

As it has been elucidated in the above writing about Kano model, it is useful in influencing decisions regarding the design of a product. And it explicitly refers that the product performance and customer satisfaction should not be liner but should be beyond that and there are four variable or factors used to measure the relationship between product performance and customer satisfaction: threshold, performance, excitement, and indifferent.

2.2. Empirical Review

2.2.1. Customer satisfaction

As per the definition given by Evans and Berman (1994) (as quoted by Saron Kefale) "Marketing is the anticipation, management and satisfaction of demand through the exchange process". Therefore, a company's marketing activities will be able to induce the desired result if efforts are direct towards the three concepts.

- **Anticipation:** A company must pay close attention to what it promises to clients and the anticipation that will accompany it. If we are unable to satisfy these objectives, we shall be susceptible to customer complaints.
- **Managing demand:** Customers will purchase a firm's offerings depending on the expectations that have been built. On the other side, the company must be prepared to satisfy and handle client needs.
- **Satisfaction of demand:** The company must not only give offerings that are considered to meet consumers' needs, but it must also address complaints and ensure that the customer is satisfied with the entire exchange process and activities.

Marketers who are able to meet the above concepts will have the customers who are loyal, less price sensitive and will engage in spreading positive word of mouth or referral marketing. Getie, Mulugeta and Mesfin (2014) (as quoted by Saron Kefale).

The above concept reflects the three basic points that marketers shall meet to be benefited from loyal, less price sensitive customers

2.2.2. The relationship between Accessible complaint collection methods and customer satisfaction

Complaint collection tools like hotlines are easier for customers to use and express their complaint but the tools also need to be adequate enough. Hawking and Motherbaugh (2009) (as quoted by Saron Kefale)

Not only must the company supply offerings that are considered to meet customers' needs, but it must also address complaints and ensure that the customer is satisfied with the entire exchange process and activities.

In a country with restricted internet connectivity, such as Ethiopia, it is advised that the complaint handling department be equipped with materials and personnel capable of responding to in-person, written, or phone concerns. For online complaints handling on a company's website it's highly necessary to make it easy for customers to view and access the complaints page. Developed countries like Australia, has set up clear guidelines on how to make online complaint systems to be more visible and accessible (Queensland ombudsman home page) 2020. (as mentioned by Saron Kefale 2020) It may be challenging for some people to make a complaint due to lack of resources (lack of income, lack of education) and those people with an introvert personality will suffer emotionally. Stephens and Gwinner, (1998) Some big organizations also

relate accessibility to making the complaint collection tool usable by all of its customers like those speaking different languages, customers with disability, customers with special needs etc. Also, Customers are highly likely to make a complaint to the stores they feel connected to. Solomon, Bamossy, Asgegaard, and Hogg (2006) (as quoted by Saron Kefale)

The above points shows that customers feel comfortable to make a complaint when they think the situation is suitable by fulfilling the availability and accessibility criteria for them.

H1: Accessible compliant collection method has positive and significant effect on customer satisfaction

2.2.3. The relationship between Follow up on complaining customers and customer satisfaction

The theory of motivation by the scholar named Herzberg (1966) (as quoted by Saron Kefale 2020) that is the Motivation-Hygiene theory of motivation clarifies about the relationship between satisfaction and motivation of employees from which we can understand the consequence of this relationship when it comes to clients also. In the reality the absence of complaints doesn't guarantee satisfaction of customers at all or that it'll lead to a repeat buying of products and services provided. Therefore, one of the important duties of the company will be to resolve the issue that led to a complaint, do follow ups and to make sure that the customer will be a repeat customer. Speer (1996) wrote in his book about the clients who feel even better about the firm after they get their difficulties resolved. Some customers will be so dissatisfied that they may want retaliation against the company and be more likely to switch automatically to another brand even if that may charge them a higher price. (Bechwati and Morrin, 2003) (as quoted by Saron Kefale 2020)

A scholarship made by Solomon et al (2006) presented that customer will highly be likely to switch to a near competitive brand if they feel that the firm didn't respond to their complaint in a positive method. As a result, businesses must ensure that customers' concerns are addressed to their satisfaction, and that the company follows up on the complaints to ensure that the consumer remains loyal and less price sensitive to the business.

H2: Follow-up has positive and significant effect on customer satisfaction

2.2.4. The relationship between responsiveness and Customer satisfaction

A complains that are raised by customers of a given company must be swiftly replied. Even when solutions to complains are being provided it's difficult to guarantee the satisfaction of customers. Hawkins and Mothersbaugh (2009) stated in their own book about how companies need to be in providing a constant and excellence offering to customers by providing a positive and quick reply to the complaints made by customers. Another important factor to look at is the ability to pay attention to details of small things McGarvey (1993). The way an employee reacts to simple details will give the customers the impression that it is the way of the company reacts and therefore will allow the firm to create a good image in the customers top of mind and finally lead to satisfaction.(as quoted by Saron Kefale 2020). Customers seek solutions and take action when their expectations are not met and performance falls short of their expectations.

These solutions need to be delivered to the customer as soon as possible to avoid the customer from switching to other competitors. Recovering a dissatisfied customer doesn't only include fixing the problem. It may also include giving something extra to make up for the difficult occurred. (Timm, 2001) A firm will highly benefit by keeping a record of the complaints (log books) and recommendations made by esteemed Clints so that it can be used in the policy decision which will permit it to improve its public image and clients handling. Mensah, (2016). (as quoted by Saron Kefale 2020).

H:3 Responsiveness has positive and significant effect of customer satisfaction

2.2.5. The relationship between Ability to give solutions to customer complaints and customer satisfaction

A given profit making company not only need to produce an inspiring environment for customers to make complaint but they also need to emphasis on enabling their human power inorder to effectively and timely respond to and resolve difficulties raised in the complaints. (Kim, Kim. Im. and Shin, 2003). (as quoted by Saron Kefale 2020). According to (Hoyer and McInnis (2008) a company should not use the same type of service recovery measures to all of its complaining customers and dissatisfied customers. By using different approaches, the marketer and other supportive department must find ways to win back dissatisfied and disappointed customers. According to a study conducted by Peters (1995), 70 percent of the clients lost by 13 large service and manufacturing organizations were due to a lack of attention and orientation on the part of front-line staff. As a result, many businesses understand the

importance of responding to client concerns and following up to ensure that they remain repeat and loyal customers.

H: 4 The ability to give solutions to customer complaints has positive and significant effect on customer satisfaction

2.2.6. Conceptual Frame Work of the study

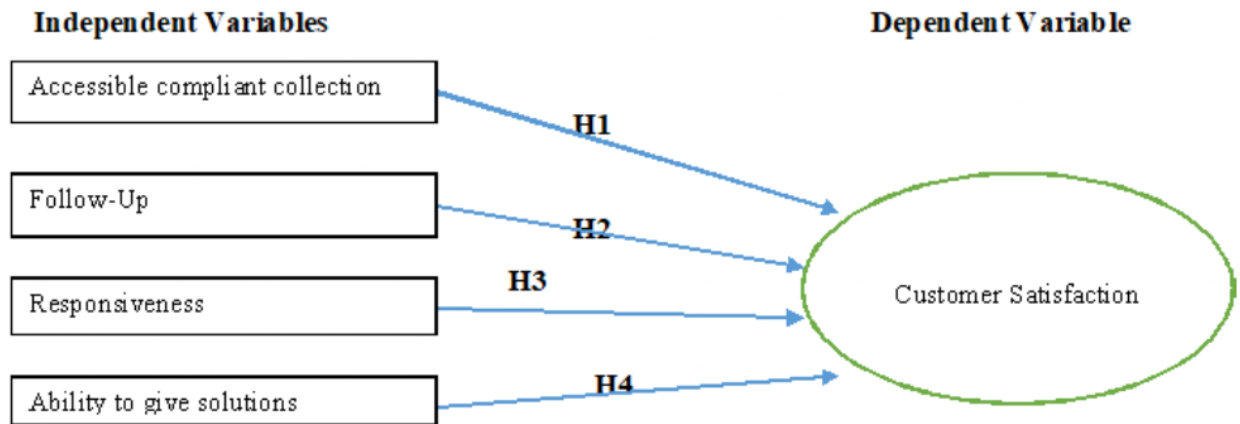


Figure 2.1: Proposed conceptual framework

CHAPTER THREE: METHODOLOGY

3.1. Introduction

The research strategy adopted, the research design, the sample procedures, and the study's reliability and validity are all covered in this chapter.

3.2. Research approach

The approach of investigation was chosen to be quantitative research. This research method was chosen for a variety of reasons. The study's design presupposes that all clients are the same, which is one of the reasons. The data collection method, respondent selection, data analysis methodologies, and many other factors all influence the study's usage of quantitative research.

3.3. Research design

The investigation's goal is to determine the consequences of the customer handling technique, which comprises detecting any unintentional relationships between the components or variables that are significant to the study problem.

3.4. Population to Be Targeted

Two Awash Bank branches in the Kotebe and Megenagna districts were the focus of this investigation. This location was chosen because to the large number of customers served and the increase in transaction volume in Addis Ababa. Awash bank customers aged 18 and higher, with varied levels of education and a one-year or longer connection with Awash bank were chosen for this study.

3.5. Sampling design

Non-probability sampling was employed in this study to ensure that the samples taken are a good representation of the population, as determined by the researcher. This means that not every unit in the universe has the same chance of being selected. Matiwoset.al (2014) discovered that the Awash bank transactions and clientele in the proximity of the two branches were an accurate reflection of the population.

3.5.1. Sampling Frame

Awash bank branches are used to separate the populace. There are around 60 branches in Addis Abeba. The sampling frame for this inquiry was chosen from the two branches (Kotebe and

Megenagna) in Addis Abeba city.

3.5.2. Sampling technique

The sampling method used was quota sampling. Because of their sizes, number of clients, and transaction volume, only two branches in Addis Ababa city were chosen for this investigation. As a result, the researcher was able to determine the population size and total sample size. The following step was to use a two-stage clustered sampling method. The entire sample was distributed proportionally based on the population size at each branch. Finally, the study contacted each client and had them fill out the questionnaire using a convenience sampling technique.

3.5.3. Sample size

The sampling method employed in this study was a sampling formula, which is used to calculate the sample size for a limited population. Because of the nature of the population used in this study, this technique was chosen. The estimated number of active clients served by Awash Bank's Megenagna branches is 53,000 and 58,000, respectively. The sample size was computed using the finite population sampling formula, which only used the total population size and the precision (level of error) value of $e=0.05$, with a total population frame of 151,000 people. Yamane's (1967) formula, which is a simplified formula for determining the sample size of a limited population, was discussed by Nuque, Feliciano, and Uy (1984). (As quoted by Saron Kefale)

$$\text{The study's author } n = \frac{N}{1+N(e^2)}$$

$$n = \frac{111000}{1 + 111000(0.05^2)}$$

$$n = \frac{N}{1 + N(e^2)}$$

Where n denotes the sample size. e = allowable error (precision) e = +/-5 percent N= population size =151,000 $n = 151,000 / (151000(0.05)^2) + 1 = 398.43$, n= 399 As a result, a sample size of 400 will be used. After determining the sample size, the next critical step was to distribute the samples.

3.5.4. Sampling procedure

To begin, a decision must be made regarding the sampling method to be used. All of the known variables were then recorded. A margin of error of 5% was calculated due to the substantial discrepancy between the entire population and the sample used. The data were then calculated using a method for determining the population mean for a finite population, and a sample size of 400 people was obtained.

3.6. Sources of Data

3.6.1. Primary source

Since the information to be collected on the customer complaint handling method employed in the bank is a base, primary data was obtained from the Awash bank customer experience directorate. Awash Bank customers were considered to be the primary sources of primary data, as they provided critical information for the study. Other supporting books and articles from the internet were also studied during the study process.

3.7. Data Collection methodology

Data was collected using the survey approach, which involved the distribution of questionnaires. These questionnaires were distributed to Awash Bank customers in Addis Ababa Megenagan and Kotebe Branches. Despite the fact that the population is considerably too large, the consumer questionnaires are used to represent it.

3.7.1. Instrument for gathering data

Consumers were surveyed 400 times, with 399 of them completing the questionnaires. Customers who use such branches' services were chosen at random to guarantee that the study was not skewed.

3.7.2. Methods of data analysis

The information gathered from the surveys was recorded and examined. The quantitative data was analyzed using SPSS software. After the independent factors and dependent variables were assessed on five-point Likert scales, descriptive statistics, inferential statistics, correlation, and multiple regression analysis were used to construct functional linkages between them. (Batterton and Hale, 2017). (As quoted by Saron Kifle 2020)

3.8. Validity and reliability

3.8.1. Validity

Abdurezak et al. define validity as a test of a measurement's capacity and appropriateness to measure what it is designed to measure (2014). The following activities were carried out in order to verify its validity. The theories and facts employed are reliable, and the names of the scholars and the year of publication may be verified. The questionnaires were issued and submitted on the spot, which was helpful in ensuring that the information provided was accurate to the best of the customer's knowledge and free of the influence of others. Data analysis software, such as SPSS 20, is used to ensure that the data collected is devoid of human mistake.

3.8.2. Reliability

The instrument utilized in the research provides reliability in terms of the consistency of the results, according to Bells (1993) mentioned in (Eriksson, 2002). The current study will be trustworthy because it employed valid procedures and techniques that were tailored to the study's goals. To ensure the study's reliability, it was also attempted to present a detailed evidence of the research plan (i.e. details of the research site, method of sample selection, instruments used, Data will be collected from a reliable source, which means the respondent must be a bank customer) and its implementation in the methodology section. The Cronbach alpha is the most frequent method for determining the internal coefficient, which is a measure of the scale's internal consistency. The Cronbach alpha coefficient has a high value, indicating that the scale's items "hang together" and assess the same underlying concept. A Cronbach alpha value of greater than 0.70 can be utilized as a reliable test. Cronbach's alpha was utilized to assess each item's consistency within the same construct.

3.9. Methods of Data Processing and Analysis

Before being turned into information, raw data must go through three processes: editing, coding, and filing. The variables were coded and the replies were adjusted before analysis. To evaluate and interpret the findings, descriptive and inferential statistics were used to establish whether the SERVQUAL is appropriate in this study. Descriptive Analysis Descriptive statistics were employed to condense the responses of a huge number of people into a few simple numbers. Descriptive analysis is the basic processing of raw data to describe central tendency, distribution, and variability are all basic characteristics (Zikmund, Babin, Carr, & Griffin, 2010).

The frequency, mean scores, and standard deviations of the independent service quality aspects and the frequency, mean scores, and standard deviations of the independent service quality aspects and the descriptive analysis of the dependent variable customer satisfaction. The statistical tool SPSS 20 versions were used to evaluate the data. Descriptive statistics, such as frequency, mean, and standard deviations, were used to define demographic variables, as well as a measure of client happiness and service quality. Furthermore, the hypotheses were tested using an independent sample t-test to analyze the differences between Awash bank customers in terms of service quality perception and customer satisfaction.

3.9.1. Inferential Analysis

The process of generating inferences or generalizing from samples to the entire population is known as inferential analysis. Correlation and regression analysis are used to determine the relationship between service quality factors and customer satisfaction using inferential statistics. ANOVA was used to evaluate the association between variables and customer satisfaction. The relationship between service quality and customer satisfaction was investigated using Pearson's Correlation analysis. Regression analysis was also used to determine the link between the independent variable and the dependent variable, consumer happiness.

3.9.2. Model specification

The impact of service quality on customer satisfaction was investigated using multiple regression analysis. It is a useful tool for analyzing the relationship between a single dependent variable and multiple independent factors (Hair et al., 1998). The following regression tests are depicted in the equation: $Y = a + b x$, where Y is the dependent variable, Y intercept is the value of Y when $x = 0$, b is the regression coefficient, which measures the amount of change in Y for a unit change in x, and x is the value of the independent variable.

CHAPTER FOUR: RESULTS AND DISCUSSION

4.1. Introduction

The impact of service quality on customer satisfaction was investigated using multiple regression analysis. It's a good method for examining the relationship between a single dependent variable and multiple independent factors (Hair et al., 1998). In the equation, regression tests are shown: $Y = a + b x$, where Y is the dependent variable, as well as the Y intercept, which is the value of Y when $x = 0$, b is the regression coefficient, which shows the amount of change in Y for a unit change in x , and x is the independent variable's value.

4.2. Descriptive statistics

4.2.1. Response Rate

Customers of the Kotebe and Megenagna branches received surveys. A total of 400 questionnaires were issued to both branches' customers, and 399 questionnaires were returned, resulting in a 100% response rate. This indicates a high response rate.

4.2.2 Socio-demographic of the respondents

There were 289 (72.4%) male participants and 110 (27.6%) female participants in the study. The majority of participants, 52 (40.9%), were between the ages of 36 and 40, with the following age groups: 26-35 years (42.9%), 18-25 years (22.3%), 36-45 years (17.0%), and over 60 years (5.8 percent). One hundred and forty-five percent (36.3 percent) of the participants were employed by a private company, followed by student (27.6%).

Table 4. 1. Descriptive summary of background of the respondents

Socio-demographic variables	Category	Frequency	Percentage
Gender	Female	110	27.6
	Male	289	72.4
Age	18-25	89	22.3
	26-35 years	171	42.9
	36-45 years	68	17.0
	46-60 years	48	12.0
	> 60 years	23	5.8
Types of occupation	Student	110	27.6
	Employed by a private company	145	36.3
	Civil servant	71	17.8

	Business owner	29	7.3
	Retiree	44	11.0

The majority of respondents (45.36 percent) had 5-10 years of experience as an Awash bank client, followed by those with 11-15 years (42.36%), those over 16 years (9.77%), and those with 1-4 years (7.87%).

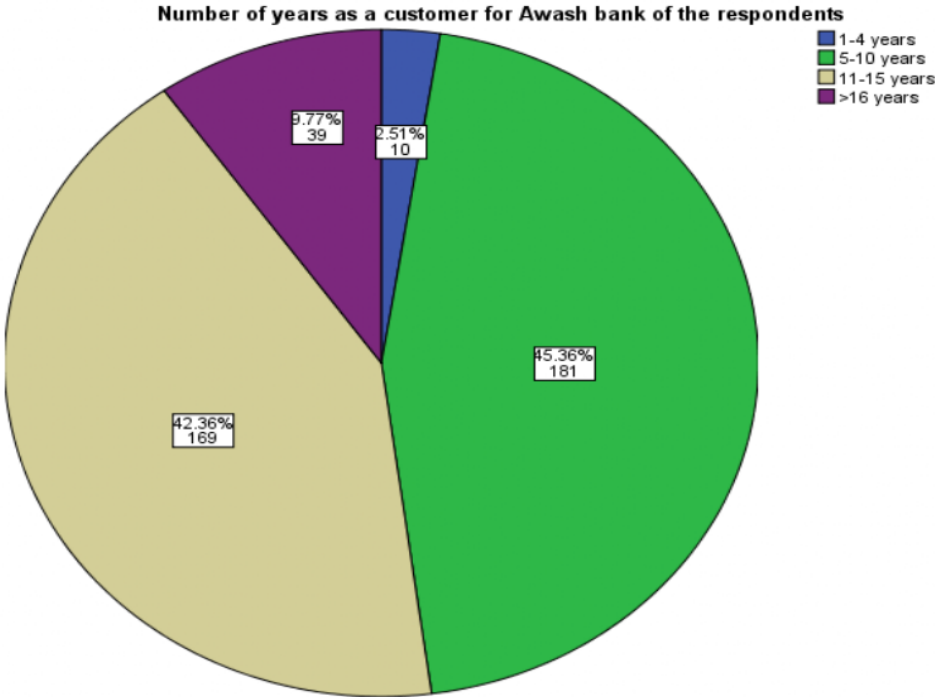


Figure 4. 1. Pie-chart of the number of years as a customer for Awash bank

The respondents' educational level was also displayed in Figure 4.2 below. The majority of them had primary/secondary education (55.39%), followed by diploma/bachelor degree (28.07%), master degree (9.52%), and no education (7.02%).

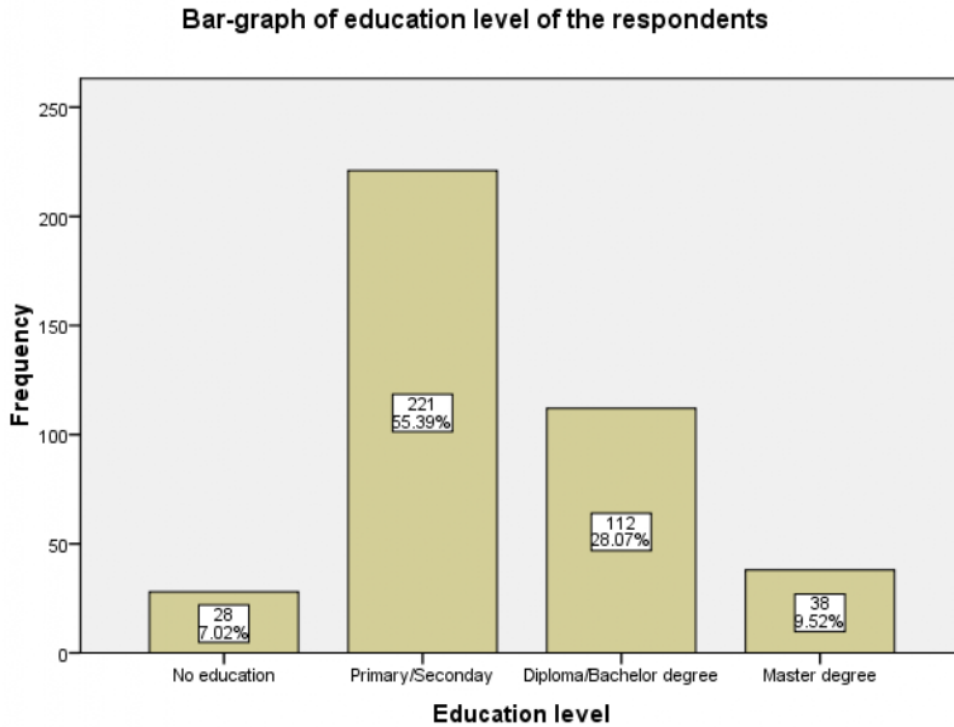


Figure 4. 2. Bar-graph of education level of the respondents

4.2.3 Reliability Analysis

The consistency of the Questionnaires was assessed using Cronbach's Alpha (α), the most common scale reliability test. Cronbach's Alpha (α) was 0.705 for all variables that exceeded the approved value of 0.70, as indicated in Table 4.2 below (Field, 2009; Cohen and Sayag, 2010). In conclusion, all of the responses generated for the variables used in this study were sufficiently reliable for data analysis.

Table 4. 2. Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.705	0.739	4

Source: Survey data (2022)

4.3 Assessment of Ordinary Least Square Assumptions

4.3.1. Test of Normality

The most important assumption in multivariate analysis is normality (Hair et al., 2010). It refers to the distribution of data for a certain variable and the normal distribution that corresponds to it. This means that the data must follow a normal distribution in order for analyses to work properly and make a stronger assessment (Froh, 2007), Pallant (2001), and Hair et al., (2010) suggested that the data's normality be checked in order to meet the underlying assumption of a multiple regression analysis. The Skewness and Kurtosis tests of normalcy distribution were applied on SPSS version 20 to determine the data's normality. The Skewness and Kurtosis tests indicate normality when the score is between +1 and -1. (Hair, et al., 1998). The result of the normality distribution is provided in Table 4.3. Skewness and Kurtosis were found to be in the range of +1 and -1 in the normality distribution test, as indicated in the table. As a result, the data must have been normal and suitable for analysis.

Table 4. 3. Assessment of Normality

Variables	N	Skewness	Kurtosis
Accessible complaint collection tools	399	-0.732	0.276
Follow ups	399	-0.372	-0.567
Responsiveness	399	-0.577	0.019
Ability to give solution	399	-0.367	-0.176

Source: Survey data (2022)

In addition, comparing a histogram of the sample data to a normal probability curve is an informal way to assess normality. The data should have a bell-shaped empirical distribution (histogram) that resembles the normal distribution. When graphed, a data set must follow a bell-shaped symmetrical curve centered on the mean to be termed a normal distribution. You may usually assume normalcy if the graph is roughly bell-shaped and symmetric about the mean. The

data under discussion is regularly distributed, according to the following normal distribution.

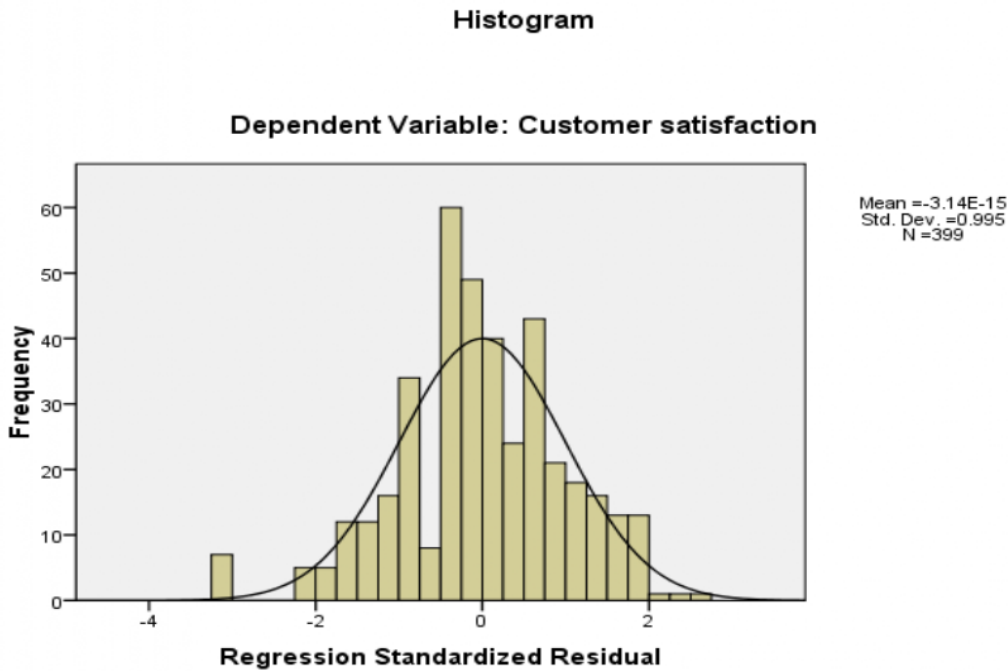


Figure 4. 3. Normality test

4.3.2 Assessment of Homoscedasticity

The following scatter plot shows the distribution between customer satisfaction with Accessible complaint collection tools, Follow ups, Responsiveness, and Ability to give solution. Based on scatter plot on figure 4.4, it appears that the spots are diffused and do not form a clear specific pattern. So it can be conducted that the regression model doesn't occur heteroskedasticity problem. Therefore, there is no problem on constant variance term.

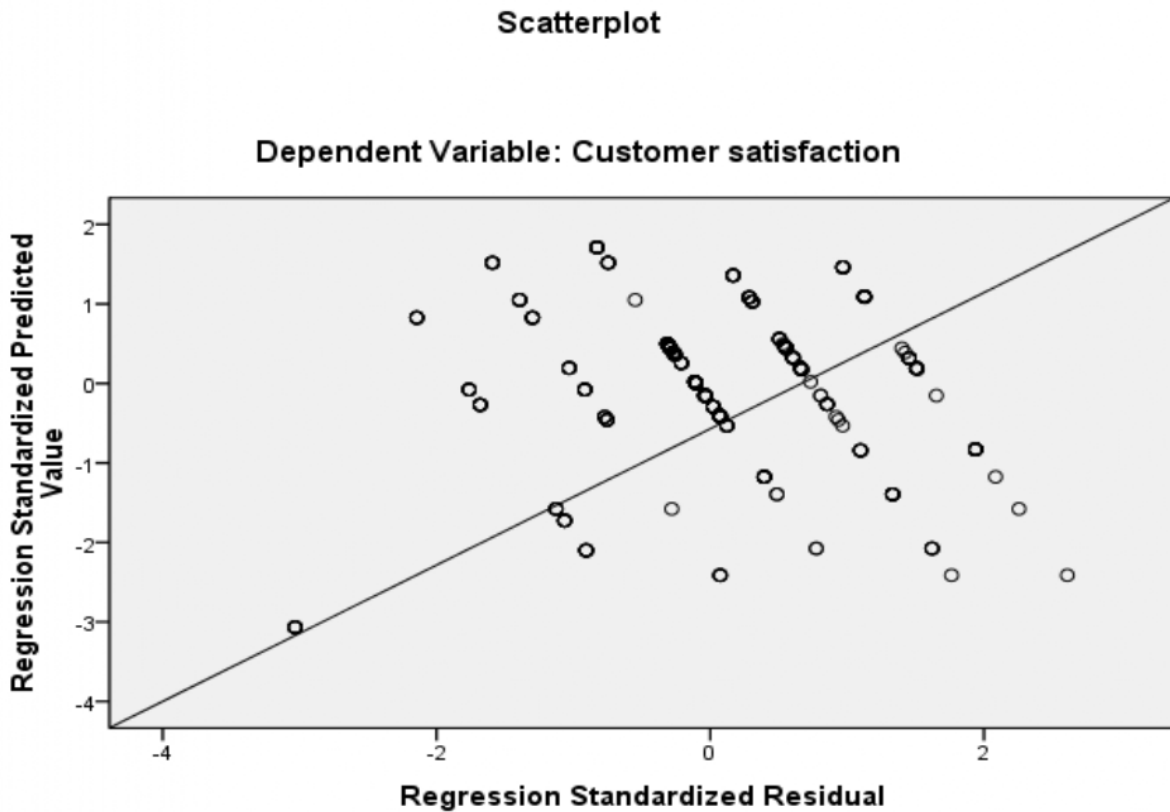


Figure 4. 4. Scatter plot of internal audit effectiveness

4.3.3 Multicollinearity

Multicollinearity is a statistical problem which occurs when the explanatory variables (independent variables) are much correlated with each other (Hair, et al., 1998). It means when the strong correlation among predictors and the existence of r value greater than 0.80, tolerance value below 0.10, and Variance Inflation Factor (VIF) greater than 10 in the correlation matrix (Field, 2009). Tolerance in this case defined as a statistical tool which used to indicate the variability of the specified independent variables from other independent variables in the model (Pallant, 2007). Based on Table 4.4, the tolerance levels for all variables are greater than 0.10 and the Variance Inflation Factor (VIF) value of all variables were less than 10. Therefore, tolerance level, and VIF value indicate that there was no multicollinearity problem in this study.

Table 4. 4.Collinearity Statistics

Model	Collinearity Statistics	
Variables	Tolerance	VIF
Accessible complaint collection tools	0.697	1.434
Follow ups	0.734	1.363
Responsiveness	0.574	1.742
Ability to give solution	0.747	1.339

Source: Survey data (2022)

4.3.4 Test of Linearity

The test for linearity is carried out with the assumption of a linear relationship between independent and dependent variables. This means that the expected value of dependent variable must be a straight–line function of each independent variable, holding the others constant and that the slope of that line doesn't depend on the values of the other variables.

The P-P plot dots must lie closer to the reasonably diagonal line in order to assume that linearity is met.

Normal P-P Plot of Regression Standardized Residual

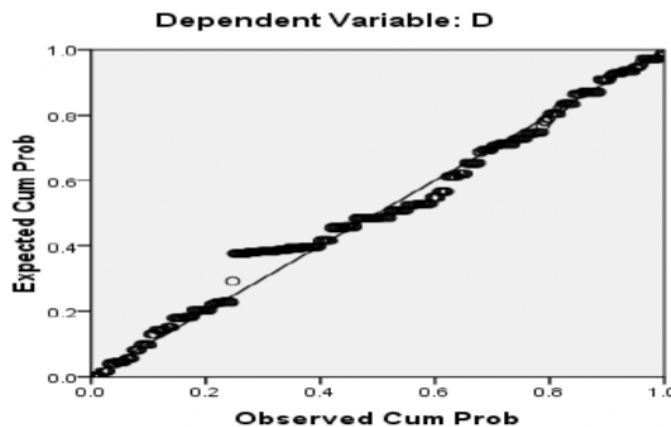


Figure 4.5. Test of linearity

4.3.5 Correlation Statistics

A Pearson correlation matrix is provided for dependent and independents variables in Table 4.5. The result revealed that there is a significant and positive correlation between Accessible

complaint collection tools, Follow ups, Responsiveness, and Ability to give solution at 5% level of significance. The correlation analysis was utilized to reject or accept research hypothesis in previous customer satisfaction of this study in addition to the regression analysis (Cohen and Sayag, 2010).

Table 4. 5. Correlation Statistics

Variables	ACCT	FU	R	A2GS
Accessible complaint collection tools	1			
Follow ups	0.293*	1		
Responsiveness	0.284*	0.406*	1	
Ability to give solution	0.2299*	0.501*	0.259*	1

Source: Survey data (2022)

4.3.6 Assessment of Autocorrelation

If there are patterns in the residuals from a model, then they can be considered as auto correlated (Brooks, 2008). The Durbin-Watson (DW) is a test of first order auto correlation (Field, 2009). The Durbin-Watson statistic ranges valued from 0 to 4. A value near to 2 indicates no auto-correlation; a value toward to 0 indicates positive auto-correlation and a value toward to 4 indicates negative auto-correlation. Based on Table 4.6 the Durbin-Watson test which test for serial correlation between errors and the value closer to 2 are acceptable (Field, 2009). In this survey data, SPSS output Durbin-Watson statistics value is 1.980 close to 2 suggests that there is no autocorrelation among error terms. (DW) statistics value of this study is near 2 that is 1.692. Therefore, there is no evidence of autocorrelation among the error terms in this study datasets.

Table 4. 6. Model summary

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Durbin-Watson
1	0.791	0.773	0.745		0.591	1.692

Source: Survey data (2022)

4.3.7 ANOVA

The regression analysis was used to examine a dependent variable of Customer satisfaction explanation by Accessible complaint collection tools, Follow ups, Responsiveness, and Ability to give solution. The result shows, indicators of Customer satisfaction by using the variables

identified in the model. When doing regression analysis the researcher determines whether or not there is a relationship between the independent variables and Customer satisfaction by examining the ANOVA result in Table 4.7 below. If the F statistic is significant, can assume the independent variables taken together have a relationship with the dependent variable. In this study, the value of the F statistic for the regression analysis is significant at 5% level of significance. Hence, the dependent variable has relationship with the independent variable in this study. Generally, it is possible to say the model is a good fit for the variable identified in this study.

Table 4. 7. ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	24.93	4	6.23	17.82	< 0.001
Residual	137.82	394	0.35		
Total	162.75	398			

a. Predictors: (Constant), Ability to give solution; Follow ups, Accessible complaint collection tools, Responsiveness

b. Dependent Variable: Customer satisfaction

Source: Survey data (2022)

4.4. Regression Analysis Results

Multiple regression analysis was performed to examine the effect of independent variables on dependent variable in this study. The coefficient of determination describes how much variation in the dependent variable (customer satisfaction) can be explained by changes in the independent variables, or the percentage of variation in the dependent variable (customer satisfaction) that can be explained by all six independent variables (Accessible complaint collection tools, Follow ups, Responsiveness, and Ability to give solution). The study's model overview is presented in Table 4. The strength of the association between Customer satisfaction and other independent variables is represented by the R statistic. The R square statistic informs us how much of the variance in the independent variable is accounted for by the dependent variable in this study. Also, Table 4.7 shows that the adjusted R Square value is 74.5%. It means that the ability of independent

variables to explain the dependent variable is 74.5%. While, 25.5% is affected by another factors beyond this research. In other words, the overall contribution of Accessible complaint collection tools, Follow ups, Responsiveness, and Ability to give solution accounted for 74.5% for the Customer satisfaction.

Table 4. 8. Coefficients

Model	Unstandardized Coefficients		Standardized coefficients	t-test	Sig.
	B	Std. Error	Beta		
Constant	1.667	0.312		5.340	<0.001
Accessible complaint collection tools	0.241	0.073	0.183	3.304	0.001
Follow ups	0.167	0.061	0.149	2.745	0.006
Responsiveness	0.307	0.087	0.216	3.530	<0.001
Ability to give solution	-0.137	0.045	-0.165	-3.080	0.002

Source: Survey data (2022)

In any regression model, the +ve or –ve sign of beta (β) shows the effect (increase or decrease) of the independent variables coefficients over the independent variable. And as shown in Table 4.8 below, beta sign of Accessible complaint collection tools, Follow ups, Responsiveness, and Ability to give solution shows the positive effect of the predicting Customer satisfaction. That means any proportional increase in the independent variables lead to a proportional increase in the dependent variable, Customer satisfaction.

The independent variable with the level of significance (sig.) value less than 5% can make a significant contribution to the predicted value of the dependent variable (Brooks, 2008; Hair, et al., 1998).

Based on the above Table 4.8, Accessible complaint collection tools, Follow ups, Responsiveness, and Ability to give solution are significant at 5% level of significance. It means that they have significant contribution for Customer satisfaction. Thus the model for predicting perceived Customer satisfaction becomes:

$$CS = 1.667 + 0.241Acct + 0.167Fu + 0.307Re - 0.137A2gs$$

Where: **CS**= Customer satisfaction, **Acct**= Accessible complaint collection tools, **Fu**= Follow ups, **Re**= Responsiveness, **A2gs**= Ability to give solution

Based on the above regression model, the Accessible complaint collection tools, Follow ups, and Responsiveness has positive and significant effect on Customer satisfaction. Whereas, Ability to give solution has negative and significant effect on Customer satisfaction.

4.3. Hypothesis testing

Henkel (1976) states that hypothesis testing is all about testing the assumptions made about a sample of the population.

4.3.1. Accessible complaint collection tool

- **H01:** accessible complaint collection tool have a significant and strong impact on customers' satisfaction.
- **Ha1:** accessible complaint collection tool doesn't have a significant and strong impact on customers' satisfaction.

The independent variable accessible complaint collection tool having a beta value=0.241, $t=3.304$ and a $p\text{-value} < 0.001$ indicates that it has a positive and significant relationship with customer satisfaction

4.3.2. Follow up

- **H02:** Follow up on complaints doesn't have a significant and strong impact on customers' satisfaction.
- **Ha2:** Follow up on complaints has a significant and strong impact on customers' satisfaction.

The independent variable (follow up) having a beta=0.167, $t=2.743$ and $p\text{-value}=0.006$ indicates that it has a positive and significant relationship with customer satisfaction

4.3.3. Responsiveness

- **H03:** Responsiveness doesn't have a significant and strong impact on customers' satisfaction.
- **Ha3:** Responsiveness has a significant and strong impact on customers' satisfaction.

The dependent variable, responsiveness having a $\beta=0.307$, $t=3.530$ and $p\text{-value}<0.001$ indicates that there is a positive and significant relationship with customer satisfaction.

4.3.4. Ability to give solution

- **Ho4:** Ability to give solution doesn't have a significant and strong impact on customers' satisfaction.
- **Ha4:** Ability to give solution has a significant and strong impact on customers' satisfaction.

The independent variable ability to give solution having a $\beta=-0.137$, $t=-3.080$ and $p\text{-value}=0.002$ indicates that there is a significant negative relationship with customer satisfaction.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Introduction

This chapter would include an overview of the researcher's study, the findings, and recommendations for the bank and anybody else who might be interested in undertaking future research on a related topic.

5.2. Summary

- The purpose of the study was to find a response to the following basic question: "What is the influence of customer complaint management practice on customer satisfaction in Awash bank in Addis Ababa?" In order to find answers to this question, the researcher conducted a theoretical and empirical analysis that resulted in the formulation of a conceptual model with a dependent variable (customer satisfaction) and independent variables (Easy complaint collection tools, accessible complaint collection tool, responsiveness, ability to give solution and follow up) as well as a hypothesis. A questionnaire was created based on the conceptual model and hypothesis. The researcher came up with a sample size of 399 and distributed 418 questionnaires after deciding on the best sampling technique. Three hundred and ninety-nine questionnaires were completed and returned. The demographic characteristics of the respondents were analyzed using the questionnaires that had been collected. In total, there were 289 (72.4%) male participants and 110 (26.7%) female participants in the study. The majority of participants, 52 (40.9%), were between the ages of 36 and 40, with the following age groups: 26-35 years (42.9%), 18-25 years (22.3%), 36-45 years (17.0%), and over 60 years (5.8 percent). In terms of occupation, one-quarter of the participants (36.3 percent) worked for a private company, followed by students (27.6 percent). The majority of respondents (55.39 percent) had a primary or secondary education, followed by (28.07 percent) a diploma or bachelor's degree, (9.52 percent) a master's degree, and the remaining (7.02 percent) had no education.
- The most last set of demographic statistical data was gathered to determine how long they had been Awash bank customers. According to the data, the majority of respondents (45.36 percent) had 5-10 years of experience as an Awash bank client, followed by those with 11-15 years (42.36 percent), those with more than 16 years (9.77 percent), and 7.87 percent had a relationship of 1-4 years. After having the demographic background of respondents, the researcher conducted inferential analysis that included correlation and regression analysis.

- ✓ According to the study's correlation analysis, all independent factors (accessible complaint collecting tool, responsiveness, ability to provide solution, and follow up) have a significant relationship with the dependent variable (customer satisfaction), with a p-value < 0.05 . However, there is no assumed cause and effect relationship Kothari (2004).
- ✓ Using the regression analysis, the multi-collinearity test yielded a value of (VIF10 and a tolerance1), allowing the researcher to continue with the rest of the regression analysis test.
- ✓ The P-P plot dots were found to be close to the diagonal line in the linearity test.
- ✓ The independent residual test, which is a measurement to see if independent errors are at an acceptable level, revealed that the model's Durbin-Watson value was 1.692.
- ✓ The normality test resulted in a bell-shaped and symmetric histogram with a residual mean of 0.
- ✓ From the model summary of regression analysis, the percentage of variation in customer satisfaction that occurred as a result of the independent variables was assessed.
- ✓ The Analysis of variation (ANOVA) table resulted in an F value of 17.82 and sig=0.000.
- ✓ The regression coefficient table revealed important factors that will allow the proposed hypothesis to be tested. The B value generated the necessary statistical value to allow the dependent variable to be predicted from each of the independent variables while keeping the others at a level of 0.
- ✓ The standard coefficient (beta value), t, and sig values all indicated whether the relationship between the independent and dependent variables was positive or negative, and whether it was significant or not.
- ✓ Finally, the hypotheses that were formulated in the model were tested.

5.3. Conclusion

The majority of the respondents were male, with an age range of 26-35 years, and an occupation of owning their own business or working for privately owned enterprises, according to the demographic statistical data obtained. Those who are female, retirees, over 60 years old, and have no education had the lowest number of responses.

All of the variables indicated a relationship/association based on the correlation analysis. The correlation coefficient values of 0.293, 0.284, 0.299, and 0.460 for the independent variables; easy complaint collection tool, accessible complaint collection tool, responsiveness, ability to

give solution, and follow up with the dependent variable; customer satisfaction, respectively, with a significance value of p-value 0.001. It is simpler to conclude that there is a relationship between all of the variables based on this illustration.

The multi-collinearity test yielded a VIF value closer to 2, which is less than 10, and a tolerance level closer to 0.5, which is less than 1), based on the regression analysis. The findings revealed that the multi-collinearity test assumptions were met. The linearity test revealed that the P-P plot points are close to the diagonal line, indicating that the model is linear. The model's Durbin-Watson value was 1.692, according to the independent residual test. The test value can range from 0 to 4, indicating that the residuals are uncorrelated. A negative correlation is shown by a value more than 2, whereas a positive correlation is indicated by a value less than 2. The number of indicators and observations determines the Durbin-Watson value. A value of 1 and greater than 3 is grounds for concern. However, a result closer to 2 may be problematic. This study's value is 1.8, which is close to 2, showing a positive association (Field 2009). The normality test produced a bell-shaped and symmetric histogram with a residual mean of 0, demonstrating that the normality assumption was met.

The effect of the Easy complaint collection tool, accessible complaint collection tool, responsiveness, ability to give solution, and follow up, which are the independent variables assessed in this research, is found to account for 74.5 percent of variation in customer satisfaction, according to the model summary of regression analysis. The F value for the Analysis of Variation (ANOVA) table was 17.82, with a significance value of 0.000. The presence of a positive and significant link was demonstrated by a F value of 17.82, which is larger than 1, and a significance value of less than 0.05. The presence or absence of a positive and significant association was revealed by the coefficient table of regression. Only the independent variables responsiveness and follow up demonstrated to have a positive and significant association based on the findings. As a result, based on the findings of the study and the statistical analysis, the researcher will only provide recommendations for the two independent variables.

5.4. Recommendation

From the study that is conducted the researcher's recommendation are listed below

- ✓ Client satisfaction can be influenced favorably and dramatically by how quickly Awash bank responds to customer complaints. Despite the fact that customers have varying expectations, many of them require a tangible effect as a result of their concerns. Wagner, Smith, and Bolton (1990). Awash bank customers may request a variety of solutions. Whatever the case may be, the allocated customer complaint handling officer must acknowledge the client's wishes and provide an acceptable remedy in accordance with business policy. As a result, if Awash Bank increases its response time to client complaints, it will increase customer satisfaction.
- ✓ According to the researcher's research, the Awash bank's customer complaint handling officer's follow-up would have a positive and considerable impact on customer satisfaction. It is crucial for businesses to be able to establish a favorable environment for consumers who want to complain, but it is even more important for businesses to be able to deliver solutions to the complaints they receive. Otherwise, the current habit of businesses simply collecting complaints without providing a remedy would lead to further unhappiness. Goodwin and Ross (1990) A complaint made by customers has to be resolved completely. The designated complaint handling officer should go above and beyond to ensure that customers receive a satisfied result, a sense of belonging to Awash Bank, and that their opinions are heard. The responsible officer must follow up with the dissatisfied clients on a regular basis to ensure that they remain loyal to Awash Bank. If a dissatisfied customer believes that his or her concerns have been heard but not addressed, it may lead to resentment and a desire to move banks. As a result, increasing Awash Bank's follow-up efforts will assist the bank in increasing client satisfaction.
- ✓ Another crucial issue that influences customer satisfaction is the availability of a compliant collecting tool. Customers can use complaint gathering methods like hotlines to communicate their complaints more easily, but the tools must be adequate (Hawking and Motherbaugh) (2009). Customers may have a variety of options for filing complaints with a bank. Awash banks must think about the types of consumers they have and which complaint-handling solution is most convenient for them.

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Appendix I: Questionnaire

Addis Ababa University
College of Business and Economics
Marketing management

Dear respondents,

This questionnaire is prepared for research purpose entitled “The effects of customer complaint handling on customer satisfaction in the case of Awash Bank”. The -expected respondents of this questionnaire will be customers of the bank who are randomly selected from AB Kotebe and Megenagna branches. As part of my thesis I would like to gather some information from you which will help me in an in-depth study of the project. You are expected to give accurate data to make proper analysis. Your participation is completely voluntary; the information you provide will not influence the service you get from the bank. I would be indebted if you cooperate with me in filling the questionnaire. Since the questionnaire is being used for academic purpose, the information gathered will be strictly confidential.

If you need any information you can reach me:

Name: Homa Kebede

Email address: homakeb12@gmail.com

Part-I: Demographic Characteristics

Direction: Please select the appropriate option by encircling an appropriate option against each Question.

1. Gender
 - a. Male
 - b. Female
2. Age
 - a. 18-25 years old
 - b. 26-35 years old

c. 36-45 years old

d. 46-60 years old

e. 61 years old and above

1. Education

a. Primary

b. Secondary

c. College

d. University

e. Postgraduate

2. Type of work you are currently involved in

a. Student

b. Employed by a private company

c. Civil servant

d. Business owner

e. Retiree

3. Number of years as a customer for Awash

a. 1-4 years

b. 5-10 years

c. 11-15 years

d. greater than 15 years

Part-II: Components of Complaint Handling

Direction: Please indicate your degree of agreement or disagreement by encircling the appropriate option for each of the following statements pertaining to components

of **Complaint handling**. Where, 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5=Strongly Agree.

A.	A complaint collection tools	SDA	DA	N	A	SA
A.	Accessible complaint collection tools					
1.	The formal company complaint collection tool is accessible at any time you want to access it	1	2	3	4	5
2.	The formal company complaint collection tool is made accessible where you can access it.	1	2	3	4	5
3.	The formal complaint collection procedure used by the company is accessible to all groups of the society(e.g. language, educational level, disability)	1	2	3	4	5
B.	Follow ups					
4.	Awash Bank will be happy to receive complaints firsthand from its customer	1	2	3	4	5
5.	The bank takes details of willing customers who made a complaint for the purpose of informing them about what is being done as a result of their complaint.	1	2	3	4	5
6.	You have received appreciation and encouragement as a result of the complaints you made	1	2	3	4	5
7.	A responsible Awash Bank personnel shows an effort to follow up on the complaints that are made and will give solution to the problem	1	2	3	4	5
8.	The designated staff will provide updated information to the customers about the status of their complaint even if customers don't ask for it	1	2	3	4	5
9.	The follow up that is done by the bank has led to a provision of a solution and a good relationship with customers	1	2	3	4	5

C. Responsiveness						
10.	Awash Bank provides responses as a result of the complaints that are made	1	2	3	4	5
11.	Awash Bank provides prompt responses to the complaints that are made.	1	2	3	4	5
12.	Every complaint is given the necessary attention by the bank	1	2	3	4	5
13.	Any employee of the bank directs people to make their complaint to the designated staff or to follow the bank's formal complaint procedure	1	2	3	4	5
14.	The responses from Awash Bank to complaints that are made by customers are satisfying	1	2	3	4	5
D. Ability to give solution						
15.	You are certain about getting a solution as a result of the complaints that are made	1	2	3	4	5
16.	Awash Bank uses the complaints that are raised to give solution and improve its services	1	2	3	4	5
17.	The personnel handling your complaint have the willingness to give solution	1	2	3	4	5
18.	The personnel handling your complaint have the ability to give solution	1	2	3	4	5

III: Customer Satisfaction

Direction: Please indicate your degree of agreement or disagreement by encircling the appropriate option for each of the following statements pertaining to **Customer satisfaction**. Where, 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5=Strongly Agree.

	Customer satisfaction	SDA	DA	N	A	SA
1	You are satisfied with the service of Awash Bank provided at busy hours like on the eve of a holiday, at the beginning of a month, tax collection seasons, etc	1	2	3	4	5
2	You are satisfied with the overall Awash Bank practices of complaint handling	1	2	3	4	5

ክፍል1: አገልግሎት መረጃ

መመሪያ: እባክዎ ትክክለኛ ነው ብለው የሚያስቡትን ምላሽ መርጠው ያክብቡበት

1. ዕድሜ

1. 18-25 ዓመት 2. 26-35 ዓመት 3. 36-45 ዓመት 4. 46-60 ዓመት 5. 61 ዓመት እና ከዚያ በላይ

2. ጾታ

1. ወንድ 2. ሴት

3. የትምህርት ደረጃ

1. የሁለተኛ ደረጃ ትምህርት 2. የኮሌጅ ሰርተፊኬት 3. ዲፕሎማ

4. የመጀመሪያ ዲግሪ

5. ሁለተኛ ዲግሪ እና ከዚያ በላይ

4. አሁን ላይ በምን ዓይነት ስራ ላይ ይገኛሉ

1. ተማሪ 2. የግል ድርጅት ተቀጣሪ 3. የመንግስት ሰራተኛ
4. የግል ስራ/ንግድ 5. ጡረተኛ

5. ለስንት ዓመታት የአዋጅ ባንክ ደምበኛ ሆነው ቆዩ

1. 1-4 ዓመታት 2. 5-10 ዓመታት
3. 11-15 ዓመታት 4. ከ 15 ዓመታት በላይ

ክፍል2: የደምበኝ ቅሬታ አያያዝን በተመለከተ

መመሪያ: እባክዎ ትክክለኛ ነው ብለው የሚያስቡትን ምላሽ መርጠው ያክብቡበት ቁጥሮቹ እና የሚወክሏቸው ሃሳቦች

1. በጣም አልስማማም 2. አልስማማም 3. ገለልተኛ ሃሳብ 4. እስማማለሁ
5. በጣም እስማማለሁ

የቅሬታ መሰብሰቢያ መንገድ	በ. አል	አል	ገ	እስ	በ. እስ
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ሀ.	ምቹ የቅሬታ መሰብሰቢያ መንገድ					
1	እነዚህን ዘዴዎች ደምበኞች በማንኛውም ሰዓት መጠቀም ይችላሉ	1	2	3	4	5
2	እነዚህ ዘዴዎች ደምበኞች በቅርብ ሊያገኙቸው የሚችሉባቸው ቦታዎች ላይ ይገኛሉ	1	2	3	4	5
3	የባንኩ ቅሬታን ለመቀበል ያስቀመጣቸው መንገዶች ለሁሉም የህብረተሰብ ክፍል ምቹ ናቸው(በቋንቋ፣ ትምህርት ደረጃ፣የአካል ጉዳትን፣ ወዘተ በተመለከተ)	1	2	3	4	5
ለ.	ክትትል					
4	ባንኩ የደምበኞችን ቅሬታ በቅድሚያ በማወቁ ደስተኛ ነው	1	2	3	4	5
5	ባንኩ ቅሬታ የሚያቀርቡ ደምበኞችን አድራሻዎች ባቀረቡቸው ቅሬታዎች መሰረት እየተደረጉ ስላሉ መሻሻሎች እና መፍትሄዎች ለማሳወቅ በፈቃዳቸው ይወስዳል	1	2	3	4	5
6	ቅሬታዎችን በቀጥታ ለባንኩ ሲያቀርቡ ከባንኩ ምስጋና ወይንም ማበረታቻ ይሰጣል	1	2	3	4	5
7	የሚመለከተው የባንኩ ሰራተኛ በቀረቡት ቅሬታዎች መሰረት ጉዳዩን የመከታተል ጥረት በማድረግ መፍትሄ ይሰጣል	1	2	3	4	5
8	የሚመለከተው የባንኩ ሰራተኛ በቀረቡት ቅሬታዎች መሰረት እየተደረጉ ስላሉ መሻሻሎች እና መፍትሄዎች ደምበኛው ባይጠይቅም በራሱ ተነሳሽነት በየጊዜው ያሳውቃል	1	2	3	4	5
9	በቀረበው ቅሬታ ላይ ባንኩ ክትትል በማድረግ መፍትሄ እንዲገኝ እና የመልካም ግንኙነት መሰረት ምክንያት ሆኗል።	1	2	3	4	5
ሐ.	ምላሽ መስጠት					
10	ባንኩ ከደምበኞች ለሚቀርብ ቅሬታ ምላሽ ይሰጣል	1	2	3	4	5
11	ባንኩ ከደምበኞች ለሚቀርብ ቅሬታ ፈጣን የሆነ ምላሽ ይሰጣል	1	2	3	4	5
12	ማንኛውም ዓይነት ቅሬታ ተገቢውን የሆነ ትኩረት ከባንኩ ያገኛል	1	2	3	4	5

13	ማንኛውም የባንኩ ሰራተኛ ቅሬታ የሚያቀርቡ ደምበኞችን ወደሚመለከተው ሰራተኛ ወይንም ባንኩ ያስቀመጠውን የቅሬታ መቀበያ ዘዴ እንዲጠቀሙ ይመራሉ	1	2	3	4	5
14	ለቀረቡት ቅሬታዎች ከባንኩ የሚገኙ ምላሾች የሚያረኩ ናቸው	1	2	3	4	5
መ.	መፍትሄ የመስጠት ችሎታ					
15	ቅሬታዎን ቢያቀርቡ ከባንኩ በቂ የሆነ መፍትሄ እንደሚገኝ እርግጠኛ ናች	1	2	3	4	5
16	ባንኩ ከደምበኞቹ የሚቀበለውን ቅሬታዎች አገልግሎቱን ለማሻሻል ይጠቀምበታል	1	2	3	4	5
17	ቅሬታ ያላቸውን ደምበኞችን የሚያስተናግዱ ሰራተኞች ቅንነት አላቸው።	1	2	3	4	5
18	ቅሬታ ያላቸውን ደምበኞችን የሚያስተናግዱ ሰራተኞች ችሎታው አላቸው።	1	2	3	4	5
19	ቅሬታ ያላቸውን ደምበኞችን የሚያስተናግዱ ሰራተኞች መፍትሄ የመስጠት ስልጣን አላቸው	1	2	3	4	5

ክፍል 3: የደምበኞች ስርዓት

መመሪያ: እባክዎ ትክክለኛ ነው ብለው የሚያስቡትን ምላሽ መርጠው ያክብቡበት ቁጥሮች እና የሚወክሏቸው ሃሳቦች

1. በጣም አልስማማም 2. አልስማማም 3. ገለልተኛ ሃሳብ 4. እስማማለሁ 5. በጣም እስማማለሁ

	የደምበኞች እርካታ	በ. አል	አል	ግ	እስ	በ.እስ
1	የአገልግሎት ተጠቃሚዎች ቁጥር በሚበዛባቸው ጊዜያዎች እንደ የበዓል መዳረሻ ቀናቶች፤ የደምዘ መክፈያ ቀናቶች፤ የግብር መክፈያ ቀናቶች ላይ ከባንኩ ባገኙት አገልግሎት ረክተዋል።	1	2	3	4	5
4	የአዋቅ ባንክ በሚጠቀመው የቅሬታ አያያዝ በአጠቃላይ ረክተዋል።	1	2	3	4	5

