



**THE IMPACT OF SERVICESCAPE ON
CUSTOMER-PERCEIVED SERVICE QUALITY: A CASE
OF BANK OF ABYSSINIA**

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The impact of servicescape on customer-perceived service quality: A case of bank of Abyssinia

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Declaration page

I, Addishiwot Alemu, hereby declare that this Master thesis titled **The Impact of Servicescape on Customer-Perceived Service Quality: A Case of Bank of Abyssinia**. I have carried out the present study independently with the guidance and support of the research advisor, Rakshit Negi (PhD). Any other research or academic sources used here in this study have been acknowledged. Also this work has not been used by others for any other requirements in any other university.

Addishiwot Alemu

Signature

Date

Statement of Certification

This is to certify that Addishiwot Alemu has carried out her research work on the topic entitled **"The Impact of Servicescape on Customer-Perceived Service Quality: A Case of Bank of Abyssinia"** and it is her original work and is suitable for submission of the award of Masters Degree in Marketing Management

Advisor: Rakshit Negi (Ph.D.)

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Acronyms

ANOVA	Analysis of variance
BOA	Bank of Abyssinia
SERVPERF	Service performance scale
SERVQUAL	Service quality scale
SPSS	Statistical packages for social science
CD account	Certificate of deposit account

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Abstract

The objective of this study was to see the impact of servicescape elements on perceived service quality in the case of Bank of Abyssinia. A questionnaire survey was administered to conveniently select 418 samples of respondents which 382 considered to be valid. Pilot test was conducted with 30 respondents. The data was analyzed using frequency, cross tabulation, mean, standard deviation, descriptive statistics, correlation analysis and regression analysis. The demographic findings of the study showed that most of the customers of bank of Abyssinia are men. And also, above 50% of the customers are using saving account type the rest three accounts (current, special saving and CD account) cover the remaining 47.6%. The results from this analysis showed that, out of the total number of nine elements of servicescape music, cleanliness, implicit communicator, customer orientation and competence had a positive significant effect on perceived service quality, and the rest four that are aroma, furnishing, credibility and physical attractiveness had insignificant effect on perceived service quality. Thus, management of bank of Abyssinia should focus on introducing new account types in order to increase the number of female customers. Another thing is from the physical aspect of servicescape the management should focus on music, cleanliness and implicit communicator and from social aspect of servicescape they should focus on customer orientation and competence.

Key Words: *Servicecape, Ambient condition, Design factors, Social factor, Perceived service quality*

Definition of terms

- **Servicecape:** they include all aspects of the organizations physical facility as well as other forms of tangible communication Zeithamal, Bitner and Gremler (2009).
- **Ambient condition:** include background characteristics of the environment such as temperature, lighting, noise, music, scent and color Zeithamal, et al., (2009).
- **Design factors:** these are the visual elements related to aesthetic appeal Bitner (1992).
- **Social factor:** refers to the human elements of the service environment Tombs & McColl-Kennedy, (2003).
- **Perceived service quality:** is just one component of customer satisfaction, which also reflects price/quality trade-offs, and personal and situational factors Lovelock, (2001).

CHAPTER ONE

INTRODUCTION

This chapter has eight sections, which the first one gives general ideas about the study by referring other researches. The second section points out the problem that will be investigated by the research. Thirdly, there are research questions that will be answered after the investigation. The fourth section embraces both general and specific objectives that are related with the research questions of the study. Fifth section of this chapter explain significance of the study that will aid the industry. The sixth section explains scope of the study that will cover. Seventh section covers the possible limitation that the researcher faced. Lastly, there is organization of the study that explains the important chapters included in the study.

1.1 Background of the Study

Servicescape first defined by Booms and Bitner, (1981) as the environment in which the service is assembled for customers, where buyer and seller interact together. Servicescape is a widely used term to describe the physical surroundings of a service company. It includes the exterior and interior design, ambient conditions such as temperature, noise, odor, as well as tangible parts of the service such as business cards, brochures, and other communication material Bitner, (1992), Wakefield and Blodgett, (1996). The ability of the physical environment to influence customer behavior and contribute to the development of brand image is apparent for traditional service businesses such as banks, retail stores, hospitals and restaurants Kotler (1973), Zeithaml, Parasuraman and Berry (1985).

According to Harris and Ezech, (2007), there are about three elements of servicescape, this include ambient conditions, design factor and social factor. Under ambient condition there are three factors namely music, aroma, and cleanliness. Design factor include implicit communication and furnishing. Staff image and staff behavior are the two factors included in the social factor elements.

According to Parasuraman, Zeithaml and Berry (1988), customers' perception of service is what they experienced. Literature maintains that customers' total perception of a service is based on

their perception of the outcome and the process; where the outcome is either value added or quality and the process is the role undertaken by the customer Edvardsson (1998). A steady stream of research has sought to demonstrate the impact of servicescapes on various post-consumption constructs such as emotion, customer satisfaction Johnson and Christensen (2004), store image Baker, Grewal and Parasuraman (1994), service quality Hightower, Reimer and Kuehn (2005), behavioral intentions Harris and Ezech (2007). Several authors refer to the physical facilities, that is the servicescape, as a quality indicator Ward and Hirschberg (1992), Baker Grewal, and Parasuraman (1994), Baker (1998), Hightower, Brady and Baker (2002). The factory (or the place service is produced cannot be hidden and may in fact have strong impact on customers' perception of the service experience. Even before purchase, consumers commonly look for cues about the firms capabilities and quality Berry and Clark (1986). The physical environment is rich in such cues Rapoport (1982) and maybe very influential in communicating the firms image and purpose to its customers.

In their empirical work, Parasuraman et al., (1988) found five dimensions of quality perception. Four of these – reliability, responsiveness, assurance and empathy – are basically intangible in nature. The fifth, designated as “tangibles”, consists of the appearance of the physical facilities, equipment, personnel and communication material Zeithaml, Parasuraman and Berry, (1985) and thereby comprises some of the most important aspects of servicescape. However, some concerns remain about the number of dimensions of service quality, treatment of expectations, and the use of gap scores between perceptions and expectation P Tan Le and G Fitzgerald (2014). Consequently, having an improved understanding of consumers' attitudes will facilitate knowing how they perceive service quality in banking operations Parasuraman et al., (1988).

In the changing banking scenario of 21st century, the banks had to have a vital identity to provide excellent services. Banks nowadays have to be of world-class standard, committed to excellence in customers' satisfaction, and to play a major role in the growing and diversifying financial sector Balachandran (2005). Bank of Abyssinia is one of the private banks that are found in Ethiopia. It was established in 1996 G.C and has been providing services such as offering saving deposits, currency exchange transactions, providing business or personal loans and ancillary services. Recently ATM and mobile bank services were included to its service,

internet and agent banking are one of the services that will start soon. The bank has one hundred fifty eight branches (eighty three of them are found in Addis Ababa and the rest seventy five are found in the outline). Six out of these branches are grade four, eleven of them are grade three branches, twenty nine are grade two and the rest one hundred twelve are grade one branches. There are about 2829 employees which are permanent and 16 temporary.

1.2 Statement of the problem

Researchers studied several aspects of the servicescape, such as color and light Bellizzi, Crowley and Hasty (1983), background and sound of music Holbrook and Schindler (1989) Areni and Kim (1993), as well environmental scent influencing attraction and mood Spangenberg, Crowley, & Henderson (1996) show behavioral effects, but primarily refer to the retail industry and examine only single components. Other studies have sought to consider the store atmosphere and purchasing behavior Donovan and Rossiter (1982), the effect of store environment on shopping behavior Baker, Grewal, & Parasuraman (1994), Baker, Parasuraman, Grewal, & Voss (2002). The emphasis of these studies is on the investigation of a direct connection between servicescape factors and behavioral variables.

Studies that deal with cues for quality evaluation examine mainly brand names Wolinsky (1983), prices and country-of-origin images Dawar and Parker (1994), mainly focus on products Crane and Clarke (1988) explored the cues used to evaluate a service and were able to show that personal referrals as well as physical facilities are the most frequently used cues. Sweeney, Johnson, and Armstrong (1992) examined only two single aspects of the servicescape in their capacity as surrogate criteria: the employees' clothing and the location of the service providing facility. In Wakefield and Blodgett (1996), the influence of single servicescape aspects was examined only for the perceived quality of the servicescape, but not for the perceived quality of the service itself. Bitner (1990) referred to how an organized environment in contrast to a disorganized environment affected the evaluation of a service failure. Ward, Bitner, and Barnes (1992) only examined the importance of the exterior and interior servicescape as cues for categorizing services and forming impressions about prototypicality. Only Baker, Grewal, &

Parasuraman (1994) cited by Reimer and Kuehn (2005) examined the effect of several aspects of the servicescape on quality evaluation.

To be brief, numerous studies have highlighted various aspects of the servicescape, but could not sufficiently determine its meaning for the perceived service quality. In addition there are no sufficient studies done in Ethiopia about the impact of each and every elements of servicescape on perceived service quality.

This study is designed to address the prevailing information gap on the influence of more than one servicescape element on customer perceived service quality.

1.3 Research Questions

The study attempts to answer the following research questions:

1.3.1 Main research question: Do servicescape elements have relationship with customer perceived service quality of Bank of Abyssinia?

1.3.2 Specific research questions:

1. Which elements of ambient condition have significant influence on customer perceived service quality?
2. Which elements of design factor have significant influence on customer perceived service quality?
3. Which elements of staff behavior have significant influence on customer perceived service quality?
4. Which elements of staff image have significant influence on customer perceived service quality?

1.4 Objectives of the study

1.4.1 General objective: the objective of this study was to examine the impact of the servicescape on customer perceived service quality of Bank of Abyssinia.

1.4.2 Specific objectives:

1. To inspect which elements of ambient condition have influence on customer perceived service quality.
2. To examine which elements of design factor have influence on customer perceived service quality.
3. To investigate which elements of staff behavior have influence on customer perceived service quality.
4. To study which elements of staff image have influence on customer perceived service quality.

1.5 Significance of the study

This study focuses on determining the impact of servicescape on quality perception by customers in the case of Bank of Abyssinia. The results of the study will hopefully aid the banking industry to develop the right kind of strategies in organizing their physical and social environmental aspects. The information is expected to assist service providers to understand the potential of their environmental layout to the quality perceived by customers. This work also covers the effectiveness of all servicescape elements on customer perceived service quality. In addition, the study can also serve as an additional source to conduct detailed studies by identifying research agenda.

1.6 Scope of the Study

The sample population selected for this study was restricted to customers of four branches of different grades of Bank of Abyssinia that are only found in Addis Ababa. Thus, the ability to

generalize to the entire population of the bank is severely limited, further research needs to be conducted in order to expand the results to the other regions of Ethiopia.

1.7 Limitations of the Study

The inherent bias in convenience sampling means that the sample is unlikely to be representative of the population being studied. This undermines to make generalizations from the sample to the population being studied. Words and phrases used in the questionnaire can often lead answers in a particular direction without giving an unbiased picture of what the respondent actually thinks.

1.8 Organization of the Study

The research report comprises five chapters, which include the following, chapter one is the introduction part which have background of the study, statement of the problem, basic research questions, objectives of the study, significance of the study, and limitation and scope of the study. In chapter two, review of literature which consist both empirical and theoretical. The third chapter presents methodology which comprises research approach, method, design, population and sampling, data collection instrument, reliability and validity, data analysis techniques and ethical considerations. Fourth chapter includes data collection, analysis, interpretation and discussion of the results. The last chapter includes summary, conclusion and recommendation of the study.

CHAPTER TWO

LITERATURE REVIEW

Introduction

2.1 Theoretical Framework

This section attempts to provide theoretical framework that contain basic definition of service, servicescape, elements of servicescape, service quality, and customer perceived service quality, limitation to servicescape literature, identifying the relationship between servicescape and customer perceived service quality, the measurements and methods of evaluating the impact of servicescape on customer perceived service quality.

2.1.1 Service

A service is an act or performance offered by one party to another. Although the process may be tied to a physical product, the performance is essentially intangible and does not normally result in ownership of any of the factors of production Lovelock and Wright (1999). Service include all economic activities whose output is not a physical product or construction, is generally consumed at the time it is produced, and provides added value in forms (such as convenience, amusement, timeliness, comfort, or health) that are essentially intangible concerns of its first purchaser Zeithaml and Bitner (2003). Services account nowadays for the vast majority of gross national product (GNP) and total employment in developed countries. Many services industries such as financial services or telecommunication are facing increasing competition, so they try to establish strong brands not only in the market, but also in the head of the customer.

2.1.2 Servicescape

Lovelock and Wright (1999) defines servicescape as the design of any physical location where customers come to place orders and obtain service delivery. According to Zeithaml, Bitner and Gremler (2009) servicescape has been defined as the environment in which the service is delivered and in which the firm and the customer interact, and any tangible commodities that facilitate performance or communication of the service. Kotler (1973) defines servicescape as conscious designing of space to create certain effects on buyers. Customers often rely on tangible cues, or physical evidence, to evaluate the service before its purchase and to assess their satisfaction with the service during and after consumption Zeithaml, Bitner and Gremler (2009). The context of service encounters has been conceptualized by a variety of scholars using several different terms. For instance, it has been referred to variously as “the physical environment” Baker (1987), “atmospherics” Kotler (1973), “marketing environment” Turley and Milliman, (2000), “interactive theatre” Mathwick, Malhotra, & Rigdon., (2001), “healthscapes” Hutton and Richardson (1995), “environmental psychology” Weinrach (2000), “servicescape” Bitner (1992), “store environment” Roy and Tai (2003), “service environment” Cronin, (2003) and “social-servicescape” Tombs and McColl-Kennedy (2003). However, for the purpose of consistency, this study will employ the term “servicescape”, as coined by Bitner (1992) cited by Harris and Ezeh (2007), in reference to “the design of the physical environment and service staff qualities that characterise the context which houses the service encounter, which elicits internal reactions from customers leading to the display of approach or avoidance behaviors”.

2.1.3 Elements of Servicescape

These include all the objective physical factors that can be controlled by the firm to enhance (or constrain) employee and customer actions Zeithaml, Bitner and Gremler (2006). Physical dimensions include stimuli that are observable and measurable and other manufacturing aspects that can easily be comprehended because of its controllability by employees. Bitner (1992) argues that a “total configuration of environmental dimensions” is responsible for the constitution of the

servicescape. This view builds on earlier environmental psychology research arguments that customers respond to environments in a holistic manner, after assessing the effects of all the discrete stimuli present Holahan (1982). The notion of stimuli congruency is also reflected in the conceptualization of servicescapes as originally advanced by Bitner (1992). Hoffman and Turley (2002) suggest that both tangible and intangible components “are essential in creating service experiences”. Similarly, Kotler (1973) states that “the atmosphere of a particular set of surroundings is describable in sensory terms” which include perceptions that are visual, aural, olfactory and tactile. A review reveals that several scholars have advanced broadly similar components which they argue comprise the servicescape and so should be applied in servicescape analysis Westbrook (1981), Booms and Bitner (1982). The importance of a particular servicescape component is likely to vary across different service organizations Kotler (1973). However, “relevant dimensions of the servicescape can be isolated and general patterns can be explored” Bitner (1992). Therefore, as this paper aims to evaluate the effect of servicescape cues on customers perceived service quality, Baker’s (1987) typology of ambient factors, design factors and social factors is particularly relevant because of its sociological bent which acknowledges the influence of human characteristics in shaping the service experience. In extending and broadening this view, Tombs and McColl-Kennedy (2003) argue that existing models are limited by an over-concentration on the tangible characteristics of the servicescape. Consequently, they endorse the re-conceptualization of servicescape to include more social aspects.

A. Ambient Conditions

According to Bitner (1992) ambient conditions include background characteristics of the environment such as temperature, lighting, noise, music and scent. Mudie and Pirrie (1993) defined ambient conditions as elements of the service setting that affect our senses. All these factors can profoundly affect how people feel, think and respond to a particular service establishment Zeithaml, Bitner and Gremler (2009). Music is defined by Brunner (1990) as “a complex chemistry of controllable elements rather than a generic sonic mass”. The ability of both background and foreground music to affect moods has been demonstrated throughout history by poets, playwrights and composers Brunner (1990) and is reflected extensively in servicescape study. This is because the music played in a servicescape is capable of not only

stimulating emotions and therefore mood states Yalch and Spangenberg (1990) but also impacting on their purchasing behavior Areni and Kim (1993). Aroma can be defined as a distinctive smell (especially one that is pleasant). The suggestion of aroma affects moods is an ancient one Hallett and Silver (2004). This is reflected in the extensive use of aroma in organizational settings that has been widely itemized in extant aroma/odor literature Mattila and Wirtz (2001). Cleanliness can be defined as the absence of dirt (including dust, stains and bad smells). Rosenquist (2005) notes that human demands regarding levels of sanitation and hygiene are linked to a hierarchy of needs, suggesting that consumers in developed economies pursuing hedonistic or leisure activities are likely to want (and expect) high standards of cleanliness.

B. Design factors

These are “the tangible cues which communicate information about an organization’s beliefs and its ways of doing things” Ott (1989). In other words, they are used to convey and enhance a certain image or mood Wakefield and Blodgett (1996). Bitner (1992) highlights that implicit communicators like decor (for instance the quality of materials used in construction, artwork and floor coverings) give implicit cues to customers on the norms and expectations for behavior in the servicescape. Furnishing is defined as “the element which directly affects the comfort and performance of both customers and employees in the servicescape” Baker (1987), Bitner (1992).

C. Social factors

Staff behavior and staff image are the two main social factors that are included in elements of servicescape.

Staff behavior Defined by Brown, Mowen, Donavan and Licata (2002) as “an employee’s tendency or predisposition to meet customer needs in an on-the-job context”, a customer-oriented organization is geared towards a strong emphasis on both internal collaboration and customer familiarity Deshpande, Farley and Webster (1993). Customer-orientation is therefore “an individual-level construct that is central to a service organization’s ability to be market oriented” Brown, Mowen, Donavan, & Licata (2002). Credibility is defined as “the degree to which a source is perceived as trustworthy and competent” Rogers and Shoemaker (1971) or “the

extent to which a source is perceived to possess the necessary expertise and can be trusted to provide an objective opinion” Ohanian (1990).

Staff image competency and physical attractiveness are the two main points in staff image. Competence can be defined as “the expertise of service staff derived from knowledge of the subject” Goldsmith, Lafferty & Newell (2000). The importance of staff competence is all the more emphasized within a service environment because the intangibility of the delivered service accentuates the dependence of customers on service staff to “solve their problems” Sharma and Stafford (2000). Physical attractiveness is the perception of the physical traits of an individual human person or group, race, or type of people, as attractive or beautiful. Evidence suggests that the physical attractiveness of the service personnel at the interface with customers can “greatly enhance the service experience” Baker (1987) and serve as motivation for approach behavior Bitner (1992).

2.1.4 Limitations to servicescapes literature

Four major limitations to servicescape study can be identified.

- Firstly, conceptual literature universally agrees with the proposition that elements of the servicescape affect behavior Cronin (2003) yet there has been a significant lack of conceptual development Bitner (1992).
- Secondly, although there have been minimal conceptual advances, there remains even less empirical research addressing the role of servicescapes in consumption settings Bitner (1992) and its impact on customers’ purchase decisions Cronin (2003).
- Thirdly, most of the studies (both empirical and conceptual) that focused on the influence of servicescape elements on purchase decisions have tended to focus on single servicescape elements such as music Areni and Kim (1993), aroma and light to the extent that little is known about the global configurations of aspects of the servicescape Everett, Pieters, & Titus (1994). Only very few studies have incorporated the influence of more than one servicescape element Wakefield and Blodgett (1996).

- Finally, extant models of servicescape are narrowly focused on physical dimensions to the detriment of social-interactive dimensions Tombs and McColl-Kennedy (2003). Although the servicescape concept draws from other broadly similar perspectives on the physical environment as advanced in psychology Mintz (1956), landscaping, architecture and interior design Donovan and Rossiter (1982), commentators have consistently argued that a more rigorous conceptualization would be beneficial Donovan and Rossiter (1982), Bitner (1992), Turley and Milliman (2000). In this regard, the arguments of Tombs and McColl-Kennedy (2003) cited by Harris and Ezeh (2007) are accepted, in that, it is believed that to produce a more rigorous conceptualization, wider literature which combines the interaction of human and inanimate variables during the service experience may prove useful lenses through which servicescapes can be explored, conceptualized and empirically tested. These issues indicate that additional conceptual work and empirical research is needed on the nature and dynamics of servicescapes using multiple servicescape elements. It is expected that such integration of multiple elements will increase the scant knowledge base on the global configurations of servicescapes.

2.1.5 Service Quality

According to Lovelock and Wirtz (2011) the word “service quality” has many connotations.

- From transcendent view of service quality, it means a mark of uncompromising standards and high achievement.
- From manufacturing-based approach is supply based and concerned primarily with engineering and manufacturing practices. It focuses on conformance to internally developed specifications that often are driven by productivity and cost-containment goals.
- From user-based definitions start with the premise that quality lies in the eyes of the beholder. These definitions equate quality with maximum satisfaction. This subjective, demand-oriented perceive recognizes that different customers have different wants and needs.

Service quality has been conceptualized as an overall assessment of service by the customers. It is a key decision criterion in service evaluation by the customers Lewis and Booms (1983). Service quality has been defined as the overall assessment of a service by the customers Eshghi, Roy, & Ganguli, (2008). Parasuraman et al. (1988) describe service quality as a form of attitude, related, but not equivalent to, satisfaction, that results from the comparison of expectations with performance. Definitions of service quality, therefore, focus on meeting the customers' needs and requirements, and how well the service delivered matches the customers' expectations of it Philip and Hazlett (1996).

Hence, conceptualization of service quality ought to include both the process as well as the service outcomes Lehtinen and Lehtinen (1991). In fact, Lehtinen and Lehtinen (1991) the authors offered a comprehensive model with three dimensions of service quality: physical, interactive and corporate. Physical quality is about the quality of physical products involved in service delivery and consumption. Interactive dimension refers to the interaction between the customers and the service organization employees. Corporate quality is the customer perceived corporate image.

In the case of pure services, service quality will be the dominant element in customers' evaluations. In the cases where customer service or services are offered in combination with a physical product, service quality may also be very critical in determining customer satisfaction Zeithaml and Bitner (2003).

2.1.6 Customer Perceived Service Quality

Customer perceived service quality is believed to be resulting from comparison between customers' prior expectations about the service and their perceptions after actual experience Asubonteng, McCleary, & Swan (1996). According to Kotler, Armstrong, & Cunningham (2005) customer perceived service quality is defined as comparison of what customers expect with what they experience. Customer perceived service quality is based on the customers' perception of how well the service matches their needs and expectations Brady and Cronin (2001). Customer perceived quality is defined as the customer's judgment about dimensions of brand values Aaker

(1991) and overall excellence or superiority that ultimately compels the customer to select a good or service to purchase Aaker and Jacobson (1994). Customer perceived service quality can therefore be defined as the discrepancy between what the customer feels a service provider should offer (i.e. expectations) and his /her perception of what the service firm actually offers Philip and Hazlett (1996). Besides service outcomes, service quality perceptions also involve evaluation of the service delivery process Parasuraman, Zeithaml and Berry (1985). Because expectations are dynamic, evaluations may also shift over time from person to person and from culture to culture. What is considered quality service or the thing that satisfy customers today maybe different tomorrow Zeithamal, Bitner and Gremler, (2009).

2.1.7 Gap Model

Zeithaml, Parasuraman and Berry (1985) identify four potential gaps within the service organization that may lead to a fifth and most serious final gaps.

Gap 1 – the knowledge gap is the difference between what senior management believes customers expect and customers' actual needs and expectations.

Gap 2 – the policy gap is the difference between managements' understanding of customers' expectations and the quality standards established for service delivery. It is called a policy gap because the management made a policy decision not to deliver what they think customers expect. Reasons for setting standards below customer expectations typically include cost and feasibility considerations.

Gap 3 – the delivery gap is the difference between specified service delivery standards and the delivery teams' and service operations' actual performance on these standards.

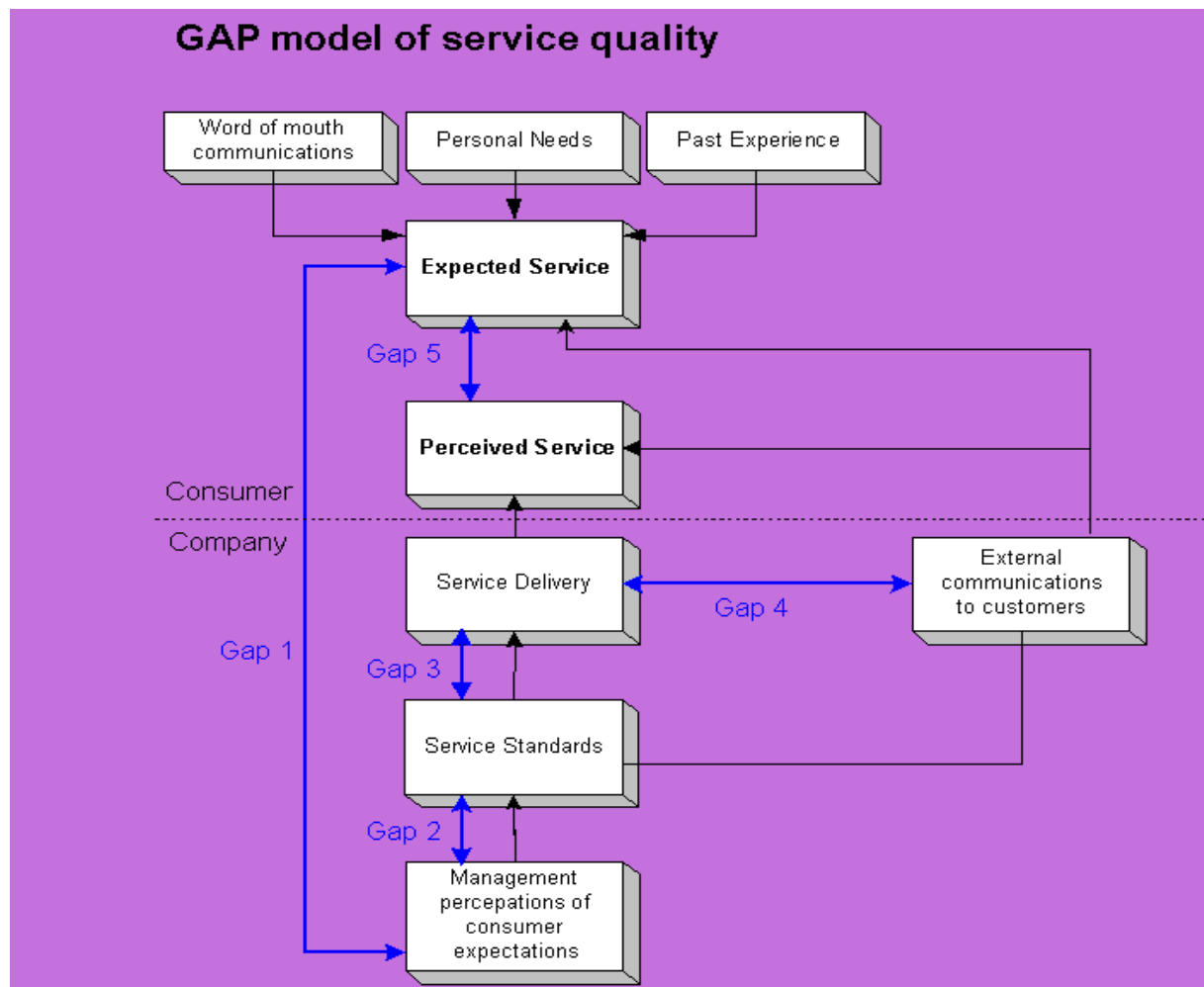
Gap 4 – the communications gap is the difference between what the company communicates and what it actually delivers to its customers. The gap is caused by two sub gaps that are the internal communications gap and the overpromise gap.

Gap 5 – the perceptions gap is the difference between what is, in fact, delivered to the customer and what customers perceive they have received.

Gap 6 – the service quality gap is the difference between what customers expect to receive and their perceptions of the service that actually is delivered.

In this model gaps1, 5, and 6 represent external gaps between the customer and the organization. Gaps 2, 3, and 4 are internal gaps occurring between various functions and departments within the organization.

Figure 2.1: GAP model



Source: Parasuraman, Zeithaml and Berry (1988)

2.2 Empirical Review

The empirical work done by Reimer and Kuehn (2005) was to examine the impact of the servicescape on perceived service quality and the result showed statistically significant direct effect, an indirect effect of both the tangibles and alternatively the servicescape on the service quality. The objective of this article was to examine the impact of the servicescape on perceived service quality in a more comprehensive way. First, specific research hypotheses are proposed by analyzing the problems of previous studies. Next, the method used to test these hypotheses is the SERVQUAL scale developed by Parasuraman et al., (1988) since it captures the tangible parts of the servicescape as one dimension of the service quality, and the five quality dimensions are operationally defined and examined regarding reliability and validity. The five quality dimensions – reliability, responsiveness, assurance and empathy as well as tangibles – are measured with a multiple-item scale including 22 items.

Another study suggests that the strength of the relationship between customer satisfaction and particular service characteristics depends in part on what strategy the firm is pursuing. Broadly speaking, increased levels of layout accessibility, facility aesthetics, and cleanliness were associated with greater increases in customer satisfaction for firms Miles, Miles & Cannon (2011). The objective of this study is to explore the relationship between firm service characteristics and customer satisfaction as moderated by firm competitive strategy. Specifically, this research utilizes Porter's depiction of generic competitive strategy to explain the strength of the relationship between a service's particular servicescape choices and customer satisfaction. Survey items were developed to measure servicescape, customer satisfaction and demography. Multiple regression analysis is utilized to test three hypotheses that propose firm competitive strategy moderates the strength of the relationship between service characteristics and customer satisfaction. The results obtained from this study support the assertion that firm competitive strategy has an impact on the strength of the relationship between customer satisfaction and servicescape characteristics. Of note, these findings indicate that the payoff for investment in physical surroundings differs depending on firm competitive strategy.

Harris and Ezeh (2007) designed their study to furnish contributions to theory through advancing a multi-dimensional framework for modeling servicescape that includes both tangible and more social aspects, as well as empirical contributions through the supply of empirical insights into contemporary servicescapes. The objective of this study is to better conceptualize, operationalise and subsequently to test a multi-dimensional and more social view of servicescape and the direct and moderated linkages with loyalty intentions. A survey research method was used to study servicescapes in the context. Through operationalising a measure of servicescape, it is intended to provide methodological contributions as well as practical implications and also noted there result that there is relationships between servicescape variables and loyalty intentions.

Nguyen, DeWitt and Bennett (2012) studied service convenience and social servicescape retail vs. hedonic setting which The purpose of this paper was to investigate how the consumer places different emphasis on service quality in both hedonic and retail settings in terms of service convenience and social service servicescape and on the result moderating effects of social servicescape and the relationship between interaction quality, environment quality, outcome quality and customer perceived service quality were depicted. The moderating effects are tested in two service settings retail and hedonic (concert). Regression analysis was used to test the hypothesis. The result showed service convenience moderated the relationships between perceived service quality and its three sub-dimensions (interaction, environment, and outcome quality), differently in different settings (retail vs. hedonic). This supports the authors' general argument that the outcome dimension tends to be more important to customers in a retail setting, while interaction and environment quality dimensions tend to be more important in hedonic service consumption.

Hightower, Brady, & Baker (2002), and Tombs and McColl-Kennedy (2003), it is proposed that the social servicescape has an impact on customer perceptions of service quality, with different effects in retail and hedonic service settings. As part of a larger model, Hightower et al. (2002) found that the servicescape is a predictor of perceived service quality

Empirical study proposed by Hooper, Coughlan & Mullen (2013) showed four-step relationship where servicescape evaluations precede employee service quality which in turn has a direct effect on outcome, or overall service quality. The objective of this paper is to examine whether the servicescape should be subsumed as a dimension within service quality conceptualizations or whether it is a unique construct in itself which precedes service quality evaluations and behavioral intentions. The authors both propose and operationalize this model and in doing so make a theoretical contribution by demonstrating how a delineation between these two constructs is necessary in order for theory to progress in this area. Structural equation modeling was used to test the research hypotheses of this study. The result showed direct effect of servicescapes on overall service quality to be both positive and significant. This paper finds that it is more appropriate to model the servicescape as a separate construct which precedes service quality thus highlighting a need for a demarcation to be made between these important constructs. In addition, the authors find that design is a significant contributor to behavioral intentions further confirming the necessity to manage service environments in order to generate repatronage behaviors.

Mehrabian and Russell's (1974) infer that environmental stimuli can be manipulated so that certain behaviors manifest. Perceptions of the physical surroundings (or physical evidence) are important for services due to the effect the physical evidence has on customers and on the perceptions of service quality. Physical evidence (tangibles) is critical in services as it is used as a cue to provide the client with an indication of the service offered, while it also impacts on the way in which the service is positioned and differentiated Ramsaran (2007).

The primary objective of the study conducted by Holder and Berndt (2011) was to determine how changes in physical evidence influence the perceptions of service quality. A quasi-experimental design was used. An experimental and control group (of patients) was surveyed before the changes in servicescape took place, and a further experimental and control group of patients was surveyed after changes in the servicescape. Each group was surveyed using a SERVPERF instrument to determine perceptions of service quality. The result obtained from this indicated the positive effect that the change in the servicescape had on the overall perceptions of service quality, as well as on some of the individual dimensions. It was possible to determine the

specific effects that changes in physical evidence had on the perceptions of service quality as a whole, as well as on the various dimensions.

Physical evidence impacts on perceptions of service quality and satisfaction, as well as the intention to re-patronize and the willingness to recommend Hutton and Richardson (1995). The purpose of research done by Nilsson and Ballantyne (2014) was to extend understanding of the sense of place captured by the servicescape concept, as a means by which customers clarify their service expectations and their satisfaction with service experiences, the result showed that servicescape influences the meaning of a value proposition, traditional understandings of servicescape do not adequately reveal the impact of the social dimension of service as experienced and the servicescape concept does not recognize new digital service spaces. What is of interest is that a poor servicescape design will unintentionally contribute to lowering customer expectations, while positive servicescape atmospherics can enhance customer expectations (Bitner, 1992).

Baker et al. (2002), the emphasis of this study is on the investigation of a direct connection between servicescape factors and behavioral variables (e.g. time spent, amount of money spent). The result showed distinctive relationship between servicescape and customer satisfaction.

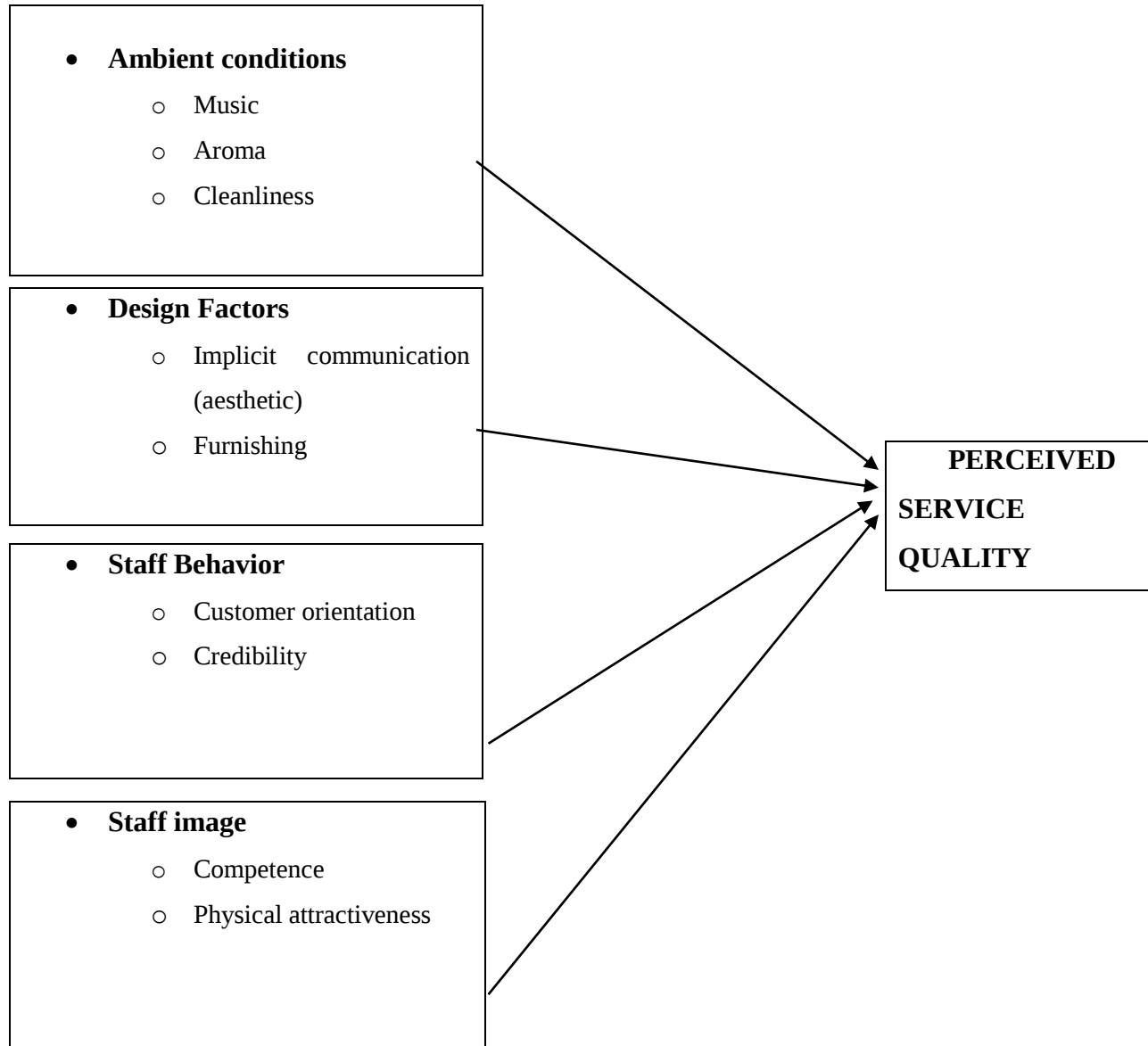
Study done by Bitner (1992) emphasized the impact of physical surroundings on the behaviors of both customers and employees. The ability of the physical surroundings to facilitate achievement of organizational as well as marketing goals is explored. The objective of this article is to find out how the built environment (servicescape) affects both customers and employees in service organizations. Experimental method and survey was used for assessing the impact of design dimensions on consumers and employees. The results of this study showed a careful and creative management of a servicescape will able to contribute to the achievement of both external marketing goals and internal organizational goals.

2.3 Conceptual Framework and Hypotheses Development

To aid research efforts towards obtaining a global configuration of the servicescape, a conceptual model is developed (see Figure 2.2). The model depicts the proposed linear relationships between nine servicescape elements and customer perceived service quality. The first five variables reflect physical aspects of servicescape, while the remaining four variables are more social in nature.

Figure 2.2: Conceptual Model

SERVISECAPE ELEMENTS



Source: Adopted from Harris and Ezeh (2007) with little modification

Ambient conditions include elements such as music, aroma and cleanliness. In studies of dining, North and Hargreaves (1996) highlight that variation in music effect individuals' responses while Milliman (1986) finds that music tempo influences the speed with which restaurant diners

consume their meals. While the tonality, tempo, and texture of music Kellaris and Kent (1993) can be examined, in the current study the focus is on customers' perception of music appropriateness (that is, given subjective interpretations of music, the extent to which consumers consider the music heard to be suitable or matched to the context of consumption).

Morrin and Ratneshwar (2003) assert that “environmental fragrance is now becoming a common practice in retailing, restaurants and other service-oriented businesses” because “pleasant scents encourage customers to spend more time in the servicescape”. This is due to the reason that respiration deepens in the presence of a pleasant aroma Takagi (1989) whereas an unpleasant aroma halts breathing and even cause physical withdrawal Levine and McBurney (1986). Studies of olfactory stimuli within the food service industry have found that the systematic use of aroma in bakeries increases sales by 300 per cent, while coffee chains such have Starbucks have also publicly recognized the importance of aroma in service settings Hunter (1995).

The importance of cleanliness within the service environment has been highlighted extensively in the literature Fitzsimmons (2003). Indeed, Marinucci (2002) contends that “marketing-wise, cleanliness makes perfectly good sense”. More specifically, Wakefield and Blodgett (1996) assert that “cleanliness is an important part of the servicescape”. The importance of cleanliness is manifested in the high number of studies which directly link cleanliness to customers' evaluation of the servicescape, and hence their future behavior Stern and Stern (2000). Therefore it is hypothesized:

H1. Ambient condition has significantly positive influence on customer perceived service quality.

H1a. Music appropriateness has significantly positive influence on customer perceived service quality.

H1b. Appreciated servicescape aroma has significantly positive influence on customer perceived service quality.

H1c. Greater servicescape cleanliness has significantly positive influence on customer perceived service quality.

The two elements that design factors include are implicit communication (asthetic) and furnishing. Decor (aesthetic) is a visual symbol used to create an appropriate atmosphere within the servicescape Nguyen and Leblanc (2002). Indeed, research into the environmental psychology of decor confirms that variations in decor have profound effects on human behavior, particularly influencing social intimacy Gifford (1988), so important in the social settings of restaurants. Similarly, decor can influence a customer's belief about whether a firm is trustworthy or untrustworthy, expensive or affordable Bitner (1992) and successful or unsuccessful Nguyen and Leblanc (2002); thereby providing the customer with an intrinsic cue on which to form beliefs about the organization's effectiveness Bitner (1992) and thereafter develop their loyalty intentions.

Arneill and Devlin (2002) use an experimental approach to highlight that individuals' assessment of the service quality is, in part, contingent on their visual interpretations of the furnishings of a context. Moreover, assessments are also related to physical experience, as noted by Wakefield and Blodgett (1996) who affirm that comfort becomes very important when for example, "customers remain in the same seat for extended periods of time". Evaluations of furnishings also encompass issues of personal space and crowding. Thus, Aubert and Cova (1999) state that "the internal layout of buildings may either ease or restrict movement, thereby evoking a sense of crowding or spaciousness", while environmental psychology is replete with studies that find that the extent of crowding of personal space effects humans' moods and behaviors Kaya and Erkip (1999). Hence:

H2. Design factors have significantly positive influence on customer perceived service quality.

H2a. Appealing servicescape implicit communicator has significantly positive influence on customer perceived service quality.

H2b. Comfort of the servicescape furnishing has significantly positive influence on customer perceived service quality.

The significance of staff behaviour as a product of market orientation is related to organizational culture Deshpande and Webster (1989), which promotes shared values and a strong sense of camaraderie, thus implicitly, orchestrating the behavior of staff in the servicescape. Surprisingly however, despite the strong link identified between customer orientation and the implementation of the marketing concept, research in the area remains limited Brown et al., (2002).

Studies of servicescape indicate that customers' general perceptions of the retail setting is able to influence their beliefs about the salespeople representing the organization, with well-designed service environments being subconsciously linked to more credible service staff Bitner (1992). Thus, customers are more likely to "affiliate with salespeople working in nicer retail environments which should lead to an increase in the perceived level of credibility for the salesperson" Sharma and Stafford (2000). Thus:

H3. Staff behavior has significantly positive influence on customer perceived service quality.

H3a. Greater staff customer orientation has significantly positive influence on customer perceived service quality.

H3b. Greater staff credibility has significantly positive influence on customer perceived service quality.

Study by Berry and Parasuraman, (1991) identified the ability of salespeople to solve customer problems during and after the selling process to be among the highest ranked issues of importance to customers. Furthermore, strong links have been found to exist between the competence of service staff and competitive advantage because "most successful strategies are built firmly on inimitable competence" Bogner, Thomas, & McGee (1999). The significance of staff competence perceptions is further highlighted by Hill, Garner, & Hanna (1989), whose study found staff competence to be the most important criterion applied by customers in their subsequent selection of service providers.

A position supported by the assertion of Appiah-Adu, Fyall, & Singh (2000) that elements of an organization's marketing culture may be observed from the emphasis placed on the appearance of staff. This is because staff appearance carries a hidden message which imparts meaning through object language; thereby helping customers form judgments about the service before and after it has been consumed. Hutton and Richardson (1995) maintain that staff physical attractiveness forms the major portion of a service organization's image and so the need arises for the display of "a pleasing physical demeanor through clean and colorful uniforms and proper personal grooming". Hence:

H4. Staff image has significantly positive influence on customer perceived service quality.

H4a. Greater staff competency has positive significant influence on customer perceived service quality.

H4b. Physical attractiveness of the staff has positive significant influence on customer perceived service quality.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter highlights the overall methodological considerations of the research. This includes the data source and requirement, research reasoning approach, variables of the study, method, design, approach, population and sampling, data collection instrument, reliability and validity, data analysis technique and ethical considerations.

3.1 Research Reasoning Approach

According to Bhattacharjee (2012) there are two pillars of research approaches; one is inductive approach (empirical level) which begins with observations and seeks to find a pattern within them Babbie, (2010). A deductive approach (theoretical level) is concerned with developing a hypothesis (or hypotheses) based on existing theory, and then designing a research strategy to test the hypothesis Wilson (2010). Deductive approach has been used in this research that aimed to test the developed hypothesis after reviewing books and other studies. The research start with social theory testing of servicescape having significant influence on customer perceived service quality. The reason that the study uses deductive approach is that to test the four hypotheses that are based on the existing theory and decide whether to accept or reject them.

3.2 Variables of the study

This study has both dependent and independent variables. There is one dependent variable that is perceived service quality and nine independent variables under servicescape elements that are music, aroma, cleanliness, implicit communicators, furnishing, customer orientation, credibility, competence and physical attractiveness.

3.3 Research Method

Focus groups are formally organized, structured groups of individuals brought together to discuss a topic or series of topics during a specific period of time Marczyk, DeMatteo and Festinger (2005). Questionnaire is a method of deciding how the sample is to be surveyed (e.g., by mail, by phone, in person) and developing the specific questions that will be used Marczyk, DeMatteo and Festinger (2005). Interview is qualitative data required to understand in-depth motivations for people's behavior or feelings Adams, Khan, Raeside and White (2007). This study used questionnaire to conduct information from respondents because it is helpful to collect large amount of information in short period of time with larger sample size. Second, it is also the easiest method to analyze scientifically than other forms of research methods. Finally, this method is a relatively cost effective and also can be carried out by the researcher or by any number of people with limited affect to its validity and reliability.

3.4 Research Design

According to Creswell (2009), there are three types of research designs which include quantitative, qualitative and combination of the two. Qualitative research design is defined as analysis of qualitative data such as text data from interview transcripts and heavily dependent on researchers analytic and integrative skills and personal knowledge of the social context where the data is collected. It is how to reduce what may feel like an overwhelming amount of data gathered from in-depth interviews, observations and written documentation Adams, Khan, Raeside, & White (2007). On the other hand quantitative research design is defined as numeric collection of data that will be analyzed using different types of statistical tools and largely independent of the researcher ideas. It review of basic statistical summaries; frequencies, bar charts and numerical measures and tables are reviewed, and an example of a scatter plot is given Adams et al., (2007). Quantitative research design was used in this study by organizing questionnaire for the selected respondents. This design provides a measure of how many customers of bank of Abyssinia see the impact of servicescape on perceived service quality. It also provides us with the information of the strength of the customers feeling about the relation

between servicescape and perceived service quality. The main reason to use this design is that it is the easiest method to get information from large number of sample and also go with the objective of the study that is examining the impact of independent variables that are servicescape elements on the dependent variable that is customer perceived service quality.

3.5 Research Approach

Saunders, Lewis and Thornhill (2000) classified research approach as exploratory, descriptive and causal (explanatory). Exploratory research approach is a research approach which has a primary objective to insight into and understanding of the problem situation tackling the research and descriptive research approach as a type of research that has a purpose to describe something. If a researcher is concerned with learning of why (i.e. how one variable produces changes in another) the research is said to be explanatory. Causal research approach has been applied to explore the cause and effect of independent variable that is servicescape elements on the dependent variable that is perceived service quality. Cross sectional analysis was also used because it involves the analysis of data collected from a population, or a representative subset, at one specific point in time.

3.6 Population and Sampling

Sampling enables the researcher to study a relatively small number of units in place of the target population, and to obtain data that are representative of the whole target population Sarandakos (1997).

The general population for this study is the customers of bank of Abyssinia in Addis Ababa, Ethiopia. There are four grades for the branches which are grade 1, 2, 3 and 4. From the total number of 83 branches in Addis Ababa one branch from each grades are selected which will be total number of four branches and population of 39295. Covering branches that are found in all grades will help to collect variety of data and representative of the bank. Stratified probability sampling technique was used to select the number of participants from each population of the

branches in order to minimize sample selection bias and ensuring certain segments of the population that are not overrepresented or underrepresented. After dividing the population into the same group using stratified sampling technique the respondents has been selected using convenience sampling technique.

$$n = \frac{N \cdot Z^2 \cdot p \cdot (1-p)}{(N-1) \cdot e^2 + Z^2 \cdot p \cdot (1-p)} = \frac{37738.918}{99.1954} = 380$$

Where, N= Total population

n= Sample size

Z= Confidence level

P= Level of variable, q= 1-p

e= Margin of error

Source Kothari (2004)

Many researchers commonly add 10% to the sample size to compensate for persons that the researcher is unable to contact Israel (2013). The sample size of the study is 380 but the researcher added 10% to the calculated sample size. The reason to add 10% is to get the exact number of sample size excluding the questionnaires that are not returned or filled out correctly. As a result the sample size was 418 that has been selected from different branches in different proportions.

Table 3.6.1 Number of target sample size

No	Branches	Target population	Proportion (p)	Number of elements p x sample size
1	CMC (grade 1)	1895	4.8%	20
2	Megenagha (grade 2)	6385	16.2%	68
3	Raguel (grade 3)	12624	32.2%	135
4	Bole (grade 4)	18391	46.8%	195
	TOTAL	39295	100%	418

3.7 Data Collection Instruments

The sources of data are both primary and secondary.

Primary sources of data were gathered from customers of Bank of Abyssinia that are selected from four branches of different grades that are found in Addis Ababa. The data was collected using questionnaire. A survey research instrument has been developed using measures adapted from Harris and Ezech (2007) which three items of music, two items of aroma, three items of cleanliness, four items of implicit communicator, two items of furnishing, three items of customer orientation, three items of credibility, five items of competence and three items of physical attractiveness of each variable. One of perceived service quality measure is adapted from study by Cronin and Taylor (1992) of their empirical work on measuring service quality: A reexamination and extension. The second item is adapted from Reimer and Kuehn (2004) of their empirical work on the impact of servicescape on quality perception.

Secondary sources of data are collected from different books, journals, websites and documents related with, service quality and servicescape that were helpful to understand and define main concepts and theories that were included in the study. Other sources have been analysis of files from the bank such as manuals prepared and annual reports of the branches.

3.8 Procedures of data collection

The questionnaire was transformed into the local language of Amharic by legally operating translation offices that have the experience in translation. The Amharic version of the questionnaire was intended for those respondents who have low command of the English language. After translation by the office some modification has been done by the researcher in order to fill out some gaps. When approaching the respondents were asked if they are customers of the four branches (CMC, Megenagha, Bole and Raguel) then the questionnaire has been given.

3.9 Data Analysis Techniques

Following the data collection using questionnaire there was edition. After that numerical coding has been used to distinguish one questionnaire from another and also minimize complexity. Method of data entry was statistical package for social science version 20 (SPSS) and the analysis method was descriptive statistics. Descriptive analysis was used by this study because of its simplicity to summarize the data collected, it also clearly draw inferences. Profile of the participants has been presented using descriptive statistics summary, mean and standard deviation. Relationship between independent variable that is servicescape and dependent variable that is perceived service quality was analyzed using correlation. Regression analysis was also used to predict the values of significance of the variables. ANOVA was used because there is several numbers of independent variables which this has effect on the dependent variable that is perceived service quality.

Regression Function

An equation may be developed with independent variables (Music, Aroma, cleanliness, implicit communicator, furnishing , customer orientation, credibility, competence and physical attractiveness) which have stimuli or influence on a dependent variable or response (perceived service quality). This method was first developed by Legendre in 1805. The reason of using regression equation in this study is to make the researcher more effective towards describing, understanding, predicting, and controlling the stated variables.

Given below is the multiple regression equation for the study variables that regress perceived service quality on servicescape elements.

$$Y_i = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + e$$

Where, Y=perceived service quality

a=Y intercept

β_1 = The beta weight or regression coefficient of music

β_2 = The beta weight or regression coefficient of aroma

β_3 = The beta weight or regression coefficient of cleanliness

β_4 = The beta weight or regression coefficient of implicit communicator

β_5 = The beta weight or regression coefficient of furnishing
 β_6 = The beta weight or regression coefficient of customer orientation
 β_7 = The beta weight or regression coefficient of credibility
 β_8 = The beta weight or regression coefficient of competence
 β_9 = The beta weight or regression coefficient of physical attractiveness
 X_1 = Music
 X_2 = Aroma
 X_3 = Cleanliness
 X_4 = Implicit communicator
 X_5 = Furnishing
 X_6 = Customer orientation
 X_7 = Credibility
 X_8 = Competence
 X_9 = Physical attractiveness
 e =residual value

3.10 Reliability test

Reliability is the degree to which the measure of a construct is consistent or dependable Bhattacharjee (2012). It tells about stability of the results i.e. how accurately the study or measuring has been carried out. Reliability refers to whether a measurement instrument is able to yield consistent results each time it is applied. It is the property of measurement device that causes it yield similar outcomes for similar inputs.

In an effort to improve content validity, response reliability and response rates, the survey conducted in a manner which closely followed the administration and design recommendations of Churchill (1991) and Dillman (1978). Such recommendations encompassed questionnaire design and layout, survey piloting and pre-notification, and post-survey follow-up reminders. To test for non-response bias, a comparison of early and late respondents has been conducted on a number of key characteristics.

The reliability test was executed by Cronbach's alpha coefficient and items which scored above the acceptable value were retained. As per Tavakol & Dennick (2011) if a test has more than one concept or construct, it may not make sense to report alpha for the test as a whole as the larger number of questions will inevitable inflate the value of alpha. The table below shows the value of alpha for each element as a whole. The value of alpha for each item is presented in Appendix 2.

Table 3.10.1 Reliability test of the sample

Dimensions	Number of items	Cronbach's alpha
Music	3	0.768
Aroma	2	0.719
Cleanliness	3	0.686
Implicit communicator	4	0.786
Furnishing	2	0.813
Customer orientation	3	0.742
Credibility	3	0.729
Competence	5	0.893
Physical attractiveness	3	0.839
Perceived service quality	2	0.710
All variables	30	0.853

Source: Researcher's survey 2016

3.11 Validity

According to Kothari (2004) content validity is the extent to which a measuring instrument provides adequate coverage of the topic under study. If the instrument contains a representative sample of the universe, the content validity is good. Its determination is primarily judgmental and intuitive. It can also be determined by using a panel of persons who shall judge how well the measuring instrument meets the standards, but there is no numerical way to express it. In order to check validity and appropriateness of the question of this research discussion with the advisor and pilot survey for 30 responses has been done.

3. 12 Ethical Considerations

The ethical considerations that this study applied are

Voluntary participation and harmlessness is that the respondents were fully informed about the procedures and risks involved in research and can easily withdraw from participation. ***Informed consent*** is that the respondents have full information about the study. ***Confidentiality*** and the researcher avoid bias and incorrect reporting.

CHAPTER FOUR

ANALYSIS AND DISCUSSION

This chapter presents the reliability test of 382 valid data collected out of the distributed questionnaires of 418 from four branches. It also includes the different analyses of the data from the questionnaires along with their interpretation.

4.1 Normality Test

According to Field (2005, p.64), normally distributed data assumed that the data are from one or more normally distributed populations. The rationale behind hypothesis testing relies on having normally distributed populations and so if this assumption is not met then the logic behind hypothesis testing is flawed. The absolute value of skewness or Z-score greater than 1.96 is significant at $p < 0.05$ and all values of kurtosis are below our upper threshold of 3.29.

Table 4.1.1 Normality test of the sample

	N	Skewness		Z-score	Kurtosis		Z-score
	Statistic	Statistic	Std. Error		Statistic	Std. Error	
Music	382	-.076	.125	-0.608	-.552	.249	-2.217
Aroma	382	-.439	.125	-3.512	-.087	.249	-0.349
Cleanliness	382	-.359	.125	-2.872	-.123	.249	-0.493
Implicit Communicator	382	-.290	.125	-2.32	-.133	.249	-0.534
Furnishing	382	-.430	.125	-3.44	-.044	.249	-0.176
Customer orientation	382	-.459	.125	-3.672	.006	.249	0.024
Credibility	382	-.531	.125	-4.248	-.248	.249	-0.995
Competence	382	-1.206	.125	-9.648	2.110	.249	8.473
Physical attractiveness	382	-1.055	.125	-8.44	1.207	.249	4.847
Perceived service quality	382	-.463	.125	-3.704	-.423	.249	-1.698
Valid N (listwise)	382						

Source: Researcher's survey 2016

4.2 Socio-demographic data analysis

Characteristics of the respondents account type and number of years customers stayed with the bank are elaborated in this section. All this are stated in table form, analyzed and interpreted. From the total number of distributed questionnaires of 195 for Bole branch 179 were returned and 135 of the distributed questionnaire for Raguel branch total number of 123 were valid. 64 of 68 questionnaires that were distributed to Megenagha branch were valid and also 20 questionnaires distributed to CMC 16 returned correctly.

Table 4.2.1 The socio-demographic data analysis

		Frequency	Valid Percent	Cumulative Percent
Age	18-29	125	32.7	32.7
	30-49	131	34.3	67.0
	50-69	92	24.1	91.1
	>70	34	8.9	100.0
Gender	Male	208	54.5	54.5
	Female	174	45.5	100.0
Educational Background	High school diploma	115	30.1	30.1
	Degree	167	43.7	73.8
	MA	32	8.4	82.2
	PhD	12	3.1	85.3
	Other	56	14.7	100.0
Occupation	Student	42	11.0	11.0
	Employee	176	46.1	57.1
	Business owner	104	27.2	84.3
	Other	60	15.7	100.0
Branch name	CMC	16	4.2	4.2
	Megengha	64	16.8	20.9
	Raguel	123	32.2	53.1
	Bole	179	46.9	100.0
Account Type	Saving account	202	52.9	52.4
	Current account	131	34.3	76.2
	Special saving	31	8.1	85.6
	CD	18	4.7	100.0
Duration of being customer with the bank	1-5	202	52.9	52.9
	6-10	131	34.3	87.2
	11-15	31	8.1	95.3
	Above 15	18	4.7	100.0

Source: Researcher's survey 2016

The above table shows that majority of the respondents age is between 30 and 49. They represent 131 of the sample. Respondents between age 18 and 29 constitute 125 of the sample size. Age between 50 and 69 represent 92 of the sample size and the rest of 34 of the sample size lies at age above 70.

As shown in the table above the majority of the respondents was male. They constitute 208 of the sample. Female respondents on the other hand make up 174 of the total sample.

The highest number of for this category was achieved by 167 respondents of the total who have degree. The next largest group was those with a high school diploma 115, then the 56 who were included in other educational level like diploma, MD, elementary school etc. MA holders of the respondents are 32; finally, there were 12 respondents or who have PhD.

Out of the 418 respondents, 176 were employed by elsewhere whereas 104 of them are business owners. Those who were students composed of 42 respondents. Others such as unemployed, retired, and professionals' respondents form 60 of the respondents.

Saving account constitute 200 of the total sample size, 91 of the total sample size represents current account type. Users of certificate of deposit (CD) or timely deposit represent 55 of the total sample size and lastly special saving account make up for about 36 of the total sample size.

From the total number of the sample size 202 of the respondents were customer of the bank for 1-5 years. Second, 131 of the respondents were customer with the bank for 6-10 years. Third, respondents of 31 were customer with the bank for 11-15 years. Finally respondents who stayed for above 15 years were 18 of the total sample size.

4.3 Cross tabulation

The table below explains the cross tabulation and chi-square taste of educational background and occupation with the dependent variable that is perceived service quality.

Table 4.3.1 Cross tabulation and chi-square taste

		Perceived service quality			Chi-square value	Asymp. Sig.
		Low	Medium	High		
Educational background	High school diploma	4	30	81	41.744	0.046
	Degree	17	53	97		
	MA	2	13	17		
	PhD	2	5	5		
	Other	2	12	42		
Occupation	Student	6	10	26	36.227	0.021
	Employee	9	60	107		
	Business owner	9	24	71		
	Others	3	19	38		

Source: Researcher's survey 2016

Form the above table it can be observed that most of the respondents with degree responded high level of perceived service quality. Employees responded high of perceived service quality. As shown in the above table both educational background and occupation show statistically significant relationship ($p < 0.05$) with the dependent variable that is perceived service quality.

4.4 Descriptive statistics

Table 4.4.1 to table 4.4.11 presents the items from music, aroma, cleanliness, implicit communicator, furnishing, customer orientation, credibility, competence, physical attractiveness and perceived service quality. All parts of these variables are processed, analyzed and interpreted in order to achieve the desired result.

Table 4.4.1 Descriptive statistics of Music

	1. Appropriate music	2. Appropriate volume	3. Pleasant music
	Percent	Percent	Percent
Strongly disagree	7%	5%	4%
Disagree	27%	23%	18%
Neutral	33%	28%	29%
Agree	22%	28%	31%
Strongly agree	11%	16%	18%
Total	100%	100%	100%

Source: Researcher's survey 2016

For the first item of Music, 22% and 11% of the respondents agree and strongly agree with the statement respectively. 33% of the respondents are neutral. 27% and 7% of the respondents disagree and strongly disagree with the statement respectively. For the second item, 28% and 16% agree and strongly agree with the statement. Respondents claiming to be neutral amount to 28%. Those stating "disagree" and "strongly disagree" add up to 23% and 5% respectively. With regards to the third item, those saying "agree" and "strongly agree" amount to 31% and 18% respectively. 29% of the respondents are neutral. Respondents who replied "disagree" and "strongly disagree" sum up to be 18% and 4% correspondingly. It can be said that respondents didn't agree or disagree with the appropriateness of the music but they agree with the appropriateness of the volume and also the pleasaness of the music.

Table 4.4.2 Descriptive statistics of Aroma

	1. Appropriate aroma	2. Fitting aroma
	Percent	Percent
Strongly disagree	1%	1%
Disagree	4%	6%
Neutral	27%	24%
Agree	37%	39%
Strongly agree	31%	30%
Total	100%	100%

Source: Researcher's survey 2016

According to the above table, the respondents who agree with the first item amount to 37% and who strongly agree are 31%, while those who are neutral make up to 27%. The rest which are strongly disagree and agree amounted for 1% & 4% respectively. For the second item, those who agree with the statement sum up to 39% and strongly agree 30%. Those who said neutral are about 24%, strongly disagree and disagree amounted for 1% & 6% respectively. In fact majority of the respondents agree with both the fitness and appropriateness of the aroma in the bank.

Table 4.4.3 Descriptive statistics of Cleanliness

	1. Clean bank	2. Clean walkways and exits	3. Clean toilets
	Percent	Percent	Percent
Strongly disagree	0.3%	0.5%	1%
Disagree	3%	4%	5%
Neutral	22%	20.5%	25%
Agree	39.7%	43%	36%
Strongly agree	35%	32%	33%
Total	100%	100%	100%

Source: Researcher's survey 2016

As shown in Table 4.4.3, respondents who agree with the first item make up 39.7% and who strongly agree 35% while 22% are those who replied neutral. The rest 0.3% & 3% goes to those who strongly disagree and disagree respectively with the statement. For the second item, 43% agree and 32% strongly agree with the statement, 20.5% are neutral in their replies and the rest 4% & 0.5% replied disagree and strongly disagree respectively with the statement. For the third item, 36% agree and 33% strongly agree, 25% replied neutral and 5% disagreed & 1% strongly disagreed with the statement. Based on this, it can be said that most of the respondents agreed with the cleanliness of the bank, the walkways and exit and also toilets.

Table 4.4.4 Descriptive statistics of implicit communicator

	1.Interior attractiveness	2.Appealing interior architecture	3. Appealing decoration	4. Appealing painting colors
	Percent	Percent	Percent	Percent
Strongly disagree	1%	1%	1%	2%
Disagree	4%	4%	7%	5%
Neutral	23%	27%	29%	26%
Agree	46%	41%	37%	42%
Strongly agree	26%	27%	26%	25%
Total	100%	100%	100%	100%

Source: Researcher's survey 2016

As illustrated in the above table, 46% & 26% of the respondents replied agree and strongly agree respectively with the first item, 23% replied neutral and 4% disagree and 1% strongly disagrees. For the second item, 41% agreed, 27% strongly agreed, 27% replied neutral, 4% of them disagreed and 1% strongly disagreed with the statement. For the third item, those who agree amount to 37% and strongly agree to 26%, neutral responds amount to 29% while those who disagree and strongly disagree make up to 7% & 1% respectively. For the fourth item, those who agree make up 42% and strongly agreed 25% followed by 5% & 2% of those who disagree and strongly agree and 26% who replied "neutral". Most respondents agree with the bank's attractiveness, interior architects, decoration and color of paintings.

Table 4.4.5 Descriptive statistics of Furnishing

	1. Appropriate leg room in the seats	2. Appropriate elbow room in the seats
	Percent	Percent
Strongly disagree	1%	1%
Disagree	5%	6%
Neutral	28%	27%
Agree	42%	37%
Strongly agree	24%	29%
Total	100%	100%

Source: Researcher's survey 2016

As shown in Table 4.4.5, respondents who agree with the first item amount to 42% and who strongly agree 24%, those who disagree and strongly disagrees amount to 5% & 1% respectively, while neutral respondents are about 28%. For the second item, 37% agree and 29% strongly agree 6% & 1% replied disagree and strongly disagree respectively and 27% are neutral in their responses. Most customers of BOA agreed by the furnishing of the bank by saying it have appropriate leg room and elbow room in the seats that are found in the waiting room and offices.

Table 4.4.6 Descriptive statistics of customer orientation

	1. Satisfaction with the treatment from the service staff	2. Service staff understood your needs	3. Commitment of the service staff
	Percent	Percent	Percent
Strongly disagree	1%	1%	1%
Disagree	5%	4%	3%
Neutral	24%	27%	24%
Agree	42%	37%	40%
Strongly agree	28%	31%	32%
Total	100%	100%	100%

Source: Researcher's survey 2016

As illustrated in the above table, 42% of the respondents agree with the first item, 28% Strongly agree, 24% are neutral, 5% disagree and 1% strongly disagree in their replies. For the second item, 37% agree, 31% strongly agree, 27% are neutral, 4% disagree and 1% strongly disagrees with the statement. For the third item, those who agree amount to 40%, 32% strongly agree, 24% replied neutral, 3% of them disagreed 1% strongly disagreed. Most respondents satisfied with how the service staff understood their needs and with the commitment they showed by being oriented of what they are expecting from them.

Table 4.4.7 Descriptive statistics of Credibility

	1. safety transaction with the service staff	2. Positive attitude of the service staff	3. Feeling deceived by the staff
	Percent	Percent	Percent
Strongly disagree	1%	1%	2%
Disagree	4%	5%	6%
Neutral	21%	20%	18%
Agree	40%	36%	35%
Strongly agree	34%	38%	39%
Total	100%	100%	100%

Source: Researcher's survey 2016

As the above table explains, 34% of the respondents strongly agree with the first statement, 40% agreed with it while 20.9% replied neutral, 5% & 1% of them disagree and strongly disagree with the statement respectively. For the second statement 38% of the respondents replied strongly agreed followed by agree 36%, then neutral 20%, while 5% & 1% of them replied disagree and strongly disagree to the statement respectively. For the third item respondents replied strongly agree amounted 39%, agree 35% then neutral 18% followed by 6% disagree and 2% strongly disagree. Majority of the respondents feel safe and give credit for the service staff with the transaction they made throughout their stay with the bank.

Table 4.4.8 Descriptive statistics of Competence

	1. Helpful service staff	2. Providing prompt service	3. High quality service deliverance	4. Service staff performing right at the first time	5. Problem solving by the service staff
	Percent	Percent	Percent	Percent	Percent
Strongly disagree	5%	4%	4%	4%	4%
Disagree	5%	2%	5%	3%	3%
Neutral	25%	22%	24%	25%	22%
Agree	35%	41%	34%	39%	40%
Strongly agree	30%	31%	33%	29%	31%
Total	100%	100%	100%	100%	100%

Source: Researcher's survey 2016

According to the above table, the respondents who agree with the first item amount to 35% and 30% who replied strongly agree while those who are neutral make up 25%. The rest which are 5% & 5% goes to those who strongly disagree and disagree with statement respectively. For the second item, those who agree with the statement sum up to 41% and those who strongly agree are 31%, those stating neutral with the statement make up 22%. Those who disagree and strongly disagree add up to 2% & 4.5% respectively. In the case of the third item, 34% goes to those who agree and 33% to those who strongly agree with the statement. Those who disagree make up 4% and strongly disagree to 5% while those claiming to be neutral add up to 24%. For the fourth item, 39% are those who agree and 29% who strongly agree 3% are those who disagree and 4% are for those who strongly disagree. Neutral responses make up 25%. For the last item, 40% agree and 31% who strongly agree with the statement whereas 22% are neutral responses and those who disagree and strongly disagree amounted to 3% & 4% respectively. Most of the customers agreed with the service staffs giving prompt service but compared to the other items respondents disagreed that the service staffs were helpful for them during consumption of the service.

Table 4.4.9 Descriptive statistics of physical attractiveness

	1. Staff attractiveness	2. Classy staff	3. Elegant staff
	Percent	Percent	Percent
Strongly disagree	4%	4%	5%
Disagree	5%	6%	5%
Neutral	23%	21%	21%
Agree	36%	37%	36%
Strongly agree	32%	32%	33%
Total	100%	100%	100%

Source: Researcher's survey 2016

As shown in table 4.4.9, respondents who agree with the first item amount to 36% and who strongly agree amount 32% and those who disagree add up to 5% and strongly disagree 4%. Those who replied "neutral" make 23%. For the second item, 37% agree, 32% strongly agree, 6% disagree, 4% strongly disagree and 21% are neutral in their responses. For the third item, those who agree make up 37% and who strongly agree 33% while those who disagree add up to 5% and who strongly disagree account to 5%. The rest 21% goes to those who are neutral in their responses. As the result showed most of the respondents agreed with the service staff looking elegant but contrasted to the other items respondents replied disagree for the service staff looking classy meaning looking sophisticated with their clothing and style.

Table 4.4.10 Descriptive statistics of perceived service quality

	1. Expectation of Bank of Abyssinia
	Percent
Not at all	2%
Slightly	3%
Moderately	19%
Very likely	41%
Completely	35%
Total	100%

Source: Researcher's survey 2016

According to table 4.4.10, 41% of the respondents replied very likely followed by 35% of them replied completely. Then 19 % of them answered moderately while 3% & 2% of them replied slightly and not at all respectively for the given statement. Much of the respondents expectation was met very likely compared to the other choices.

Table 4.4.11 Descriptive statistics of perceived service quality

	1. Service quality of the bank
	Percent
Poor	1%
Fair	6%
Good	24%
Very good	34%
Excellent	35%
Total	100%

Source: Researcher's survey 2016

As showed in the above table 35% of the respondents replied excellent for the statement followed by very good 34% then good 24% while the rest 6% & 1% goes to for those who replied fair and poor respectively. Majority of the respondents evaluate BOA's service as excellent in proving it to them.

Table 4.4.12 Summary of elements of servicescape and perceived service quality

Elements	Mean	Std. deviation
Music	3.24	1.11
Aroma	3.91	0.93
Cleanliness	4.01	0.87
Implicit communicator	3.86	0.89
Furnishing	3.84	0.91
Customer orientation	3.94	0.90
Credibility	4.02	0.94
Competence	3.87	1.03
Physical attractiveness	3.86	1.06
Perceived service quality	4.00	1.86

Source: Researcher's survey 2016

As illustrated on Table 4.4.12, all of the statements of credibility scored relatively high with an overall mean score of 4.02 and the least over all mean score is 3.24 by music. This implies that the respondents have a good level of credibility that are feeling safe with the transaction, positive attitude of the staff and not deceived by the staff of the bank but low level to appropriateness, volume and pleasance of music.

4.5 Correlation analysis

Correlations are perhaps the most basic and most useful measure of association between two or more variables, general guidelines of correlations of .01 to .03 are considered small, correlations of 0.3 to 0.7 are considered moderate, correlations of 0.7 to 0.9 are considered large and correlations of 0.9 to 1.00 are considered to be very large Marczyk, Dematteo and Festinger, (2005). In determining the impact of servicescape elements (music, aroma, cleanliness, implicit communicator, furnishing, customer orientation, credibility, competence, physical attractiveness) and perceived service quality, Pearson correlation was computed. Table 4.5.1 below presents the results of Pearson correlation on the relationship between servicescape elements and perceived service quality.

Table 4.5.1 Correlation analysis

	Music	Aroma	Cleanliness	Implicit communicator	Furnishing	Customer orientation	Credibility	Competence	Physical attractiveness	Perceived service quality
Music	1									
Aroma	.269**	1								
Cleanliness	.111*	.511**	1							
Implicit communicator	.133**	.453**	.497**	1						
Furnishing	-.007	.345**	.406**	.412**	1					
Customer orientation	-.063	.286**	.388**	.386**	.443**	1				
Credibility	-.162**	.297**	.403**	.386**	.438**	.502**	1			
Competence	-.097	.181**	.292**	.296**	.448**	.513**	.494**	1		
Physical attractiveness	-.126*	.235**	.340**	.420**	.396**	.522**	.544**	.738**	1	
Perceived service quality	-.131*	.214**	.369**	.403**	.390**	.422**	.422**	.528**	.503**	1

Source: Researcher's survey 2016

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

As shown in the above table coefficients illustrate that all of the elements except music were positively related with perceived service quality within the range of -0.131 to 0.528, all were significant at $p < 0.01$ and $p < 0.05$ level.

Independent variables such as music show negative relation (-0.131) where as aroma show small positive relation (0.214) with perceived service quality. Moderate level results showed by cleanliness (0.369), furnishing (0.390) and implicit communicator (0.403). Customer orientation and credibility showed equal positive relation (0.422) with perceived service quality while physical attractiveness and competency has the highest correlation results of 0.503 & 0.528 respectively.

The above table also shows correlation of the independent variables within themselves. Five of the independent variables (furnishing, customer orientation, credibility, competence and physical attractiveness) show negative relation with music. The strong positive correlation (0.738) is between competence and physical attractiveness while very small positive correlation (0.111) is between cleanliness and music.

4.6 Multicollinearity

Table 4.6.1 below explains the multicollinearity that means the independent variable has correlation with each other than dependent variable. Multicollinearity can be detected using tolerance value and variance inflator factor (VIF) value.

Table 4.6.1 Multicollinearity

	Collinearity Statistics	
	Tolerance	VIF
Music	.841	1.188
Aroma	.629	1.591
Cleanliness	.597	1.675
Implicit communicator	.601	1.664
Furnishing	.641	1.561
Customer orientation	.592	1.690
Credibility	.564	1.774
Competence	.405	2.468
Physical attractiveness	.377	2.650

Source: Researcher's survey 2016

As we can see from the above table multicollinearity does not exist among all the independent variables provided that the tolerance value of all the independent variables are greater than 0.1 and the VIF values of all the independent variables are less than 10.

4.7 Regression analysis

Multiple linear regression analysis was employed to see the contribution of the elements of servicescape on perceived service quality in bank of Abyssinia. Perceived service quality was used as dependent variable and elements of servicescape elements as independent variables. Table 4.7.1 below shows the results of multiple regression analysis.

The regression model presents how much of the variance in perceived service quality is explained by the underlying elements of servicescape. The model or the predictor variables have accounted for 40.4% having an adjusting R-square value of .389 (with an estimated standard deviation of .64147) of the variance in the criterion variable (perceived service quality). The remaining 59.6% are explained by other variables out of this model.

Table 4.7.1 Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	Std. Error	Beta		
(Constant)	.977	.260		3.759	.000
Music	-.092	.037	-.109	-2.493	.013
Aroma	-.029	.050	-.029	-.570	.569
Cleanliness	.130	.059	.114	2.209	.028
Implicit communicator	.193	.058	.172	3.327	.001
Furnishing	.051	.049	.052	1.037	.300
Customer orientation	.168	.055	.157	3.023	.003
Credibility	.029	.054	.029	.536	.593
Competence	.249	.058	.270	4.289	.000
Physical attractiveness	.058	.055	.068	1.043	.296

Source: Researcher's survey 2016

PerceivedServiceQuality=0.977+(-0.109)music+(0.114)cleanliness+(0.172)implicit communicator+(0.157)customerorientation+0.270 competence+0.64

The model expresses 38% of the dependent variable that is perceived service quality which the rest is controlled by other factors.

The regression table (see Appendix 3) shows the overall acceptability of the model from a statistical perspective. As the significance value of F statistics shows a value of (.000), which is less than $p < 0.05$. Thus, the model is significant which indicates that the variation explained by the model is not by chance. Hypothesis testing is based on standardized coefficients beta and P-value to test whether the hypotheses are rejected or accepted.

Table 4.7.2 Summary of the overall outcome of the Research Hypotheses

Hypothesis	Result	Reason
Hypothesis 1		
H0a. Music appropriateness has no significantly positive influence on customer perceived service quality. H1a. Music appropriateness has significantly positive influence on customer perceived service quality.	Ho: Rejected H1: Accepted	$\beta=-0.109$, $p<0.05$
H0b. Appreciated servicescape aroma has no significantly positive influence on customer perceived service quality. H1b. Appreciated servicescape aroma has significantly positive influence on customer perceived service quality.	Ho: Failed to Reject H1: Rejected	$\beta=-0.029$, $p>0.05$
H0c. Greater servicescape cleanliness has significantly positive influence on customer perceived service quality. H1c. Greater servicescape cleanliness has significantly positive influence on customer perceived service quality.	Ho: Rejected H1: Accepted	$\beta=0.114$, $p<0.05$
Hypothesis 2		
H0a. Appealing servicescape implicit communicator has no significantly positive influence on customer perceived service quality. H2a. Appealing servicescape implicit communicator has significantly positive influence on customer perceived service quality.	Ho: Rejected H1: Accepted	$\beta=0.172$, $p<0.05$
H0b. Comfort of the servicescape furnishing has no significantly positive influence on customer perceived service quality. H2b. Comfort of the servicescape furnishing has significantly positive influence on customer perceived service quality.	Ho: Failed to Reject H1: Rejected	$\beta=0.052$, $p>0.05$
Hypothesis 3		
H0a. Greater staff customer orientation has no significantly positive influence on customer perceived quality. H3a. Greater staff customer orientation has significantly positive influence on customer perceived quality.	Ho: Rejected H1: Accepted	$\beta=0.157$, $p<0.05$
H0b. Greater staff credibility has no significantly positive influence on customer perceived service quality. H3b. Greater staff credibility has significantly positive influence on customer perceived service quality.	Ho: Failed to Reject H1: Rejected	$\beta=0.029$, $p>0.05$

Hypothesis	Result	Reason
Hypothesis 4	Ho: Rejected H1: Accepted	$\beta=0.270$, $p<0.05$
H0a. Greater staff competency has no positive significant influence on customer perceived service quality. H4a. Greater staff competency has positive significant influence on customer perceived service quality		
H0b. Physical attractiveness of the staff has no positive significant influence on customer perceived service quality. H4b. Physical attractiveness of the staff has positive significant influence on customer perceived service quality	Ho: Failed to Reject H1: Rejected	$\beta=0.068$, $p>0.05$

Source: Researcher's survey 2016

4.8 Discussion

In this part results and findings of the study will further be elaborated in relation to previous studies and researches.

The results showed in demographic profile of the respondents that the age of the customers of bank of Abyssinia is dominated by middle aged group. From this result we can understand that middle aged people are better in using financial institution to save their money or do business. When looking into the gender profile of the respondents, most of the customers are male with a result of 54.4% and the rest 45.6% are female respondents.

Account type is the other factor used in this research and the result showed more than 50% of the respondents are users of saving account out of four account types. Therefore, most of the respondents are not aware of the other types of accounts and might not have their own business organization to use current account and also target the interest that is obtained from using saving account.

After looking what the respondents answer on the questionnaire, although they gave a more or less positive feedback for all the elements of servicescape, questions relating to credibility and cleanliness received the highest mean scores while the lowest went to music. These results imply that out of the nine elements of servicescape, customers of bank of Abyssinia do give more

concern to reliability and trustworthiness of the service staff of the bank and to clean environment and office.

As showed in Pearson correlation table from the nine elements of servicescape and the dependent variable perceived service quality, except music in relation with furnishing, customer orientation, credibility, competence, physical attractiveness and perceived service quality all showed positive correlation with each other.

This study is designed and carried out in order to examine the impact of these nine elements of servicescape on perceived service quality. According to the study's findings four of the elements that are cleanliness, implicit communicator, customer orientation and competence have positive significant influence on perceived service quality. Music has negative but significant influence on perceived service quality and aroma showed negatively insignificant relation with perceived service quality.

Study by Harris and Ezech (2007) view cleanliness, implicit communicator and customer orientation as main features of servicescape elements. Milliman (1982) showed the effect of background music on customer behavior in the case of supermarket. Tombs and McColl-Kennedy (2003) found out the importance of social servicescape on quality perception.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

This section includes summary of the major findings, conclusion of the study, forwarded recommendation and directions of future study.

5.1 Summary

The main objective of the study was to examine the impact of the servicescape on customer perceived service quality of Bank of Abyssinia. The study used questionnaire in order to conduct information from respondents. This study tries to identify which element has the highest influence on perceived service quality of bank of Abyssinia. In addition, this study also tries to answer the four research questions it started with in the introduction part. The sample size was selected using stratified and after that convenience sampling technique. Based on the objective 30 items were provided using in a 5 point Likert scale to the respondents. The gathered data was analyzed by descriptive analysis using descriptive and inferential statistics. The findings were the following:

Elements of ambient condition related with perceived service quality

There are three elements included in ambient condition that are music, aroma and cleanliness. The Results from the research findings showed a significant positive relationship for the element of cleanliness and music with perceived service quality, and aroma showed insignificant and negative relation with perceived service quality. As we can see from the result, cleanliness and music had a better influence on perceived service quality and the rest aroma showed no influence on perceived service quality. The reason for this might be customer of bank of Abyssinia give less attention for the odor of the office.

Elements of design factor related with perceived service quality

Two of the elements included in design factor are implicit communicator and furnishing. As the results showed implicit communicator has significant positive effect on perceived service quality and furnishing has insignificant effect on perceived service quality. The reason for this is customers think the interior design and architect has influence on perceiving the service quality of the bank than seats of the office.

Elements of staff behavior related with perceived service quality

Customer orientation and credibility are the two elements included in staff behavior. Findings of this indicated that customer orientation has significant positive influence on perceived service quality and credibility has insignificant effect on perceived service quality. Therefore, customers feel valuable for the bank if the service staff have knowledge and orientation about them.

Elements of staff image related with perceived service quality

The two elements of staff image are competence and physical attractiveness. The results showed that competence has significant positive effect and physical attractiveness has insignificant. Reason for this is customers relate the knowhow, helpfulness and prompt service provided by the service staff to perceived service quality.

5.2 Conclusion

The socio demographic result showed that from the total number of customers most of them are male gender. This situation gives the bank to see two things:

- The fact that a lot of men are customers of the bank gives a big opportunity to look for other ways of banking system in order to satisfy them and continue to be customers of the bank.
- The fact that women are less in number than men customers, the bank should introduce new accounts in order to attract and motivate new women customers.

The first research question of this study was to find out which elements of ambient condition have significant influence on perceived service quality and the result showed music and

cleanliness had significant effect on perceived service quality. The other factor that is aroma had no significant influence on perceived. According to Harris and Ezech (2007), the elements from ambient conditions aroma and cleanliness showed significant influence on customer loyalty and music was insignificant.

For the second question, the significant element of design factor that have influence on perceived service quality was implicit communicator. The other element that is furnishing does not show significant effect on perceived service quality. Study done by Miles et al. (2011) showed significant influence of aesthetic on customer satisfaction.

Thirdly, from the bank staff behavior elements that are customer orientation and credibility emerged result was significant effect of customer orientation on perceived service quality and insignificant effect of credibility on perceived service quality. Fourth, the bank staff image elements that are competence and physical attractiveness result showed positive significant relationship of competence with perceived service quality and insignificant relation of physical attractiveness with perceived service quality. The result from Nguyen et al. (2012) study showed that a positive social servicescape will facilitate customer perceptions of a quality outcome, and subsequently overall perceived service quality.

5.3 Recommendations

Its straight forward approach illustrates how different elements and their relations contribute to the company's perceived service quality. As managers have limited resources in terms of money, time and human resources, the researcher would like to recommend the following to the management of the bank of Abyssinia:

- According to the findings of this research music, cleanliness, implicit communicator, customer orientation and competence showed significant influence on perceived service quality, as a result of this managers of bank of Abyssinia should give careful attention to servicescape elements such as music, cleanliness, implicit communicator, customer orientation and competence in order to gain customer perceived service quality.

- Two of the social factors that are competence and customer orientation showed significant relationship with perceived service quality, so managers of bank of Abyssinia should also concentrate on the social factors of servicescape elements than only focusing on the physical ones.
- Introducing new account types is also a recommended strategy. As seen in the results of the study, women customers of the bank account for a small amount of the population. Hence, coming up with new ideas of attracting untapped market is very essential. For example, coming up with female only accounts by adding up interest.

If these four elements of servicescape (music, cleanliness, implicit communicator, customer orientation and competence) are increased, it will contribute positively to customer perceived service quality which in turn will give high market share, new customers and increase the overall quality of the bank.

5.4 Future research area

A number of other research avenues arise from the findings of this study. While this study was specific in nature and thus identified elements of importance to this definite bank, other studies may focus on aggregate number of banks in order to examine elements that are significant to commercial banking. Similarly, other studies could make attempts to apply and test the model to other service settings like hotels, airports, restaurants and hospitals. Such studies could benefit from the incorporation of a wide range of literatures.

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APPENDICES

APPENDIX 1: Questionnaire (In English and Amharic)

Questionnaire for customers of Bank of Abyssinia (BOA)

Dear respondents

Good day, I am student of Masters of Marketing Management doing my thesis on the impact of servicescape on customer perceived service quality the case of Bank of Abyssinia. Through this brief survey, your answers will be helpful in understanding the problem and enhancing it. Your response will only be used for survey purposes. Please put a tick mark (✓) on the appropriate responses category against each question. For more information contact me via telephone +251911997090 or e-mail addishiwot_alemu@yahoo.com

Part one: General Information

1. Age group: 18-29 30-49 50-69 70-90
 ☐ ☐ ☐ ☐
2. Gender: Male Female
 ☐ ☐
3. Educational Level: High school diploma Degree MA PhD Other
 ☐ ☐ ☐ ☐ ☐
4. Working Condition: Student Employee Business owner Other
 ☐ ☐ ☐ ☐
5. Branch Name: CMC Megenagha Raguel Bole
 ☐ ☐ ☐ ☐
6. Account type: Saving Current account Special saving account CD
 ☐ ☐ ☐ ☐
7. For how long have you been customer with the bank?
 1-5 6-10 11-15 above 15
 ☐ ☐ ☐ ☐

Part two: Servicescape Elements

Directions: please indicate your level of agreement with each of these statements regarding the impact of servicescape on service quality. Encircle the appropriate number (where; 1-Strongly Disagree; 2-Disagree; 3- Neutral; 4-Agree; 5-Strongly Agree)

8. Music

No	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
8.1	The music played in the bank is appropriate.	1	2	3	4	5
8.2	The music is played at an appropriate volume.	1	2	3	4	5
8.3	The music played is pleasant.	1	2	3	4	5

9. Aroma

No	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
9.1	The aroma in the bank is appropriate.	1	2	3	4	5
9.2	The aroma in the bank was fitting.	1	2	3	4	5

10.Cleanliness

No	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
10.1	The bank is kept clean.	1	2	3	4	5
10.2	The bank had clean walkways and exits.	1	2	3	4	5
10.3	The bank had clean toilets.	1	2	3	4	5

11.Implicit communicator

No	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
11.1	The interior of the bank is attractive.	1	2	3	4	5
11.2	The bank's interior architecture gave it an appealing character.	1	2	3	4	5
11.3	The bank's interior is decorated in an appealing fashion.	1	2	3	4	5
11.4	The bank's interior is painted in colors that are appealing to you.	1	2	3	4	5

12.Furnishing

No	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
12.1	There is appropriate leg room in the seats.	1	2	3	4	5
12.2	There is appropriate elbow room in the seats.	1	2	3	4	5

13.Customer orientation

No	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
13.1	You felt satisfied with the treatment you received from the bank's service staff.	1	2	3	4	5
13.2	The service staff understood your needs.	1	2	3	4	5
13.3	The service staff showed a commitment to satisfying your needs.	1	2	3	4	5

14.Credibility

No	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
14.1	You felt safe in your transactions with the service staff	1	2	3	4	5
14.2	The service staff had a positive attitude.	1	2	3	4	5
14.3	You did not feel deceived by the service staff.	1	2	3	4	5

15. Competence

No	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
15.1	The service staffs were helpful.	1	2	3	4	5
15.2	The service staff provided prompt service.	1	2	3	4	5
15.3	The quality of service delivered is high.	1	2	3	4	5
15.4	The service staff performed the service right the first time.	1	2	3	4	5
15.5	The service staffs were able to solve your problems.	1	2	3	4	5

16. Physical attractiveness

No	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
16.1	The service staffs were attractive.	1	2	3	4	5
16.2	The service staff looked classy.	1	2	3	4	5
16.3	The service staff looked elegant.	1	2	3	4	5

Part three: Perceived Service quality

The following set of statements relate to your feelings about overall quality of Bank of Abyssinia. Please respond by circling the number which best reflects your own perceptions.

17. To what extent does Bank of Abyssinia meet your expectations?

Not at all Slightly Moderately Very likely Completely
1 2 3 4 5

18. The quality of Bank of Abyssinia's services is

Poor Fair Good Very good Excellent
1 2 3 4 5

Thank You for Your Responses

ጥያቄ ለአቢሲንያ ባንክ ደንቦች

ለተከበሩ መልስ ሰጪዎች

እኔ አዲስሀይወት አለሙ በአዲስ አበባ ዩኒቨርሲቲ የንግድ ስራ ት/ቤት የድህረ ምረቃ ተማሪ ስሆን ይህንን ጥናታዊ ጽሁፍ ያዘጋጀሁት ለድህረ ምረቃ የጽሁፍ ማሟያ ነው። ጥናቴም የሰርቪስኢስኬፕ ኢለመንቶች በተጠቃሚዎች የምርት ጥራት አስተሳሰብ ላይ የሚያመጣውን ተፅዕኖ ላይ ያጠነጠነ ነው። መልስ ሰጪዎች ለጥናቴ አላማ የሚሰጡት መልስ እና መረጃ ሚስጢራዊነቱ የተጠበቀ ሲሆን መረጃዎቹም ለዚህ ጥናት አላማ ብቻ የሚውሉ ናቸው።

ለበለጠ መረጃ በስልክ ቁጥር+251911997090 ወይም በኢሜል አድራሻ addishiwot_alemua@yahoo.com ያገኙኛል።

ክፍል 1 ጠቅላላ መረጃ

መመሪያ: እባክዎን መልስዎትን ለማሳወቅ ከምርጫዎቹ ፊት ለፊት ያሉትን ፊደሎች ያክብቡ

1. የእድሜ ክልል ሀ. 18-29 ለ. 30-49 ሐ. 50-69 መ. ከ 70 በላይ
2. ያታ ሀ. ወንድ ለ. ሴት
3. የትምህርት ደረጃ ሀ. የሁለተኛ ደረጃ ምሩቅ ለ. ዲግሪ ሐ. ኤም.ኤ መ. ፒ.ኤች.ዲ ሠ. ከተጠቀሱት ውጪ-----
4. የስራ አይነት ሀ. ተማሪ ለ. ተቀጣሪ ሐ. ነጋዴ መ. ከተጠቀሱት ውጪ-----
5. ሒሳብ ያለበት ቅርንጫፍ ስም ሀ. ሲ.ኤም.ሲ ለ. መገናኛ ሐ. ራጉኤል መ. ቦሌ
6. የሂሳቡ አይነት ሀ. ቁጠባ ለ. ተንቀሳቃሽ ሐ. ልዩ የቁጠባ ሒሳብ መ. ሲዲ
7. ከዚህ ባንክ ጋር ስንት ጊዜ በደንበኝነት ቆይተዋል? ሀ. 1-5 ለ. 6-10 ሐ. 11-15 መ ከ15 በላይ

ክፍል 2 የሰርቪስኢስኬፕ ኢለመንቶች

መመሪያ: እባክዎን ለእያንዳንዱ ጥያቄ የመስማማት መጠንን ትክክለኛውን ቁጥር በማክበብ ይግለፁ (1- በጣም አልሰማማም፤ 2- አልሰማማም፤ 3- መካከለኛ፤ 4- እስማማለሁ፤ 5- በጣም እስማማለሁ)

ተ.ቁ	መግለጫ	በጣም አልሰማማም	አልሰማማም	መካከለኛ	እስማማለሁ	በጣም እስማማለሁ
	ሙዚቃ					
8	በቅርንጫፉ የሚከፈተው ሙዚቃ አግባብነት አለው	1	2	3	4	5
9	በቅርንጫፉ የሚከፈተው ሙዚቃ የድምጽ መጠን አግባብነት አለው	1	2	3	4	5
10	በቅርንጫፉ የተመረጡት የሙዚቃ አይነቶች ለዛ አላቸው	1	2	3	4	5
	መአዛ					
11	የቢሮው ጠረን አግባብነት አለው	1	2	3	4	5
12	የቢሮው ጠረን ለባንኩ ስራ የሚመጥን ነው	1	2	3	4	5
	ፅዳት					
13	ባንኩ ንፅህናዉ የተጠበቀ ነው	1	2	3	4	5
14	ባንኩ ንፁህ መግቢያ እና መውጫ ወለሎች አሉት	1	2	3	4	5
15	ባንኩ ንፁህ መፀዳጃ ቤቶች አሉት	1	2	3	4	5
	በቃል የማይገለፁ መግባቢያዎች					
16	የባንኩ ዉስጣዊ ገፅታ የሚሰብ ነው	1	2	3	4	5

17	የቢሮዉ ዉስጣዊ ግንባታ ለባንኩ ጥሩ ገፅታ ሰቶታል	1	2	3	4	5
18	የባንኩ ዉስጣዊ ገፅታ በሚሰብ ፋሽን ተውቧል	1	2	3	4	5
19	የባንኩ ዉስጣዊ ገፅታ የሚሰቡ ቀለማት ተቀብተዋል	1	2	3	4	5
መቀመጫዎች						
20	የባንኩ መቀመጫዎች በቂ የእግር ማስቀመጫ ቦታ አላቸዉ	1	2	3	4	5
21	የባንኩ መቀመጫዎች በቂ የእጅ ማስቀመጫ ቦታ አላቸዉ	1	2	3	4	5
የደንበኞች ግንዛቤ						
22	በባንኩ አገልግሎት ሰራተኞች በሚደረግሎት አንክብካቤ ረከተዋል	1	2	3	4	5
23	የባንኩ አገልግሎት ሰራተኞች ፍላጎቱን ይረዳሉ	1	2	3	4	5
24	የባንኩ አገልግሎት ሰራተኞች ፍላጎቱን ለማርካት ቁርጠኝነት ያሳያሉ	1	2	3	4	5
ታማኝነት						
25	ከባንኩ አገልግሎት ሰራተኞች ጋር በሚያደርጉት የስራ ልውውጥ አምነት አለዎት	1	2	3	4	5
26	የባንኩ አገልግሎት ሰራተኞች ቀና የሆነ አመለካከት አላቸዉ	1	2	3	4	5
27	በባንኩ አገልግሎት ሰራተኞች ግራ እንዲጋቡ አያደርግወትም	1	2	3	4	5
ችሎታ						
28	የባንኩ አገልግሎት ሰራተኞች በቂ እርዳታ ይሰጣሉ	1	2	3	4	5
29	የባንኩ አገልግሎት ሰራተኞች ፈጣን አገልግሎት ይሰጣሉ	1	2	3	4	5
30	የባንኩ አገልግሎት ጥራት ከፍተኛ ነዉ	1	2	3	4	5
31	የባንኩ አገልግሎት ሰራተኞች የሚሰጡትን አገልግሎት በአንድ ጊዜ በትክክል ይፈጽማሉ	1	2	3	4	5
32	የባንኩ አገልግሎት ሰራተኞች የገጠሞትን ችግር ፈተዉሎታል	1	2	3	4	5
አካላዊ መስህብ						
33	የባንኩ አገልግሎት ሰራተኞች ይስባሉ	1	2	3	4	5
34	የባንኩ አገልግሎት ሰራተኞች እይታ ተቀባይነት አለዉ	1	2	3	4	5
35	የባንኩ አገልግሎት ሰራተኞች እይታ ድንቅ ነዉ	1	2	3	4	5

ክፍል 3- የምታሰቡት የአገልግሎት ጥራት

መመሪያ: እባክዉን መልስዎትን ለማሳወቅ ከምርጫዎቹ ቦታች ያሉትን ቁጥሮች ያክብቡ

36. አቢሲንያ ባንክ ምን ያህል የጠበቃችሁትን አገልግሎት አሟልቷል?

ምንም በጥቂቱ በመጠኑ በአግባቡ ሙሉ በሙሉ

1 2 3 4 5

37. የአቢሲንያ ባንክ የአገልግሎት ጥራት ምን ያክል ነዉ?

ዝቅተኛ መካከለኛ ጥሩ በጣም ጥሩ እጅግ በጣም ጥሩ

1 2 3 4 5

ለምላሾች አመሰግናለሁ

APPENDIX 2: Reliability Statistics

Music

Case Processing Summary

	N	%
Valid	382	100.0
Cases Excluded ^a	0	.0
Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.833	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Music appropriateness	6.69	3.963	.722	.741
Appropriate volume	6.40	3.931	.699	.764
Pleasant music	6.30	4.189	.661	.801

Aroma

Case Processing Summary

	N	%
Valid	382	100.0
Cases Excluded ^a	0	.0
Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.719	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Appropriate aroma	3.90	.882	.561	.719.
Fitting Aroma	3.92	.849	.561	.719.

Cleanliness

Case Processing Summary

	N	%
Valid	382	100.0
Cases Excluded ^a	0	.0
Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.767	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Clean bank	7.98	2.396	.605	.681
Clean walkways and exits	8.03	2.272	.651	.629
Clean toilets	8.09	2.305	.547	.749

Implicit communicator

Case Processing Summary

	N	%
Valid	382	100.0
Cases Excluded ^a	0	.0
Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.832	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Attractive interior	11.52	5.536	.584	.820
Appealing character of interior architect	11.57	5.065	.682	.778
Appealing decoration	11.64	4.762	.715	.761
Appealing painting color	11.63	4.974	.662	.786

Furnishing

Case Processing Summary

	N	%
Valid	382	100.0
Cases Excluded ^a	0	.0
Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.813	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Appropriate leg room in the seats	3.86	.895	.687	.813
Appropriate elbow room in the seats	3.83	.771	.687	.813

Customer orientation

Case Processing Summary

	N	%
Valid	382	100.0
Cases Excluded ^a	0	.0
Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.813	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Satisfaction with the treatment of the service staff	7.92	2.579	.656	.752
Service staff understanding of your needs	7.90	2.489	.715	.690
Service staff commitment to satisfy your need	7.84	2.722	.622	.785

Credibility**Case Processing Summary**

	N	%
Valid	382	100.0
Cases Excluded ^a	0	.0
Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.802	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Feeling safe with the transaction made by the service staff	8.07	3.059	.622	.758
Positive attitude of the service staff	8.03	2.739	.716	.659
Not feeling deceived by the service staff	8.06	2.734	.615	.771

Competence

Case Processing Summary

	N	%
Valid	382	100.0
Cases Excluded ^a	0	.0
Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.913	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Helpful service staff	15.57	12.792	.748	.901
Prompt service by the service staff	15.44	12.630	.853	.879
High quality service	15.47	12.617	.812	.887
Performance of the service right the first time	15.49	12.912	.815	.887
Problem solving of the service staff	15.46	13.661	.673	.915

Physical attractiveness**Case Processing Summary**

	N	%
Valid	382	100.0
Cases Excluded ^a	0	.0
Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.887	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Attractive service staff	7.72	4.083	.746	.868
Classy service staff	7.73	3.885	.805	.816
Elegant service staff	7.72	3.840	.786	.833

Perceived service quality

Case Processing Summary

		N	%
Cases	Valid	382	100.0
	Excluded ^a	0	.0
	Total	382	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.710	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Expected service quality	3.97	.883	.551	.
Actual service quality	4.03	.855	.551	.

Appendix 3: Regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.635 ^a	.404	.389	.64147	1.679

a. Predictors: (Constant), mean of physical attractiveness, mean of music, mean of cleanliness, mean of furnishing, mean of aroma, mean of customer orientation, mean of implicit communicator, mean of credibility, mean of competence

b. Dependent Variable: mean of perceived service quality

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	103.673	9	11.519	27.994	.000 ^b
	Residual	153.071	372	.411		
	Total	256.744	381			

a. Dependent Variable: mean of perceived service quality

b. Predictors: (Constant), mean of physical attractiveness, mean of music, mean of cleanliness, mean of furnishing, mean of aroma, mean of customer orientation, mean of implicit communicator, mean of credibility, mean of competence

