



Addis Ababa University School of Commerce

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Analyzing the Effect of Service Quality on Customer Satisfaction: the Case of Abay Bank S.C

A Research Project Submitted to Addis Ababa University School of Commerce in Partial Fulfillment of the Requirement for the Masters of Art in Marketing Management

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DECLARATION

I hereby declare the thesis entitled “The effect of service quality on customer satisfaction: case of Abay bank S.C” is done by close supervision from my advisor and I declare that this study is my original work and has not been presented for a degree, a diploma or fellow ship to any other University and that all the materials used for this study have been duly acknowledged.

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APPROVAL

This is to certify that this thesis entitled “The effect of service quality on customer satisfaction: case of Abay bank” submitted in partial fulfillment of the requirements for the award of the Masters of Art in Marketing Management, to the School of commerce, Addis Ababa University, through the Department of Marketing Management, done by Eyerusalem Abebaw is an authentic work carried out by her under my guidance.

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ACRONYMS/ABBREVIATION

ATM Automatic teller machine

SERVQUAL Service Quality

SERVPERF Service Performance

BSQ Bank Service Quality

Abstract

Banks play a very important role in the economic life of a nation. Although the banking industry is growing and offering various types of financial services to the public, their mere existence does not do any good unless they deliver a quality service. This study is set out to examine the effect of service quality on customer satisfaction in Abay bank S.C. BSQ model by Bahia & Natel (2000) was used to identify the relationship. Quantitative means of data collection method was employed to collect the data through questionnaire. Time systematic sampling technique was used to select the sample size and a sample of 380 bank customers are taken to undertake the study. The data collected from the questionnaire were analyzed using statistical tools such as mean, correlation, and regression analysis via SPSS Version 20. From the mean score result it is observed that customers were most satisfied with reliability dimension of bank service quality followed by price, tangibility and service portfolio and effectiveness dimension of bank service quality. The results of this study indicate that, the service quality dimensions (access, tangibility and service portfolio, assurance and price) have positive and significant relationship with customer satisfaction but effectiveness and reliability are insignificant. The finding of this study indicates that customers were most satisfied with the price dimensions of bank service quality followed by tangibility and service portfolio. Furthermore, 66% of the variations in customer satisfaction is explained by bank service quality dimensions in Abay bank S.C. Based on the findings of the study, the researcher forwarded some recommendations to the bank's management. In this study price is the dominant service quality dimension which has a highest positive correlation with customer satisfaction therefore the bank should work on the indicators of this dimension. In general, delivering a quality service for customers have a tremendous effect on customers' satisfaction that in turn determines the existence and success of banks. So, it's mandatory that the bank should attempt to maintain consistent service quality at or above customers' expectation by assessing all the service quality dimensions regularly.

Key Words: Service Quality, Customer Satisfaction, BSQ

Chapter One

1. Introduction

1.1 Background of the study

The Ethiopian economy has experienced strong broad based growth over the past decade, averaging 10.8% per year in 2003/04-2013/2014 compared to the regional average of 4.8%. Expansion of the service and agricultural sector account most of this growth (World Bank, 2015). The impressive growth in service was driven by the rapid expansion in financial intimation, public administration and retail business activities (Ndikumana et al., 2010).

Banks play an important and active role in the financial and economic development of a country. An effective banking system greatly influences the growth of a country in various sectors of the economy. Practitioners in the banking industry face a large number of complex challenges in the global marketplace. It is crucial for banks to better understand changing customer needs and adopt the latest information technology system in order to compete more effectively with global organizations (Malhotra & Mukherjee, 2004). As a competent and efficient banking system plays an effective role in realization of development programs, it is necessary to pay attention to this issue as one of most fundamental programs for development of the country. For this purpose it is necessary for banks to aim at increasing the quality of services with a strategic vision to increase the satisfaction of customers (Iranzadeh & Chakherlouy, 2012).

The most important factor that matters a lot in today's modern and successful banking business is the quality of services (Naeem, Akram & Saif, 2009). Service quality is the dominant route to customer satisfaction (Agyapong, 2010). Customers have also accurately demanded globally quality services from banks. With various choices available, customers are not willing to put up with anything less than the best. Banks have recognized the need to meet customers' aspirations. Consequently service quality is a critical motivating force to drive the bank up in the high technology ladder (Saghier & Nathan, 2013)

In the competitive world, it is a key factor to meet customer satisfaction which is followed by organizations. Customer satisfaction is one of fundamental principles of quality management. Loyal and satisfied customers bring about stable income for organizations. Thus

organizations pay special attention to factors such as customer knowledge, customer relationships, and determination of methods for meeting customer satisfaction and for providing suitable goods and services to meet customer needs because customer is the most important asset of organization (Iranzadeh & Chakherlouy, 2012). Obtaining customer satisfaction depends to a large extent on ensuring that the firm maintains high service quality standards. Putting in place quality mechanisms has significant effect on the level of customer satisfaction (Agyapong, 2010).

Various definitions of the term service quality have been proposed in the past and, based on different definitions, different scale for measuring service quality have been put forward. SERVQUAL, SERVPERF and BSQ constitute three major service quality measurement scale (Jain et al, 2004).

The SERVQUAL scale comprises five dimensions of service quality; Tangibles; Reliability; Responsiveness; Assurance; and Empathy. Each item was recast in to two statements – one to measure expectations and one to measure perceptions using a seven-point scale ranging from ‘strongly agree’ (7) to ‘strongly disagree’ (1). As a result, there are a total of 44 questions that assess perceptions and expectations. The score differences between expectations and perceptions reflect the service quality (Parasuraman, Zeithaml & Berry, 1988).

SERVPERF model is the scale of performances to assess service quality. According to Cronin and Taylor (1992), the unweighted performance-based SERVPERF scale is a better method of measuring service quality. The scale can provide a reliable, valid, and useful tool for measuring overall service quality levels or attitudes (Cronin & Taylor 1994). Besides theoretical arguments, Cronin & Taylor (1992) provided empirical evidence across four industries (namely banks, pest control, dry cleaning, and fast food) to corroborate the superiority of their ‘performance-only’ instrument over disconfirmation-based SERVQUAL scale. It includes all the SERVQUAL scale dimensions, but uses only service performance (perception) as a measure of customer perceived service quality instead of the gap (between expectation and perception) approach of SERVQUAL (Cronin & Taylor, 1992)

BSQ is an extension of Parasuraman, Zeithaml & Berry, (1985) model. It is about the bank service quality measure. According to Bahia & Natel (2000) the BSQ model has six dimensions which are effectiveness and assurance, access, price, tangibility, service portfolio and

reliability. According to the authors the advantage of BSQ for the bank is related to its content validity.

In Ethiopia continuous establishment of banks leads to fierce competition in terms of maintaining the existing customers and attracting potential customers. In this market condition provision of quality customer service is mandatory to sustain profitability and growth of the banks. This research aims to analyze the effect of service quality on customer satisfaction in banking industry in the case Abay bank S.C.

1.2 Statement of the Problem

No organization can be successful without satisfying its customers. According to the Naebzadeh and Fatahi (2009), the shortest way to achieve success and to remain in the mind of customers is only obtained by providing high quality of products and services. Excellence in service quality is a key to achieve customer satisfaction which is the primary goal of business organizations, as it helps to retain the customers for banks. Service quality is particularly essential in the banking services context because it leads to the competitive advantage through the level of customer satisfaction. Donnelly, Rimmer and Shiu (2006) proves that increasing levels of service quality can enhance customer satisfaction. In the customer's point of view to retain the relationship with the bank, the importance of customer satisfaction is clearly obvious. Today, the increasing awareness about the customers and their rights, changes in demands, and high competition in the banking industry requires constant progress in service quality from the bank to satisfy their customers.

In the current circumstances, the banking service in Ethiopia has evolved from over the counter services at the bank branches to the doorstep banking service at the customers' site (i.e. customized service). The product offered by all banks are almost undistinguishable, and all banks introduce an electronics banking system like ATM, mobile banking and banks extending service hours. This signifies that the competition is getting stiffer and stiffer. Some banks innovativeness in terms of providing customized customer services is awakening others to follow suit and invest on customer service quality to stay in the market. Due to this intensive competitive situation, it is necessary for all banks to maintain and improve service quality to the customers by providing technologically developed innovative instant service to satisfy the customers. Any lack in the services or in the quality may cause dissatisfaction among the customers and may lead to switch over to the competitors thereby causing a harmful condition to

the entire bank. Owing to this, it is very important to re-examine the present quality of service delivering by the banks to confirm whether it gratifying the customers and its effect on customer satisfaction.

From the literature on service quality of bank, it is evident that the majority of studies have applied the SERVQUAL and the SERVPERF model in assessing service quality and measuring customer satisfaction. However, the use of SERVQUAL and SERVPERF model does not fit every service sector. Therefore, researcher is motivated to conduct the study with the objective of investigating the effect of service quality on customer satisfaction in case of Abay bank S.C using the BSQ (bank service quality) model provided by Bahai and Nantel (2000). The study tried to find out whether the bank met the satisfaction of its customers with each dimensions of bank service quality.

1.3 Research Question

1.3.1 Main Research Question

- ✓ To what extent bank service quality influence the level of satisfaction of Abay Bank customers?

1.3.2 Specific Research Question

The study were try to answer the following questions:

- ✓ *To what extent service access affect customer satisfaction at Abay bank S.C?*
- ✓ *To what extent service effectiveness affect customer satisfaction at Abay bank S.C?*
- ✓ *To what extent service tangibility and service portfolio affect customer satisfaction at Abay bank S.C?*
- ✓ *To what extent service reliability affect customer satisfaction at Abay bank S.C?*
- ✓ *To what extent service assurance affect customer satisfaction at Abay bank S.C?*
- ✓ *To what extent service price affect customer satisfaction at Abay bank S.C?*

1.4 Objective of the Study

1.4.1 General Objective

The main objective of the study was to investigate the effect of service quality on customer satisfaction in case of Abay bank S.C.

1.4.2 Specific Objective

- ✓ *To examine the effect of service access on customer satisfaction at Abay bank S.C.*
- ✓ *To determine the effect of service effectiveness on customer satisfaction at Abay bank S.C.*
- ✓ *To identify the effect of service tangibility and service portfolio on customer satisfaction at Abay bank S.C.*
- ✓ *To investigate the effect of service reliability on customer satisfaction at Abay bank S.C.*
- ✓ *To examine the effect of service assurance on customer satisfaction at Abay bank S.C.*
- ✓ *To analyze the effect of price on customer satisfaction at Abay bank S.C.*

1.5 Significance of the Study

From this study Abay bank S.C as well as other banks can identify the service quality dimensions which provides high customer satisfaction, the service provider can enhance its competitive position in banking sector and it becomes profitable. This research is greatly important to the bank to assess the quality of service they deliver for the customer. And it can also serve as input for organization to assist in decision making, and to identifying key variables in order to develop strategies to address and improve service quality. In addition to this, this study also might be used as a baseline and serve as a reference for those who want to conduct further investigating in this area.

1.6 Scope and Delimitation of the study

This study focus on analysis of the effect of service quality on customer satisfaction: in the case of Abay bank S.C which is geographically limited to Addis Ababa city with selected 5 branches. The BSQ model were used to measure bank service quality and it is based on the performance only perspective.

1.7 Limitation of the study

The limitations of this study can arise from the scope of the study. This study mainly focuses on analysis of the effect of service quality on customer satisfaction: in the case of Abay bank S.C with the selected five branches. So it is difficult to conclude the finding are of the banking sector of the country.

1.8 Definition of key terms

Service Quality: Service quality perceptions result from a comparison of consumer expectations with actual service performance (Berry, Zeithaml & Parasuraman, 1985).

Customer Satisfaction: Customer Satisfaction implies that the product perceives performance relative to consumer's expiation (Kotler, 2012). Satisfaction is overall evaluation based on the total purchase and consumption experience focused on the perceived service performance compared with pre purchase expectations over time (Fornell, 1992).

BSQ: It is about the bank service quality measure. According to Bahia & Natel (2000) the BSQ model has six dimensions which are effectiveness, assurance, access, price, tangibility and service portfolio, and reliability.

1.9 Organization of the Paper

The paper is organized in five main chapters; the first chapter is consist of introduction which includes background of the study, statement of the problem, research question, objective and significance of the study, definition of terms, limitation and scope of the study. The second chapter is deals with literature review which includes theoretical literature reviews, empirical literature, conceptual framework and hypothesis. Chapter three is about research design and methodology. This chapter includes research design, data collection method, sampling design and data collection instrument, method of data analysis, validity, reliability and ethical consideration.

The forth chapter will include the data analysis and interpretation part and the final chapter will include the summary of major findings, conclusion and recommendations part.

Chapter Two

Literature Review

2.1. Theoretical Literature Review

2.1.1. Service an Overview

An author's defines service in different ways. According to (Kotler & Keller, 2009) service is "any intangible act or performance that one party offers to another that does not result in the ownership of anything". 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). Zeithaml & Bitner, (2001) define services as deeds, processes, and performances. Services are not tangible things that can be touched, seen, and felt, but rather are intangible deeds and performances. Because of their importance in the world economy; we give special attention to services. Another author's defined services are a form of product that consists of activities, benefits, or satisfactions offered for sale that are essentially intangible and do not result in the ownership of anything (kotler & Armstronge, 2012).

A service is any activity or benefit that one party can offer to another which is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product. Activities such as renting a hotel room, depositing money in a bank, visiting a doctor, getting a haircut, having a car repaired, watching a professional sport, seeing a movie, having clothes cleaned at a dry cleaner and getting advice from a solicitor all involve buying a service (Kotler, 2002)

Service Characteristics

According to Kotler et al., (2005) there are five unique characteristics of service which are *intangibility, inseparability, variability, perishability* and *lack of ownership*.

Intangibility: Service intangibility means that services cannot be readily displayed, so they cannot be seen, tasted, felt, heard or smelt before they are bought (Kotler et al., 2005). Intangible is something that is experienced and cannot be touched or preserved (Lovelock and Wright, 1999). Understanding the intangibility of a particular service appears to have some level of importance in understanding consumer quality expectations (Charlene, 2000).

Inseparability: Service inseparability means that services cannot be separated from their providers, whether the providers are people or machines. If a service employee provides the service, then the employee is a part of the service. Because the customer is also present as the service is produced, *provider-customer interaction* is a special feature of services marketing. Both the provider and the client affect the service outcome (Kotler et al., 2005). According to (Lovelock and Wright 1999) customers are actively involved in helping create the service product, either by serving themselves or by cooperating with service personnel in settings.

Variability: Service variability means that the quality of services depends on who provides them, as well as when, where and how they are provided. As such, service quality is difficult to control (Kotler et al., 2005). According to Lovelock and wright (1999) variability is a lack of consistency in inputs and outputs during the service production process.

Perishability: Service perishability means that services cannot be stored for later sale or use (Kotler et al., 2005). According to Lovelock and wright (1999) because a service is a deed or performance, rather than a tangible item that the customer keeps, it is "perishable" and cannot be inventoried.

Lack of ownership: The service consumer often has access to the service for a limited time. Example an insurance policy is yours only when you have paid the premium and continue to renew it (Kotler et al., 2005).

2.1.2. Quality

Quality can be defined as the totality of features and characteristics of a product or services that bear on its ability to satisfy stated or implied needs (Kotler et al., 2002). Quality is the degree to which a service satisfies customers by meeting their needs, wants, and expectations (Lovelock, 1999). Kotler & Armstronge, (2012) also argued that quality has a direct impact on product or service performance; thus, it is closely linked to customer value and satisfaction. In the narrowest sense, quality can be defined as freedom from defects. According to Parasuraman, Zeithaml & Berry, (1985) quality is a comparison between expectations and performance.

Quality evaluations are not made solely on the outcome of a service; they also involve evaluations of the process of service delivery (Parasuraman, Zeithaml & Berry, 1985). In the service sector, where production, delivery and consumption can occur simultaneously, the

concept of quality refers to the matching between what customers expect and what they experience. Customers evaluate service quality by comparing what they want or expect to what they actually get or perceive they are getting (Parasuraman, Zeithaml & Berry, 1988).

2.1.3 Satisfaction

Satisfaction is the consumer's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provides a pleasurable level of consumption-related fulfillment (Lovelock and Wright, 1999). Oliver (1997) defines satisfaction as the "customer fulfillment response," which is an evaluation as well as an emotion-based response to a service. Satisfaction can also be a person's feelings of pleasure or disappointment that results from comparing a product's perceived performance or outcome with their expectations (Kotler & Keller, 2009). Lovelock and Wright, (1999) also define satisfaction is the customers' evaluation of a product or service in terms of whether that product or service has met their needs and expectations. Failure to meet needs and expectations is assumed to result in dissatisfaction with the product or service. According to Kotler & Armstrong, (2012). Satisfied customers buy again and tell others about their good experiences. Dissatisfied customers often switch to competitors and disparage the product to other. Satisfied customers are more likely to be loyal customers and give the company a larger share of their business

2.1.4. Service Quality

Quality has come to be recognized as a strategic tool for attaining operational efficiency and improved business performance. This is true for both the goods and services sectors. However, the problem with management of service quality in service firms is that quality is not easily identifiable and measurable due to inherent characteristics of services which make them different from goods (Jain & Gupta, 2004).

According to Parasuraman, Zeithaml & Berry (1985) service quality is the measure of service delivered as against expected service performance. According to Philip & Hazlett (1997) definitions of service quality, focus on meeting the customers' needs and requirements, and how well the service delivered matches the customers' expectations of it. Service quality, as defined by customers, is essential for product differentiation and for building customer loyalty. Service

quality is customers' long-term, cognitive evaluations of a firm's service delivery (Lovelock, 1999). Oliver (1997) also described service quality as customer comparisons between their expectations about the service they will use and their perceptions about the service company. That means that if the perceptions would be higher than the expectations the service will be considered excellent, if the expectations equal the perceptions the service is considered good and if the expectations are not met the service will be considered bad. Service quality perceptions result from a comparison of consumer expectations with actual service performance (Parasuraman, Zeithaml & Berry, 1985).

Services are consumed at the same time as they are produced, with the consumer playing an integral part as the whole process unfolds. In many services, the consumer is required to contribute information and/or effort before the service transaction can take place. And so, service productivity and quality depend not only on the performance of the service providers' personnel, but also on the performance of the consumer. Further, as the relationship the consumer has with the organization continues to widen, anyone who interacts with the consumer is in a position to jeopardize or enhance that same relationship (Brotman, 1994). This in turn leads to the problem of standardization, which means that service quality can vary from one situation to another even within the same organization, making quality control in a service industry exceptionally difficult (Parasuraman, Zeithaml & Berry 1985).

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). There has been a remarkable change in the way of banking in the last few years. Customers have also accurately demanded globally quality services from banks. With various choices available, customers are not willing to put up with anything less than the best. Banks have recognized the need to meet customer' aspirations. Consequently service quality is a critical motivating force to drive the bank up in the high technology ladder (Saghier & Nathan, 2013). Service quality, referring to a customer's judgment about a bank's superiority, should be regarded as a source of competitive advantage in the retail banking, as it constitutes the major driver of customer satisfaction (Culiberg & Rojsek, 2010). So ensuring service quality can have positive contribution towards maintaining the existing customers and attracting potential ones (Yassin, Adem & Habtom, 2015).

2.1.5. Measuring Service Quality

Service quality is more difficult for the consumer to evaluate than goods quality (Parasuraman, Zeithaml & Berry, 1985). As service industries and service jobs continue to expand in importance throughout the global economy, measuring service quality quickly, reliably, and accurately will mature as an increasingly important task for service providers (Landrum et al., 2009)

There is no simple generalization of relative importance of determinants of service quality is possible. Thus, it must be noted that importance of determinants of quality for customers would vary across different service types. This could be expected because different services are structured and delivered in different contexts and providers consciously position them at different levels of variables of concern (Chowdhary & Prakash, 2007). Various definitions of the term service quality have been proposed in the past and, based on different definitions, different scale for measuring service quality have been put forward. SERVQUAL, SERVPERF and BSQ constitute three major service quality measurement scale (Jain et al., 2004).

2.1.5.1. SERVQUAL

One of the main research instruments for measuring quality in service industries is the SERVQUAL model, developed by Parasuraman, Zeithaml & Berry (1985). According to Parasuraman, Zeithaml & Berry (1988), SERVQUAL is a concise multiple item scale with good validity and reliability that retailer can use to better understand the service expectation and perception of customer and, as a result, improve service. The instrument has been designed to be applicable across a broad spectrum of service. It has a variety of potential applications it can help a wide range of service and retailing organizations in assessing consumers expectation about and perception of service quality.

Parasuraman, Zeithaml & Berry (1985) identified ten components of service quality; Reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer, tangibles. The model contains 22 items for assessing customer perceptions and expectations regarding the quality of service. A level of agreement or disagreement with a given item is rated on a seven- point Likert type scale. The level of service

quality is represented by the gap between perceived and expected service. The higher (more positive) the perception minus expectation score, the higher is perceived to be the level of service quality. In an equation form, their operationalization of service quality can be expressed as follows:

$$SQ_i = \sum (P_i - E_i)$$

Where: SQ = perceived service quality of individual

P_i = perception of individual 'i'

E_i = service quality expectation individual 'i'

Parasuraman, Zeithaml & Berry (1988), applied the model for the consumer on four different service sectors (banking, telephone companies, credit cards, and product repair and maintenance services) in their 1988 study and consequently developed the SERVQUAL scale which consists of a total of 44 items (22 for expectations and 22 for perceptions). Identified five dimensions of service quality which are namely Tangibles (physical facilities, equipment and personnel appearance); Reliability (ability to perform the promised service dependably and accurately); responsiveness (willingness to help customers and provide prompt service); assurance (knowledge and courtesy of employees and their ability to gain trust and confidence) and empathy (providing individualized attention to the customers). The SERVQUAL model shows an integrated view of the consumer-company relationship. The main idea of the model is focused on the premise that service quality is dependent on the size and direction of the five gaps that can exist in the service delivery process which are:

Gap 1: Is the gap between customer expectations and those perceived by management to be the customers' expectations.

Gap 2: Is the gap between management's perception of consumer expectations and the firm's service quality specifications.

Gap 3: Is the gap between service quality specifications and service delivery.

Gap 4: Is the service delivery, external communication gap.

Gap 5: Is the perceived service quality gap, the difference between expected and perceived service.

According to (Jain & Gupta, 2004) the SERVQUAL scale entails superior diagnostic power to pinpoint areas for managerial intervention. Identifying the areas of a firm's service quality shortfalls for managerial interventions, one should prefer the SERVQUAL scale because of its

superior diagnostic power. Carrillat, Jaramillo & Mulki (2007) also believe that the SERVQUAL scale would have greater interest for practitioners because of its richer diagnostic value. By comparing customer expectations of service versus perceived service across dimensions, managers can identify service shortfalls and use this information to allocate resources to improve service quality.

2.1.5.2. SERVPERF

According to Cronin and Taylor (1992) argument the performance is the measure that best explains customers' perceptions of service quality, so expectations should not be included in the service quality measurement instrument. They developed a performance-only scale called SERVPERF and tested it in four industries (namely banks, pest control, dry cleaning, and fast food). Results indicated that the SERVPERF model explains more of the variation in service quality than SERVQUAL; it had an excellent fit in all four industries and it contains only 22 numbers of items that must be measured. A higher perceived performance implies higher service quality. In an equation form, their operationalization of service quality can be expressed as follows:

$$SQ_i = \sum (P_i - E_i)$$

Where: SQ = perceived service quality of individual

P_i = perception of individual 'i'

According to (Jain & Gupta, 2004) the SERVPERF scale was found to explain a great deal of the variation in service quality. Since SERVPERF essentially measures performance, it can be used in conjunction with attribute importance to determine consumer attitudes toward key service attributes. The importance attributes represent the consumer's evaluative criteria in service choice. This, in turn, can be used in determining the firm's marketing strategy. SERVPERF scale is a more convergent and discriminate valid explanation of the service construct, possesses greater power to explain variations in the overall service quality scores, and is also a more parsimonious data collection instrument when one is interested simply in assessing the overall service quality of a firm or making quality comparisons across service industries, one can employ the SERVPERF scale because of its psychometric soundness and instrument parsimoniousness. According to Adil, Ghaswyneh & Albkour (2013) the SERVPERF scale is found to be superior not only as the scale is efficient in capturing the true customer's perceived

service quality as also more effective in reducing the number of items to be measured by half viz. 22 items in contrast to SERVQUAL's 44 items.

Dimensions of Service Quality

□ **Tangible/Physical Features:** Appearance of buildings, tools and equipment, and personnel during the service provision of the business, tools or equipment that is used to provide the service (Parasuraman, Zeithaml & Berry 1988). According to Chowdhary & Prakash, (2007) tangibility is clearly an important issue with services that require a more visible action that is people-processing and possession-processing services. Customers need more tangibility to identify with services where value is created in their physical presence on the service process.

□ **Reliability:** The ability to provide the promised service in an accurate and reliable manner (Parasuraman, Zeithaml & Berry, 1988). Reliability is about the accuracy and timeliness in the service provided (Saghier & Nathan, 2013). Reliability is connected to the consistency of performance and dependability. Here it is determined if the company give the service in the right way the first time and keeps to its promises (Grönroos, 1983).

□ **Responsiveness:** Willingness to help the customer and to provide prompt service (Parasuraman, Zeithaml & Berry, 1988). Responsiveness is the timely reaction towards the customers' needs (Saghier & Nathan, 2013). Responsiveness concerns to what extent the employees are prepared to provide service. This involves factors such as mailing a transaction slip immediately, calling a customer back in short time and giving prompt service (Grönroos, 1983).

□ **Assurance:** The employees are courteous, knowledgeable and able to create a sense of confidence in the customers (Parasuraman, Zeithaml & Berry, 1988). Services targeted at the customer require more assurance than those targeted at their possessions. Further, more assurance will be needed for services with intangible act (Chowdhary & Prakash, 2007).

□ **Empathy:** caring and individual attention the firm provides its customers. It involves giving customers individual attention and employees who understand the needs of their customers and convenience business hours. And it is Knowledge & courtesy of employees and their ability to gain trust and confidence (Parasuraman, Zeithaml & Berry, 1988).

2.1.5.3 BSQ

BSQ index comprises 31 items, which span six dimensions which are effectiveness and assurance, access, price, tangibility, service portfolio and reliability. According to Bahia & Natel (2000) the first advantage of BSQ for the bank is related to its content validity. In the fact BSQ is dealing with the perceived service quality within the special context of banks. Moreover, the item inclusion in the different dimensions of the context is much more consistent. The BSQ model was chosen as more appropriate for the banking sector than the SERVQUAL and SERVPEFR model.

Bank Service Quality Dimensions

Access– access is dimension of BSQ model. It involves approachability and ease of contact. It means convenient hours of operation, convenient location of service facility, waiting time to receive service (Parasuraman, Zeithaml & Berry, 1985).

Effectiveness - effectiveness is related to the capacity and competency of the public agency in delivering service to the public. Being consistent in providing the best service, knowing the customers' specific needs are the most important aspect for the dimension (Umami & Firdaus, 2014).

Tangibility and Service portfolio – included in tangibility dimension of BSQ model. Tangibility includes the physical evidence of the service: physical facilities, appearance of personnel, physical representations of the service such as credit cards, bank statements etc. (Parasuraman, Zeithaml & Berry, 1985). According to a study conducted by Glaveli (2006), service portfolio (which measures the range, innovation and consistency of services offered by banks) is the most important service quality dimension in banking system.

Reliability – Reliability involves consistency of performance and dependability. It means that firms perform the service right the first time and honors its promises (Parasuraman, Zeithaml & Berry, 1985). This factor emphasizes the necessity to communicate and perform the services in a dependable, reliable and understanding manner. It is also concerned with the ability to ensure customers' confidentiality in banking transactions, and service personnel exhibiting professionalism, sympathy and reassurance when dealing with customers (Firdaus et al, 2010).

Assurance- Assurance factor emphasize on instilling trust and being believable in delivering service to the public and their ability to ensure customers confidentiality while receiving services (Parasuraman, Zeithaml & Berry 1988).

Price - The price in BSQ model refers to price in its specific monetary form and to price as a lack or delay of information. According to Soniela, Arben & Klaudeta, (2015). It is very important for Albanian customer better information on the offering (good explanations of service fees), term and condition due to poor information flow in Albania as a developing country

2.1.6. Customer Satisfaction

Customer satisfaction is a short-term emotional reaction to a specific service performance (Lovelock, 1999). Customer satisfaction depends on the product's perceived performance relative to a buyer's expectations. A customer might experience various degrees of satisfaction. If the product's performance falls short of expectations, the customer is dissatisfied. If performance matches expectations, the customer is satisfied. If performance exceeds expectations, the customer is highly satisfied or delighted (kotler & Armstrong, 2012). According to Oliver (1997) customer satisfaction can be described as a judgment that a product or service feature, or the product or service itself, provides pleasurable consumption. Satisfaction can also be described as a fulfillment response of service and an attitude change as a result of the consumption. Customer satisfaction with services or perception of service quality can be viewed as confirmation or disconfirmation of customer expectations of a service offer (Jain & Gupta, 2004).

Like service quality, customer satisfaction has become very important. When a consumer/customer is contented with either the product or services it is termed satisfaction. Customer satisfaction can be measured as the prices or values that are important factors influencing and assisting the development of satisfaction (Getty & Thompson, 1994). According to kotler et al (2002) customer satisfaction depends on a product's perceived performance in delivering value relative to a buyer's expectations. Expectations are based on the customer's past buying experiences, the opinions of friends and associates, and marketer and competitor information and promises. Outstanding marketing companies go out of their way to keep their customers satisfied. They know that satisfied customers make repeat purchases and tell others

about their good experiences with the product. The key is to match customer expectations with company performance.

According to Kotler et al., (2002) customers are always aiming to get maximum satisfaction from the products or services that they buy. Winning in today's marketplace entails the need to build customer relationship and not just building the products; building customer relationship means delivering superior value over competitors to the target customer. According to Kotler (2002) for customer centered companies; customer satisfaction is both a goal and an essential factor in company success. Companies that achieve high customer satisfaction ratings make sure that their target market knows it. These companies realize that highly satisfied customers produce several benefits for the company. They are less price sensitive and they remain customers for a longer period. They buy additional products over time as the company introduces related products or improvements. And they talk favorably to others about the company and its products.

In the banking industry, a key element of customer satisfaction is the nature of the relationship between the customer and the provider of the products and services. Thus, both product and service quality are commonly noted as a critical prerequisite for satisfying and retaining valued customers (Saghier & Nathan, 2013). Thus any bank that fails to surpass customer expectations and meet customer satisfaction will not be able to compete with other banks. It is the most difficult challenge for a bank that its customers transfer their accounts to rival banks because of better services (Iranzadeh & Chakherlouy, 2012).

2.1.7. The Relationship between Service Quality and Customer Satisfaction

All businesses should attach importance to the quality phenomenon in order to survive within the competitive market structure. Businesses can increase their customers' satisfaction through quality practices that may make them different from other competing businesses; the motivation for placing emphasis on quality is a reflection of the idea that it is possible to achieve improvements in this way. Quality, especially nowadays, beyond the approach that businesses could achieve better performance if they implement quality practices, has become a value that makes it impossible for the business to survive and consequently continue its existence if not

implemented. In other words, beyond circumstantial decisions concerning quality, it has become a necessity for businesses to embed quality into their business processes (Saglik et al., 2014).

The main objective of businesses is to reach the profitability levels targeted for certain periods. In order to achieve this goal, businesses are required to keep the customer portfolio that adds value to them as wide as possible and maintain this portfolio. This fact necessitates that businesses keep the satisfaction levels of their customers who are buying their products and services high (Saglik et al, 2014). Satisfying the customers by making sure they obtain good quality services is the latest strategy for organizations in today's business environment. That is why companies are going in for total quality management to improve the quality because quality has a great impact on customer satisfaction (Kotler et al., 2002). Service quality is needed for creating customer satisfaction and service quality is connected to customer perceptions and customer expectations. The consumers' level of satisfaction with the service is related to the confirmation or disconfirmation of their expectations (Charlene, 2000).

According to Agyapong, (2011) there is a positive relationship between service quality and customer satisfaction. Obtaining customer satisfaction depends to a large extent on ensuring that the firm maintains high service quality standards. Putting in place quality mechanisms has significant effect on the level of customer satisfaction. Service quality is the dominant route to customer satisfaction. Indications of a successful brand building strategy are found when companies provide quality services relative to other companies within the same industry

In the banking industry, a key element of customer satisfaction is the nature of the relationship between the customer and the provider of the products and services. Thus, both product and service quality are commonly noted as a critical prerequisite for satisfying and retaining valued customers (Muslim & Isa, 2005). It is indeed true that delivery of high-service quality to customers offers firms an opportunity to differentiate themselves in competitive markets (Karatape, Yavas & Babakus, 2005). According to Nguyen, Chaipoopirutana & Jose, (2011) banks must concentrate their efforts on differentiating their services from competitors and guarantee quality service. They also suggests that banks have to develop value-added service to increase enjoyment and convenience, such as minimizing customers' inconvenience by speedily processing customers' complaints through a variety of systems and channels. And bank should focus on maximizing the level of customer satisfaction, of which corporate image and perceived service quality are the primary drivers, in order to enhance customer loyalty. According to

Naeem, Akram & Saif, (2009) customer satisfaction is always taken as a central point in almost all business ventures. There are various factors that actually generate customer satisfaction. Service quality is one of them. There has not been any scientific study where service quality has been taken as an independent variable to study customer satisfaction as a dependent variable specifically in banking sector.

2.2. Empirical Literature Review

The research conducted by Thakur (2014) with the title of "What keeps mobile banking customers loyal?" the results confirm that loyalty of mobile-banking customers is directly affected by satisfaction from the mobile banking services. Results also confirmed direct and positive impact of usability and customer service in customer satisfaction, however, these constructs were not found to have significant impact on trust. Further, direct impact of trust on loyalty was found to be insignificant and the perceived customer service exerts a significant influence on overall satisfaction. The research suggest that banks should invest in providing robust systems and provide information to customers on systems and processes to ensure security and privacy while making transactions to build customer trust and initial usage which will further lead to loyalty based on usage experience once the customer is on-board.

Choudhury (2014), study entitled "Service quality and word of mouth: a study of the banking sector" this study aimed to explore the influence of the dimensions of service quality on customers' word-of-mouth in the context of the retail banking industry. The study used a modified SERVQUAL instrument to capture customers' perceptions of service quality followed by exploratory factor analysis to study the dimensionality of service quality in retail banking. Multiple regressions were used to search the influence of the dimensions of service quality on word-of mouth. The study revealed four dimensions of service quality in retail banking, namely, attitude, competence, tangibles and convenience and showed that the service quality factor attitude is most important in influencing word of mouth. The research suggested that retail bank managers must realize the importance of employees' attitude towards customers, be sensitive to the intangible aspects of the service, particularly the customer- orientation of its frontline personnel and engender and continuously rejuvenate a customer-oriented culture. This is

because; the provision of personalized, courteous service and helpful employees who understand the customers' needs is the strongest driver for word of mouth.

Asad et al., (2013) conducted a research entitled "Assessing the service quality of Bank using SERVQUAL model" with the aim of determine the service quality of banks. This research uses SREVQUAL model which has two sections perception and expectation. The research results shows that the banking institutions are exceeding customer expectations in three dimensions i.e. Tangibles, Reliability and Responsiveness and lacking other two dimensions Assurance and Empathy. The main reason behind this satisfaction is high level of competition among the banks. The study recommends that the banks should take serious steps to cater the dissatisfaction among its customers.

Aymn (2013)"Basic Dimensions of the (SERVQUAL Model) And Its Impact on the Level of Customer Satisfaction: An Empirical Study of the Housing Bank in Karak, Jordan" the objective of the study is to identify the impact of the basic dimensions of the (SERVQUAL model) on the level of customer satisfaction in dealing with the Housing Bank. The researcher used the descriptive and analytical research, where a questionnaire was used for data collection, analysis, and testing of hypotheses. The result shows that there is an impact of the basic dimensions of the (SERVQUAL model) which are tangibility, reliability, assurance, empathy and responsiveness on the level of customer satisfaction at different levels. Finally the research recommend continuous improvement of customer services through studies on behavior and expectations of the customers; there is a need to provide services to customers upon its request and without delay; there should be training courses to improve the performance of workers; promote the principle of confidentiality of information through information security systems; and there is a need to strengthen customers' confidence in the Bank. Paying attention to the views of customers, their needs and problems they may encounter to reach a higher level of service.

Mohamad et al., (2013) conducted a research with the title of "Adaptive of SERVQUAL Model in Measuring Customer Satisfaction towards Service Quality Provided by Bank Islam Malaysia Berhad (BIMB) in Malaysia". The aim of the research was to determine customers' satisfaction towards the quality of services provided by BIMB. The results were in form of reliability testing, frequency distribution and Pearson Correlation. The results presented in this paper provide evidence that, five independent variables; reliability, assurance, responsiveness, empathy and tangible had influenced customers' satisfaction towards the quality of services

provided. The study recommended that customer care and customer retention programs should be taken into consideration that the increased “push” towards the convenience, easy and fast banking services is closely associated with human and technology. Financial institutions should continue to find effective ways to systematically measures and manage customer sustainable satisfaction and retention.

According to the research conducted in Vietnam with title of "A SERVPERF Model of the Vietnamese Banking Industry" with the purpose of to build and test a model of factors effecting customer loyalty in Vietnamese banking industry by (Nguyen, Chaipoopirutana & Jose, 2011).The data was obtained by distributing questionnaire to 400 bank customers and analyzed by structural equation modeling (SEM).Corporate image and perceived service quality have been found to be the important antecedents of customer satisfaction. Nevertheless, the influence exerted by corporate image is far greater than that of perceived service quality. This implies that the more favorable corporate image and the higher level of service quality perceived will lead customer to have high level of satisfaction. Thus, the researchers conclude that corporate image and perceived service quality play important roles in creating customer satisfaction in Vietnamese banking. According to this research banks must concentrate their efforts on differentiating their services from competitors and guarantee quality service. This study suggests that banks have to develop value-added service to increase enjoyment and convenience, such as minimizing customers inconvenience by speedily processing customers’ complaints through a variety of systems and channels.

According to (Naeem, Akram & Saif, 2009) research with the title of "Service Quality and Its Impact on Customer Satisfaction: An Empirical Evidence from the Pakistani Banking Sector". And with the aim of investigate the impact of service quality on customer satisfaction in the Pakistani banking sector. A sample of two hundred respondents, (one hundred from a foreign bank and one hundred from a public) was drawn on the basis of simple random sampling. Various constructs of SERVQUAL model developed and five point customer satisfaction tools were adopted and used for data collection. The study shows that public sector banks are unable to manage the factors influencing quality as well customer satisfaction. On the other hand, foreign sector banks are keen to improve upon such issues. The data proves that there is a significant relationship between service quality and customer satisfaction. The study concluded

that service quality, if managed effectively, can contribute significantly towards customer satisfaction.

According to the research conducted by (Iranzadeh & Chakherlouy, 2012) entitled "Service Quality Dimensions in the Banking Industry and Its Effect on Customer Satisfaction (Case Study)" and aimed at to study dimensions of service quality and to evaluate the effects of these dimensions on satisfaction of Melli bank customers. The research design used in this study was descriptive research design. To extract and analyze experimental data various statistical methods have been applied to study existing situation of sympathy, accountability, reliability, tangibility and trustworthiness. Advanced statistical analysis such as T-student test has been used to detect and evaluate the effect of variables. The study found out that the effects of sympathy, trustworthiness, tangibility, reliability and accountability of provided service on customer satisfaction is higher than average. The research also suggested effectiveness and efficiency of banking activities will play a decisive role in economic development of the country. It is important to note that it is rather a continuous program not only a special program to improve the quality of bank services. This requires constant attention of banks' senior executives. The existing gap in the productivity of world's banking industry indicates the deep gap between productivity and international standards. This gap arises from several factors. The excess of demand over supply can act as a positive potential to increase the productivity but our failure to employ various techniques in making effective use of banking resources has been resulted in inefficiency of the banking activities. Because allocation of limited resources would not be in a right way and not only a reasonable profit could not be achieved but also the customers would not be satisfied with bank services. For this purpose it is necessary for banks to aim at increasing the quality of services with a strategic vision to increase the satisfaction of customers. This will not be achieved unless these banks can realize the effective factors on understanding the service quality and explaining appropriate strategies for each of these factors.

According to (Yuen et al., 2013) entitled "Measuring Service Quality in the Banking Industry: A Hong Kong Based Study" and aimed at to identify the interrelationships between service quality, customer satisfaction and customer loyalty in the retail banking sector in Hong Kong. The research uses five dimensions in the SERVQUAL model as independent variables; customer satisfaction as the mediating variable, and customer loyalty as the dependent variable; all variables are measured by the multi-item scale. It uses multiple regression analysis to

examine the relationships of SERVQUAL, customer satisfaction and loyalty. Among the five SERVQUAL dimensions, empathy, tangibility, responsiveness, reliability, and assurance were found to be significant predictors of customer satisfaction. This implies that these five dimensions are most important to Hong Kong customers. The results also show that tangibility has a positive influence on customer satisfaction. This can be explained by customer impressions of tangible factors in terms of physical facilities, equipment and appearance of personnel. The results show that responsiveness has a positive influence on customer satisfaction. Customers are satisfied with the personal services provided and service personnel who understand their needs. Reliability can also positively affect customer satisfaction in the retail banking sector in Hong Kong. According to the research results, assurance has a positive influence on customer satisfaction. Results shows that empathy is positively related to customer satisfaction, but customers perceive a low degree of interaction with employees in banks providing personalized service. This study suggests that SERVQUAL is a suitable instrument for measuring service quality in the retail banking sectors in Hong Kong. Hence, banking industry practitioners can consider this instrument as a tool to assess and help improve their service quality.

According to the research conducted in Egypt by (Saghier & Nathan, 2013) entitled "Service Quality Dimensions and Customers' Satisfaction of Banks in Egypt" with the aim of measuring the quality of service from customers' perspective in the Egyptian banking. This study was based on a questionnaire survey conducted in Egypt. It was an analytical study based mainly on the primary data collected through a scientifically developed questionnaire. The questionnaire has been personally administered on a sample size of 150, chosen on a convenient basis from Egyptian banks. The study also tests hypotheses using Chi-Squared Test. The research find customer Satisfaction in the Egyptian banking services is significantly affected by Reliability, Empathy, Assurance and Responsiveness, while the effect of the dimension of Tangibility does not have any significant impact on customer satisfaction. Assurance has positive and significant effect with Customer Satisfaction, the study state that the customers feel assurance is being important as part of the service quality that should be included. Researchers conclude that responsiveness has positive correlation and significant effect on customer satisfaction. The study result shows that the bank customers are prefer to deal with the human being rather than machines. It is also, shows that Tangibility has relationship but no significant effect on customer satisfaction. The result of the research also shows that there is a significant positive relationship

between the empathy and customer satisfaction, so the customers prefer a face-to-face service by the banks. According to research, Reliability has a significant relationship and a positive effect on customer satisfaction. The research suggested that owing to the increasing competition in banking, customer service is an important part and bank managers should be rethinking how to improve customer satisfaction with respect to service quality.

Shanmugapriya & Sethuraman (2014) study entitled "Customers' Satisfaction towards Services Provided by Commercial Bank of Ethiopia-Axum Branch". The major objective of this study was to analyze customer satisfaction of banking services provided by commercial bank of Ethiopia in Axum town, Ethiopia. Moreover, it tries to investigate the relationship between service qualities; customer Satisfaction and loyalty. This research paper find out the customers of the main branch Commercial Bank of Ethiopia in Axum town are satisfied by the quality of services provided though it is with considerable reservations. There are a number of problems hindering the smooth delivery of the banking services. The network problem for instance is the major obstacle in the check clearing operations. Besides, in the loan operations the delays of the loan approval is the problem. In the electronic banking services, customers responded that the benefits they obtained are limited as the bank's investment in the modern banking technologies is low. In addition, the temporary failures in the electronic banking services are not corrected immediately. It is obvious that if customers do not have a trust on the banking services it is meaningless to talk about the good will of the bank. Therefore, the study suggested, the bank should handle its customers so well to achieve its organizational aims. Finally, it is worthy to affirm that customers are the key for any business organizations.

According to the study conducted in Ethiopian by (Yassin, Adem & Habtom, 2015) "Analysis of Factors Affecting Service Quality: A Survey Study in Bank of Abyssinia Alula Abanega Branch, Mekelle Ethiopia". The main objective of the study was to assess the service quality of bank of Abyssinia Alula Abanega Branch using SERVQUAL model and determine the factors affecting service quality. The survey data collected from respondents was analyzed using gap score and descriptive statistics for all dimensions of SERVQUAL model and finally the overall service quality level of the bank is determined. This study found out that from the gap score analysis carried out, it was found that, the overall service quality is low as perceived by customers in the bank and hence there is no customer satisfaction. Customers have higher expectation than what they actually receive from the bank. The overall service quality is low as

expectations exceed perceptions meaning customers desire more than what was offered to them. As a result of this gap, it is clear that customers are not satisfied. Evaluating the perceptions and expectations of customers, it can be seen that no dimension of service quality brings customers satisfaction. Based on this study all of the dimensions, responsiveness, reliability, empathy, tangibility and assurance are not satisfied the customers. The study recommended the bank needs to give more attention in improving the appearance of its physical facilities and equipment's, the bank employees should be imparted with a knowledge and skill that would enable them to accomplish their activities in the desired way. The bank should establish a sustainable relationship with customers through continuous communication with them about the service quality. The research finally suggested that managers of the bank should consistently measure and improve the level of customer satisfaction in order to maintain competitive position of the bank in the market.

According to Kambiz and Salehi, (2011) study entitled "A perceived service quality measurement scale in Iran's retail banking market." The objective of this investigation was to develop a reliable and valid standard scale for the measurement of perceived service quality in Iran's private banks. The study focused on retail customers and the scale was validated only with retail customers. These researchers pursued a long and thorough qualitative and quantitative investigation, which resulted in a measure of service quality in Iran's private commercial banks. This measure includes 25 items that belong to the seven dimensions of service quality including general process quality, general outcome quality, skills and behaviors, speed, accuracy servicescape, and diversity of services. Of note, these seven dimensions show similarities to other bank service quality measures.

According to the study conducted in Albania by Soniela, Arben & Klaudeta, (2015). "Bank Service Quality Dimensions in Developing and Transition Economies: The Case of Albania" with the aim of to appraise bank service quality dimensions in developing countries and identify issues for future research based on the analysis of the literature. The results in this research show that, while the dimensions use to define bank service quality may be similar in different countries, the relative importance and interpretation of the dimension differ from those find in studies conducted in developed economies. The relative importance and interpretation of service quality dimension in Albanian banking system are important to manager for service

strategy generation, service development, pricing strategy, communication and service delivery and to researcher for developing bank service quality measurement.

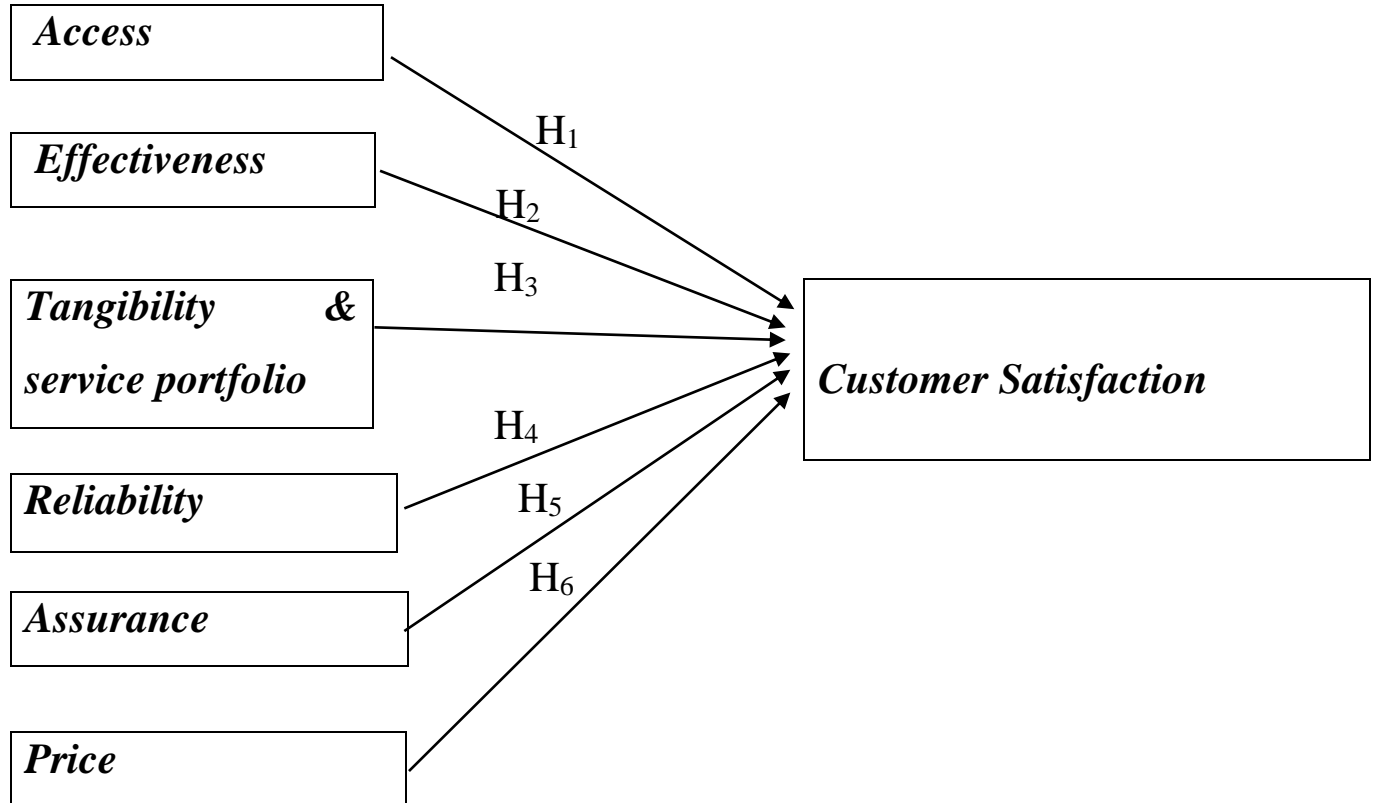
According to the study conducted in Malaysia by (Firdaus et al, 2011). "Managing Service Quality with BSQ Index" this study aims to design and validate a new measuring instrument of service quality, and to establish a national service quality index for the banking sector. The results confirmed that the three dimensions namely and Systemization, Reliable Communication and Responsiveness were distinct and conceptually clear. Therefore, banking institutions should be able to assess all the dimensions of service quality to ascertain the level of services provided, and to determine which dimensions need improvement. Evaluating service quality level and understanding how various dimensions impact overall service quality would ultimately enable the banking institutions to efficiently design the service delivery process. While many service quality attributes may influence a customer's perception to a certain extent, the results indicate that one attribute has a greater impact on the overall perception of service quality. Systemization which relates to such aspects as systematic and orderly arrangement of bank's service delivery has significantly influenced the overall service quality perception. In other words, customers perceived systemization of service delivery to be more important than other dimensions in determining the quality of the service that they received. Results of the study reveal that reliable communication and responsiveness have a direct bearing on perceptions of quality. In terms of reliable communication, banks should be able to communicate and perform their services in a dependable, reliable and understanding manner to ensure customer's confidentiality, and service personnel exhibiting professionalism, sympathy and reassurance when dealing with customers. As for responsiveness, bank's employees must have the desire, willingness and readiness to assist customers and deliver prompt service.

2.3. Conceptual Framework

Independent Variable

Dependent Variable

Bank Service Quality Dimensions



Adopted from: Bahia & Nantel, 2000

The above figure shows the conceptual framework concerned with the effect of bank service quality dimensions as independent variable which are access (convenient hours of operation, convenient location of service facility, waiting time to receive service), effectiveness (being consistent in providing the best service, knowing the customers' specific needs), tangibles (physical facilities, equipment and personnel appearance), service portfolio (measures the range, innovation and consistency of services offered by banks), reliability (ability to perform the promised service dependably and accurately), assurance (knowledge and courtesy of employees and their ability to gain trust and confidence), and price on customer satisfaction as dependent variable. The conceptual framework is adopted from Bahia and Nantel, (2000) with a little modification.

Based on the proposed research model, the researcher shows the effect of bank service quality on customer satisfaction by testing the drown hypothesis and try to show the relationship between the dependent and independent variables.

2.4. Research Hypothesis

A number of studies have identified the dimensions of bank service quality as the antecedents of customer satisfaction. Bank service quality consists of six dimensions access (convenient hours of operation, convenient location of service facility, waiting time to receive service), effectiveness (being consistent in providing the best service, knowing the customers' specific needs), tangibles (physical facilities, equipment and personnel appearance), service portfolio (measures the range, innovation and consistency of services offered by banks), reliability (ability to perform the promised service dependably and accurately), assurance (knowledge and courtesy of employees and their ability to gain trust and confidence), and price on customer satisfaction as dependent variable.

Access involves approachability and ease of contact. It means convenient hours of operation, convenient location of service facility, waiting time to receive service. According to Malhotra, (2005) building accessibility in developing countries is necessary to emphasize personnel contacts. According to the research conducted in Albania Soniela, Arben & Klaudeta (2015) Albanian would appreciate more convenience in banking. This can be achieved by longer opening hours and sufficient number of open tellers. Based on these research findings the following hypothesis is drawn:

H1_n: Access dimension of bank service quality doesn't have a positive influence on customer satisfaction in the case of Abay Bank S.C.

H1_a: Access dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C.

Effectiveness is related to the capacity and competency of the public agency in delivering service to the public. Being consistent in providing the best service, knowing the customers' specific needs are the most important aspect for the dimension (Umami & Firdaus,

2014). According to Soniela, Arben & Klaudeta, (2015) the impact of culture may also have affected the emphasis on the effectiveness dimension (which include competence, responsiveness).

H2_n: Effectiveness dimension of bank service quality doesn't have positive influence on customer satisfaction in the case of Abay Bank S.C.

H2_a: Effectiveness dimension of bank service quality has positive influence on customer satisfaction in the case of Abay Bank S.C.

Tangibility is appearance of buildings, tools and equipment, and personnel during the service provision of the business and it is more important for services (Chowdhary & Prakash, 2007). The research finding conducted in Hong Kong banking service among the five service quality dimensions tangibility were found to be significant predictors of customer satisfaction (Yuen et al., 2013) and the research finding on Customer Satisfaction in the Egyptian banking services is not significantly affected by tangibility (Saghier & Nathan, 2013). According to a study conducted by Soniela, Arben & Klaudeta, (2015) service portfolio (which measures the range, innovation and consistency of services offered by banks) is the most important service quality dimension in Albanian banking system. This result may be related to a lack of bank services tailored to Albanian customer's needs. Based on these research findings the following hypothesis is drawn:

H3_n: Tangibility and service portfolio dimension of bank service quality doesn't have a positive influence on customer satisfaction in the case of Abay Bank S.C.

H3_a: Tangibility and service portfolio dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C.

Need for reliability is more for services with intangible nature of service act. Services targeted at possessions of the customers will also require more reliability (Chowdhary & Prakash, 2007). The research finding Customer Satisfaction in the Egyptian banking services is significantly affected by Reliability. According to the research finding conducted in Ethiopia the customers are not satisfied with the quality of service as depicted by the reliability dimension (Yassin, Adem & Habtom, 2015). Based on above the research will test the following hypothesis:

H4_n: Reliability dimension of bank service quality does not have positive influence on customer satisfaction in the case of Abay bank S.C.

H4_a: Reliability dimension of bank service quality has positive influence on customer satisfaction in the case of Abay bank S.C.

Services targeted at the customer require more assurance than those targeted at their possessions. Further, more assurance will be needed for services with intangible act (Chowdhary & Prakash, 2007). Assurance has positive and significant effect with Customer Satisfaction. Assurance is mean of being safe, the customers feel assurance is being important as part of the service quality that should be included (Saghier & Nathan, 2013). Based on these the following hypothesis is drawn:

H5_n: Assurance dimension of bank service quality doesn't have positive influence on customer satisfaction in the case of Abay Bank S.C.

H5_a: Assurance dimension of bank service quality has positive influence on customer satisfaction in the case of Abay Bank S.C.

The price in BSQ model refers to price in its specific monetary form and to price as a lack or delay of information. According to Soniela, Arben & Klaudeta, (2015). It is very important for Albanian customer better information on the offering (good explanations of service fees), term and condition due to poor information flow in Albania as a developing country. Based on these research findings the following hypothesis is drawn:

H6_n: price dimension of bank service quality doesn't have a positive influence on customer satisfaction in the case of Abay Bank S.C.

H6_a: price dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C.

Chapter Three

3. Research Methodology

3.1. Research Approach

Quantitative and qualitative strategies are the two main strategies used in research works. Quantitative strategy emphasizes quantification in the collection and analysis of data. Quantitative research involves studies that make use of statistical analyses to obtain their findings. Key features include formal and systematic measurement and the use of statistics (Geoffrey, DeMatteo & Festinger, 2005). In order to suit for the collection of the required information from a large sample and make the analysis easier, the researcher were use a quantitative technique. The researchers were use this strategy because it is appropriate to answer the research questions.

3.2. Research Design

Research design is the blueprint for fulfilling research objectives and answering research questions. In other words, it is a master plan specifying the methods and procedures for collecting and analyzing the needed information (Geoffrey, DeMatteo & Festinger, 2005).The researcher were use the descriptive and explanatory form of research design to provide solutions to the research problems. Descriptive research involves gathering data that describe events and then organizes, tabulates, depicts, and describes the data collection. This research design were used because it often uses visual aids such as graphs and charts to aid the reader in understanding the data distribution. Explanatory research is deeper in the sense that it describes phenomena and attempts to explain why behavior is the way it is. In other words, it enables us to understand the very nature of what we are actually looking at. This type of research aims at, for instance, explaining social relations or events, advancing knowledge about the structure, process and nature of social events, linking factors and elements of issues into general statements and building, testing or revising a theory (John et al., 2007).

3.3. Population of the Study

The general population for the study were the customers of Abay bank in Addis Ababa, Ethiopia. According to Abay bank report (2015) numerically, the total numbers of branches in Addis Ababa are 25 and the total number of customs are 37, 850.

3.4. Sample and Sampling Procedure

Determining the sample size is a very important issue because samples that are too large may waste time, resource and couldn't be manageable, while samples that are too small may also lead to inaccurate results (Geoffrey, DeMatteo & Festinger, 2005). In this research a probability sampling method called time systematic sampling were use. Probability sampling is a technique of sampling where all members have an equal chance to be involved in the research as a sample. Systematic sampling is a type of probability sampling method in which sample members from a larger population are selected according to a random selecting point and a fixed periodic interval (John, 2007). According to Williman (2011) systematic sampling is technique in which each element in the population is first randomly picked by the researcher and then the researcher subsequently select the n^{th} subject from the list. Based on this the researcher pick the first respondent randomly and the second respondent is the customer who is arrived after 7 minute in the bank.

The target population of this research were customers of Abay bank in Addis Ababa who has customer account. Abay bank has 3 levels or grades for the branches which are 'A', 'B' and 'C'. From the total of 25 branches in Addis Ababa all levels (grade) 'A','B' & 'C' branches were use. From them 5 branches were select randomly. From each branch equal number of customers were selected based on time systematic sampling method.

Because of large number of customers in Addis Ababa the researcher were use 5 branches customers out of the 25 branch costumers which are 37, 850 to collect the data. Because of constraint of time and cost the sample size of 380 respondents were select out of the target population by using the following formula:

$$n = \frac{n_0 N}{n_0 + N}$$

$$n_0 = \frac{Z^2(Pq)}{e^2}$$

$$n_0 = \frac{1.96^2(0.5*0.5)}{(0.05)^2} = 384$$

$$n = \frac{384*37850}{37850} = 380$$

$$384+37850$$

Where N= total population (37,850)

n= required sample size

Z = confidence level at 95% which is 1.96 at the table

P= level of variable 0.5, q= 1-p

e= Margin of error 5%

Table 3.1: Sample Size Distribution

Sampling Branches	Sample size
Lebu	76
Goffa	76
Bambis	76
Bole Medhanealem	76
Sarise	76
Total	380

3.5. Method of Data Collection

The researcher were use survey study because survey studies ask large numbers of people questions about their behaviors, attitudes, and opinion. According Leary (2004) the principal advantage of survey studies is that they provide information on large groups of people, with very little effort, and in a cost- effective manner. Surveys allow researchers to assess a wider variety of behaviors and other phenomena than can be studied in a typical naturalistic observation study.

A survey is a method of collecting data in which people are asked to answer a number of questions (usually in the form of a questionnaire). The reliability of a survey's results depends on

whether the sample of people from which the information has been collected is free from bias and sufficiently large (Geoffrey, DeMatteo & Festinger, 2005). Therefore, the researcher were collect the relevant data from primary and secondary sources.

Primary Data

The questionnaire was the main method of gathering the relevant primary data in this study and it were distribute to customers of Abay bank who have customer account. The primary data were gather through structured questionnaire and it were compose of both open ended and close ended questions. According to Leary (2004), the major advantages of questionnaires are that they can be administered to groups of people simultaneously, and they are less costly and less time-consuming than other measuring instruments. The questions will adopt from the work of (Bahia & Nantel). Likert scale were used to obtain participants degree of agreement with a statement or set of statements. Respondents were ask to indicate their level of agreement with a given statement by way of scale. The 5 point Likert scale range is from 5= strongly agree, 4= agree, 3= neutral, 2= disagree, 1= strongly disagree. There were two items of questions which are personal information and questions related with customers' satisfaction with relation to service quality dimensions. Totally 42 questions were used.

Secondary Data

Secondary data were collected through reviewing different files, company manuals, brushers and annual reports of the branch and district. The relevant data that were collected from different data sources especially from journal article that help to fill the knowledge gap and understand the concepts, definitions, theories and empirical results through reviewing various relevant journals articles from internet sources.

3.6 Data Analysis Technique

After collection data, field and in-house editing were made. Then the researcher were made post coding so as to minimize the complexity of data entry. The data entry method were done by using statistical process for social science version 20 (SPSS) and it were analyze by using descriptive statistics. In this study, descriptive analysis were chosen because of its simplicity and clarity to draw inferences. Mean, and standard deviation were used to present a profile of the respondents. Correlation were used to find the relationship between independent variable which

are bank service quality dimensions (Tangibility and service portfolio, reliability, effectiveness, assurance, access, and price) and the dependent variable which are customer satisfaction and the multiple regressions was used to find the significant impact of those variables.

Regression Functions

The equation of multiple regression on this study will generally built around two sets of variable, namely dependent variables (customer satisfaction) and independent variables (access, effectiveness, tangibility and service portfolio, reliability, assurance and price). The basic objective of using regression equation on this study is to make the researcher more effective at describing, understanding, predicting, and controlling the stated variables.

Regress customer satisfaction on the bank service quality dimensions

$$Y_i = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e$$

Where, Y= customer satisfaction

a= Y intercept

β_1 = the beta weight or regression coefficient of access

β_2 = the beta weight or regression coefficient of effectiveness

β_3 = the beta weight or regression coefficient of tangibility and service portfolio

β_4 = the beta weight or regression coefficient of reliability

β_5 = the beta weight or regression coefficient of assurance

β_6 = the beta weight or regression coefficient of price

X_1 = Access

X_2 = Effectiveness

X_3 = Tangibility and service portfolio

X_4 = Reliability

X_5 = Assurance

X_6 = Price

3.7. Validity

According to (Geoffrey, DeMatteo & Festinger, 2005) Validity refers to the conceptual and scientific soundness of a research study or investigation, and the primary purpose of all forms of research is to produce valid conclusion. Ensuring validity in behavioral research is very important but it is a complicated and challenging exercise. Measuring and evaluating the questionnaire consider some specifications for measuring tools, such as the validity of questionnaire. The validity of a measuring tool means that it can measure the relevant specification not any other variable. Content validity will use for measuring the validity of the questionnaires of this research. For this purpose, the content of the questionnaire were prepare by referring to scientific texts, theories and the model relevant to the subject and the questions of the research.

3.8. Reliability

According to (Geoffrey, DeMatteo & Festinger, 2005) reliability refers to the consistency or dependability of a measurement technique, and it is concerned with the consistency or stability of the score obtained from a measure or assessment over time and across settings or conditions. Reliability is defined as the proportion of the variability in the responses to the survey that is the result of differences in the respondents. That is, answers to a reliable survey will differ because respondents have different opinions, not because the survey is confusing or has multiple interpretations. To check the reliability of variables were used in the study, the researcher were employ reliability analysis on SPSS version 20.

3.9. Ethical Considerations

The study give due consideration to ethical issues such as confidentiality and anonymity. In order to make the study ethically acceptable, an attempt were made to first explain the objectives and significance of the study to the respondents. The subjects were also assured that their responses were used only for the purpose of the study and therefore it keep confidential. Moreover, they were assure that their identity were anonymous. These were also reiterate in the opening letter accompanying the questionnaire. The respondents were express their inform consent by filling in the questionnaire and returning it.

Chapter Four

4. Results and Discussions

To analyze the collected data in line with the overall objective of the research undertaking, statistical procedures were carried using SPSS 20.00. In this part to identify the major issues and to provide workable recommendations for the problems concerning bank service quality and customers satisfaction the researcher has collected data through self-administered questionnaire. In this chapter the findings of the study are presented.

4.1 Normality Test

Normality 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 s 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: Normality Test

	N	Skewness		Z-Score	Kurtosis		Z-Score
		Statistic	Std. error		Statistic	Std. error	
Access	351	-0.716	0.13	-5.508	1.138	0.260	4.376
Effectiveness	351	-0.685	0.13	-5.26	0.827	0.260	3.18
Tangibility & service portfolio	351	-0.725	0.13	-5.57	0.581	0.260	2.234
Reliability	351	-1.064	0.13	-8.18	2.097	0.260	8.065
Assurance	351	-0.524	0.13	-4.03	0.692	0.260	2.66
Price	351	-1.417	0.13	-10.9	2.68	0.260	10.307
Customer Satisfaction	351	-1.132	0.13	-8.707	1.524	0.260	5.86

Source: own survey, 2016

4.2. Reliability Test

To assess the internal consistency of each factor group, the factors were subjected to reliability test. The assumption behind this approach is that the items work together as a set and should be capable of independently measuring the same construct. The items should be

consistent in what they indicate about the concept being measured here. The Cronbach's alpha was used as measure of reliability. In this model the alpha coefficient ranges from 0 to 1. The higher the score, the more reliable scale is, Cooper and Schindler (2003) noted that a score of 0.7 is acceptable reliability coefficient. Accordingly, the analysis made on this study produced an alpha coefficient of 0.83 indicating high internal consistencies and reliability.

Table 4.2: Reliability Statistics

Scale	Number of items	Cronbach's Alpha
Access	4	0.794
Effectiveness	5	0.836
Tangibility & service portfolio	6	0.883
Reliability	7	0.896
Assurances	5	0.765
Price	5	0.866
Customer satisfaction	5	0.783

Source: own survey, 2016

4.3. Demographic Characteristics of Respondents

This research was enclosed the main demographic characteristics such as gender, age groups, educational levels, experience of customers with Abay bank, type of job customer involved and identification of customers who has share on the bank. Gender was considered to find out whether male or female customers have been highly involved in bank transaction. Age group of respondents was considered to find out the age groups that were dominant in banking service especially Abay bank. Educational level was considered to find out the customers level of educations that were mostly engaged. Likewise, year of customer contact with Abay bank and the job of customer were considered to consider the longevity of relationship existed with Abay bank and the job mostly involved by customer respectively. The findings were indicated below:

Response Rate

During the survey a total of 380 questionnaires were distributed with the help of 4 enumerators and the response rate is indicated in the table below.

Table 4.3: Response rate

Items	No.	Percent
Sample size	380	100%
Collected	353	92.9%
Remain uncollected	27	7.1%

Source: own survey, 2016

From the above table, out of 380 distributed questionnaire 353(92.9%) were collected while 27(7.1%) of the questionnaire remained uncollected.

Gender of the Respondents

From the data presented in table 4.4 below, the majority (69.4%) of the respondents was male and the remaining 30.6% of the respondents were female. This indicates that out of 353 customers around 245 customers were male and the remaining 108 customers were female. Therefore, both male and female customer visit Abay bank and obtain banking services.

Table 4.4: Gender of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	245	69.4	69.4	69.4
Female	108	30.6	30.6	100.0
Total	353	100.0	100.0	

Source: own survey, 2016

Age of the Respondents

From the data presented in table 4.5 below, 8.8% of the respondent is grouped less than 20 years old; the majority (58.9%) of the respondents were under age group of 21-40 years old; 23.8% of the respondents were under age group of 41-60 years and the remaining 6.8% and 1.7% were grouped 61-70 years and greater than 70 years old respectively. Therefore, the majority of the customers who visit Abay bank are youngsters which are the age of 21-40.

Table 4.5: Age of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
less than 20 years old	31	8.8	8.8	8.8
21-40	208	58.9	58.9	67.7
41-60	84	23.8	23.8	91.5
61-70	24	6.8	6.8	98.3
greater than 70	6	1.7	1.7	100.0
Total	353	100.0	100.0	

Source: own survey, 2016

Education Level of the Respondents

Regarding educational level of the respondents, the below table portray that, the majority (31.7%) of the respondents were Bachelor degree holders, 31.4% were diploma and certificate and the remaining 24.6% & 12.2% of the respondents were high school & below and masters & above respectively. Therefore, the educational background of most customers is Bachelor degree holders and/or diploma/certificate holders.

Table 4.6: Education Level of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
high school and below	87	24.6	24.6	24.6
Diploma	111	31.4	31.4	56.1
Valid bachelor degree	112	31.7	31.7	87.8
master or higher	43	12.2	12.2	100.0
Total	353	100.0	100.0	

Source: own survey, 2016

Respondents Years of Connects With Abay Bank

Table 4.7. Respondents Years of Connects with the Bank

	Frequency	Percent	Valid Percent	Cumulative Percent
less than one year	58	16.4	16.4	16.4
1 years	59	16.7	16.7	33.1
2 years	79	22.4	22.4	55.5
Valid 3 years	86	24.4	24.4	79.9
4 years	37	10.5	10.5	90.4
greater than 4 years	34	9.6	9.6	100.0
Total	353	100.0	100.0	

Source: own survey, 2016

From the table 4.7 above, most (24.4%) of the respondents have an experience of 3 years as a customer of Abay bank; (22.4 %) had an experience of 2 years; (16.7%) had less than one year and the remaining (10.5%) and (9.6%) of the respondents had experience of 4 years and greater than 4 years with Abay bank.

Job of Respondents

Table 4.8: Job of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Student	30	8.5	8.5	8.5
Employee	168	47.6	47.6	56.1
Valid agriculture and related	8	2.3	2.3	58.4
business owner	147	41.6	41.6	100.0
Total	353	100.0	100.0	

Source: own survey, 2016

Regarding the job that the respondents participated; (47.6%) of the respondents were employees; (41.6%) were business owners; (8%) were students and the remaining (2.3%) were agriculture related jobs. Therefore the majority of the customers are employees of different

organizations and institutions both in the public & private sectors and business owners in micro, small, medium and large enterprises.

Respondents Answer Regarding Share

Table 4.9: Do you have share from Abay bank?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	22	6.2	6.2	6.2
Valid No	331	93.8	93.8	100.0
Total	353	100.0	100.0	

Source: own survey, 2016

From the table above, most (93.8%) of the respondents have no share from Abay bank and the remaining 6.2% of the respondents have share from Abay bank. The result show majority of the respondents has no share from the bank. It indicates response is not biased by shareholders.

4.4. Descriptive Analysis for Bank Service Quality Dimensions

Descriptive Analysis for Access

Access is dimension of BSQ model. It involves approachability and ease of contact. It means convenient hours of operation, convenient location of service facility, waiting time to receive service. Accordingly the mean value of access is (3.8) and as it can be seen from the table from the 4 questions asked under access the highest mean score is obtained on the bank's queues are moving rapidly which shows that majority of the respondent's agree the queues in Abay bank are moving fast. The lowest mean score (3.64) is obtained in the statement which asks in Abay bank waiting is not too long.

Table 4.10: Mean score for Access

	N	Minimum	Maximum	Mean	Std. Deviation
In Abay bank waiting is not too long	353	1	5	3.64	.997
Abay bank has sufficient number of open tellers.	353	1	5	3.76	.887
In Abay bank there is no delays due to bureaucratic factors and procedures.	353	1	5	3.69	.931
In Abay bank queues are moving rapidly	353	1	5	3.80	.911
Valid N (listwise)	353				

Source: own survey, 2016

Descriptive Analysis for Effectiveness

Effectiveness is related to the capacity and competency of the banks in delivering service to the customers. Being consistent in providing the best service, knowing the customers' specific needs, confidentiality, knowledge of employee to answer customers' questions and recognition of regular customers. And it is the most important aspect for the dimension. Accordingly the mean value of effectiveness is (4.05) and as it can be seen from table 4.10 below, from the 5 questions asked under effectiveness the highest mean score is obtained on the statement which states in Abay bank there are confidentiality which shows that majority of the respondent's agree in the bank there are confidentiality of customers information. The lowest mean score (3.76) is obtained in the statement which asks in Abay bank there are knowledge of the client on a personal base.

Table 4.11: Mean score for Effectiveness

	N	Minimum	Maximum	Mean	Std. Deviation
In Abay bank there are recognition of a regular clients.	353	1	5	3.91	.934

In Abay bank there are knowledge of the client on a personal base.	353	1	5	3.76	.888
Abay bank employees have the knowledge to answer your questions.	353	1	5	3.96	.806
In Abay bank there are confidentiality.	353	1	5	4.05	.846
Abay bank employee's behavior instills confidence in you.	353	1	5	4.01	.866
Valid N (listwise)	353				

Source: own survey, 2016

Descriptive Analysis for Tangibility and Service Portfolio

Tangibility is dimension of BSQ model. Tangibility includes the physical evidence of the service: physical facilities, effective work environment, decoration of facility, modern looking equipment. And also service portfolio is a dimension of BSQ model which measures the range, innovation and consistency of services offered by banks. According to mean score for tangibility and service portfolio which shows in the below table 4.12, the highest mean score is (4.05) which states in Abay bank complete range of service is provided. It shows that majority of the respondents agree that Abay bank provided complete range of service. But the lowest mean score shows (3.75), in Abay bank the range of service is not consistence with the latest innovation in banking service. Based on this result most of the respondents agree that Abay bank provide complete range of service but it is not consistent with the latest innovation in banking service

Table 4.12: Mean Score for Tangibility and Service portfolio

	N	Minimum	Maximum	Mean	Std. Deviation
Abay bank has decoration of facility	353	1	5	3.82	.895
Abay bank has effective work environment.	353	1	5	3.93	.860
Abay bank has cleanliness of facilities.	353	1	5	3.98	.801
In Abay bank complete range of services is provided.	353	1	5	4.05	.836
In Abay bank the range of service is consistence with the latest innovation in banking service.	353	1	5	3.75	.956
Abay bank has modern looking equipment.	353	1	5	3.79	.860
Valid N (listwise)	353				

Source: own survey, 2016

Descriptive Analysis for Reliability

Reliability involves consistency of performance and dependability. It means that firms perform the service right the first time and honors its promises, error free records and well trained personnel. According to the mean score analysis of reliability which shows in table 4.13 below, the highest mean score is (4.11) it states Abay bank provided service at the promised time. The lowest mean score is (3.88) Abay bank insists on error free records. Based on the result majority of the respondents are agreed on Abay bank provide service at the promised time and it is not insist on error free recording.

Table 4.13: Mean Score for Reliability

	N	Minimum	Maximum	Mean	Std. Deviation
Abay bank insists on error free records	353	1	5	3.88	.876
Abay bank has precision of filling system.	353	1	5	4.05	.881
Abay bank has no contradiction in decision between personnel and management.	353	1	5	3.89	.935
Abay bank provided service at the promised time.	353	1	5	4.11	.812
Abay bank has precision of account statements.	353	1	5	3.98	.867
Abay bank employees give personal assistance.	353	1	5	4.00	.895
Abay bank has well trained personnel.	353	1	5	4.03	.847
Valid N (listwise)	353				

Source: own survey, 2016

Descriptive Analysis for Assurance

Assurance factor emphasize on instilling trust and being believable in delivering service to the public and their ability to ensure customers confidentiality while receiving services. According to the result in table 4.14 below the highest mean score for assurance is (3.97) it states Abay bank makes feel secure of customers. The lowest mean score is (2.73) and it states Abay bank has sufficient number of ATM per branch. Majority of the respondents agree Abay bank has not sufficient number of ATM per branch.

Table 4.14: Mean Score for Assurance

	N	Minimum	Maximum	Mean	Std. Deviation
Abay bank makes you feel secure.	353	1	5	3.97	.856
Abay bank has good reputation.	353	1	5	3.88	.945
Abay bank has sufficient number of ATM per branch.	353	1	5	2.73	1.196
Abay bank employees have good speaking and other communication skills.	353	1	5	3.94	.871
Abay bank has no interruption of the service.	353	1	5	3.90	.909
Valid N (listwise)	353				

Source: own survey, 2016

Descriptive Analysis for Price

Table 4.15: Mean Score for Price

	N	Minimum	Maximum	Mean	Std. Deviation
Abay bank charge reasonable fees for the administration of the account.	353	1	5	3.99	.904
Abay bank balance amount from which service charges begin.	353	1	5	4.08	.846
Abay bank has good explanation of service fees.	353	1	5	4.03	.830
Abay bank keep the client informed every time a better solution appears for a problem.	353	1	5	3.95	.892
Abay bank contacts you every time it is useful.	352	1	5	3.89	.948
Valid N (listwise)	352				

Source: own survey, 2016

The price in BSQ model refers to price in its specific monetary form and to price as a lack or delay of information. According to the mean score analysis of price in table 4.15 above, the highest mean score for price is the second statement in the above table which states Abay bank balance amount from which service charges begin (4.08). The lowest mean score is (3.89) majority of the respondents agree that Abay bank are not contacts customers every time it is useful.

Descriptive Analysis for Customer Satisfaction

Table 4.16: Mean Score for Overall Customer Satisfaction

	N	Minimum	Maximum	Mean	Std. Deviation
Abay bank range of service is satisfactory.	353	1	5	3.94	.884
Abay bank employee's performance is satisfactory.	352	1	5	4.08	.823
I am satisfied of being a client of Abay bank.	353	1	5	4.24	.779
I am satisfied with the quick service of Abay bank.	353	1	5	4.18	.814
General, I am satisfied towards service quality of Abay bank	353	1	31	4.35	1.652
Valid N (listwise)	352				

Source: own survey, 2016

As explained in the literature review, customer satisfaction involves the fulfillment of customers' anticipation of the goods and services. Customers become satisfied if the performance of the good or service is equivalent to, or even surpasses, the original expectation. Accordingly identifying satisfaction level of customers is one interest of this study. The satisfaction level in this study is also categorized and it ranges from highly dissatisfied, Dissatisfied, Neutral, Satisfied and Highly Satisfied. Table 4.16 above, presents the mean score analysis for overall level of customer satisfaction. The highest mean score is (4.35) it states "General, I am satisfied towards service quality of Abay bank" the result shows majority of customers are satisfied with the service quality of the bank.

General Satisfaction Level of Customers

Table 4.17: Satisfaction Towards Service Quality of the Bank

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly disagree	2	.6	.6	.6
Disagree	14	4.0	4.0	4.5
Neutral	35	9.9	9.9	14.4
Valid Agree	134	38.0	38.0	52.4
strongly agree	167	47.3	47.3	99.7
32	1	.3	.3	100.0
Total	353	100.0	100.0	

Source: own survey, 2016

As it can be seen from the above table 4.17, 47.3% of the respondents are strongly agree that “General, I am satisfied towards service quality of Abay bank“, 38% of the respondents are agree, 10% chose to remain neutral, 4% are disagree and 0.6% is strongly disagree. Therefore even if the highest percentage of respondents are somehow satisfied by the service provided by Abay bank 4% of the respondents are dissatisfied from these one can infer that the bank needs to work more to change this result and highly satisfy its customers for customers are key divers of bank performance in today’s environment.

4.5. Correlation Analysis between Bank Service Quality

Dimensions and Customer Satisfaction

To find out the relationship between service quality dimensions and customer satisfaction, Pearson’s correlation coefficient (R) which measures the strength and direction of a linear relationship between two variables is used. Values of Pearson’s correlation coefficient are always between -1 and +1. A correlation coefficient of +1 indicates that two variables are perfectly related in a positive sense; a correlation coefficient of -1 indicates that two variables are

perfectly related in a negative sense, and a correlation coefficient of 0 indicates that there is no linear relationship between the two variables. A low correlation coefficient; 0.1-0.29 suggests that the relationship between two items is weak or non-existent. If r is between 0.3 and 0.49 the relationship is moderate. A high correlation coefficient i.e. >0.5 indicates a strong relationship between variables. The direction of the dependent variable's change depends on the sign of the coefficient. If the coefficient is a positive number, then the dependent variable will move in the same direction as the independent variable; if the coefficient is negative, then the dependent variable will move in the opposite direction of the independent variable. Hence in this study both the direction and the level of relationship between the dimensions of service quality and customer satisfaction are conducted using the Pearson's correlation coefficient. The table below presents the result of the correlation analysis made using bivariate correlation.

Table 4.18: Correlations Analysis for Bank Service Quality Dimensions and Customer Satisfaction

		Access	Effectiveness	Tangibility & service portfolio	Reliability	Assurance	Price	Customer satisfaction
Access	Pearson Correlation	1						
	Sig. (2-tailed)							
	N	353						
Effectiveness	Pearson Correlation	.721**	1					
	Sig. (2-tailed)	.000						
	N	353	353					
Tangibility and service portfolio	Pearson Correlation	.664**	.678**	1				
	Sig. (2-tailed)	.000	.000					
	N	353	353	353				
Reliability	Pearson Correlation	.624**	.722**	.600**	1			
	Sig. (2-tailed)	.000	.000	.000				
	N	353	353	353	353			
Assurance	Pearson Correlation	.555**	.612**	.620**	.673**	1		
	Sig. (2-tailed)	.000	.000	.000	.000			
	N	353	353	353	353	353		
Price	Pearson Correlation	.587**	.692**	.647**	.737**	.645**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000		
	N	352	352	352	352	352	352	
Customer satisfaction	Pearson Correlation	.599**	.606**	.655**	.636**	.625**	.780**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	352	352	352	352	352	351	352

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

Source: own survey, 2016

From the result we can see that price is highly correlated to satisfaction (0.780) followed by tangibility and service portfolio (0.655), reliability (0.636), assurance (0.625), effectiveness (0.606) and access (0.599). When we look at the inter correlation between the bank service quality dimensions we can see that there is a positive and significant relationship which implies

that a change made in one of the bank service quality dimension will positively motivate the other bank service quality dimension. The highest inter correlation is between reliability and price (0.738) followed by assurance and effectiveness (0.722), tangibility & service portfolio and access (0.721), price and effectiveness (0.692). Thus from this result confirmed that there is a positive and significant relationship between bank service quality dimension and customer satisfaction.

4.6. Regression Analysis

Regression analysis is a statistical process for estimating the relationships among variables. It includes many techniques for modeling and analyzing several variables, when the focus is on the relationship between a dependent variable and one or more independent variables. More specifically, regression analysis helps one understand how the typical value of the dependent variable changes when any one of the independent variables is varied, while the other independent variables are held fixed. In this study regression analysis is used to identify the effect of bank service quality dimension on customer satisfaction by testing the hypothesis.

Overall Regression analysis

Table 4.19: Model Summary for overall regression

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.815 ^a	.664	.658	1.75384

a. Predictors: (Constant), Price, Access, Assurance, Tangibility and Service portfolio, Reliability, Effectiveness

Source: own survey, 2016

As it can be depicted from the above table there is a positive and statistically significant relationship between the independent variables (access, tangibility and service portfolio, assurance and price) and the dependent variable (customer satisfaction). Effectiveness and reliability dimensions of bank service quality are statically insignificant when the independent variables treated as a group. Thus 66% (adjusted $R^2=0.658$) variation on customer satisfaction is explained by the independent variables.

According to the analysis of the dependent variable and independent variables; the independent variables access, tangibility and service portfolio, assurance and price are influencing customer satisfaction significantly at 95% ($\alpha=0.05$) confidence level.

The regression function is: understanding, predicting, and controlling the stated variables.

Table 4.20: Coefficients for over all regression

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2.223	.623		3.569	.000
Access	.169	.060	.136	2.795	.005
Effectiveness	-.076	.058	-.072	-1.295	.196
Tangibility and service portfolio	.142	.041	.170	3.485	.001
Reliability	.013	.038	.018	.334	.739
Assurance	.128	.047	.126	2.719	.007
Price	.545	.052	.544	10.500	.000

Dependent Variable: Customer Satisfaction

Source: own survey, 2016

Hypothesis Testing

H_{1n}: Access dimension of bank service quality doesn't have a positive influence on customer satisfaction in the case of Abay Bank S.C.

H_{1a}: Access dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C.

From the regression analysis we can see that there is a positive and statistical relationship between access (the independent variable) and customer satisfaction (the dependent variable). On the coefficient table, we find the beta value ($\beta=0.136$) which measures of how strongly each independent variable influences the dependent variable. Thus a unit increase in access leads to (0.136) increases in customer satisfaction other things being constant. Therefore the more the bank invests on sufficient number of open tellers, waiting and branches the more it satisfies its customers. Accordingly we can conclude that there is a positive relationship between the bank service quality dimensions which is access and customer satisfaction. Hence any

improvement in access will positively contribute in enhancing the customer satisfaction. In addition the result confirmed that the alternative hypothesis “*Access dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C*” is supported which leads to rejection of the null hypothesis with the ($\beta=0.136$, p - value < 0.05).

H2_n: Effectiveness dimension of bank service quality doesn't have positive influence on customer satisfaction in the case of Abay Bank S.C.

H2_a: Effectiveness dimension of bank service quality has positive influence on customer satisfaction in the case of Abay Bank S.C.

From the regression analysis we can see that there is a negative and statistically insignificant relationship between effectiveness (the independent variable) and customer satisfaction (the dependent variable). We find the beta value ($\beta = -0.72$). Thus a unit increase in effectiveness leads to -0.72 decrease in customer satisfaction other things being constant. In addition the result confirmed that the null hypothesis “*Effectiveness dimension of bank service quality does not have a positive influence on customer satisfaction in the case of Abay Bank S.C*” is supported which leads to rejection of the alternative hypothesis with the ($\beta = -0.72$, $p > 0.05$).

H3_n: Tangible and service portfolio dimension of bank service quality does not have a positive influence on customer satisfaction in the case of Abay Bank S.C.

H3_a: Tangible and service portfolio dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C.

From the regression analysis we can see that there is a positive statistical relationship between tangibility and service portfolio (the independent variable) and customer satisfaction (the dependent variable). The results of multiple regressions, revealed that tangibility and service portfolio has a positive and statically significant effect on customer satisfaction with a beta value ($\beta = 0.170$), at 95% confidence level and $p < 0.05$. Therefore, the researcher reject the null hypothesis and it is supported that, “*Tangible and service portfolio dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C*”

H4_n: Reliability dimension of bank service quality does not have positive influence on customer satisfaction in the case of Abay bank S.C.

H4_a: Reliability dimension of bank service quality has positive influence on custom satisfaction in the case of Abay bank S.C.

From the regression analysis, we can see that here is a positive statistical relationship between reliability (the independent variable) and customer satisfaction (the dependent variable). The results showed that, the standardized coefficient beta and p value of reliability were positive but insignificant ($\beta= 0.018$, $p>0.05$). Thus, the researcher reject the alternative hypothesis and it is supported that, “*Reliability dimension of bank service quality does not have positive influence on customer satisfaction in the case of Abay bank S.C.*” with 95% of confidence level.

H5_n: Assurance dimension of bank service quality doesn't have positive influence on customer satisfaction in the case of Abay Bank S.C.

H5_a: Assurance dimension of bank service quality has positive influence on customer satisfaction in the case of Abay Bank S.C.

From the regression analysis on table, we can see that there is a positive and statistically significant relationship between assurance (the independent variable) and customer satisfaction (the dependent variable). Table further shows that, assurance has a positive and significant effect on customer satisfaction with a beta value ($\beta= 0.126$, $p< 0.05$). Therefore, result confirmed that the alternative hypothesis “*Assurance dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C*” is supported which leads to rejection of the null hypothesis.

H6_n: Price dimension of bank service quality doesn't have a positive influence on customer satisfaction in the case of Abay Bank S.C.

H6_a: Price dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C.

From the regression analysis we can see that there is a positive statistical relationship between price (the independent variable) and customer satisfaction (the dependent variable). Table 4.19 above further shows that, price has a positive and statically significant effect on customer satisfaction with a beta value ($\beta=0.544$ and $p< 0.05$). Therefore, result confirmed that the alternative hypothesis “*Price dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C*” is supported which leads to rejection of the null hypothesis.

Regression function

The coefficient table for bank service quality dimensions indicates the beta values of the independent variables. From this the regression equation is derived as:

Regress customer satisfaction on the bank service quality dimensions

$$Y_i = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e$$

$$Y_i = (2.223) + (0.169 \text{ ACC}) + (0.142 \text{ TANSP}) + (0.128 \text{ ASS}) + (0.545 \text{ PR}) + (1.75)$$

Where, Y= customer satisfaction

a= Y intercept

β_1 = the beta weight or regression coefficient of access (0.169)

β_2 = the beta weight or regression coefficient of tangibility and service portfolio (0.142)

β_3 = the beta weight or regression coefficient of assurance (0.128)

β_4 = the beta weight or regression coefficient of price (0.545)

ACC= Access

TANSP= Tangibility and service portfolio

ASS = Assurance

PR= Price

Results of the Hypothesis

Table 21: Result of Hypothesis

Hypothesis	Result	Reason
<p>H1_n: Access dimension of bank service quality doesn't have a positive influence on customer satisfaction in the case of Abay Bank S.C.</p> <p>H1_a: Access dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C.</p>	<p>H1_n: Not Supported</p> <p>H1_a: Supported</p>	($\beta=0.169$, P<0.05)
<p>H2_n: Effectiveness dimension of bank service quality doesn't have positive influence on customer satisfaction in the case of Abay Bank S.C.</p> <p>H2_a: Effectiveness dimension of bank service quality has positive influence on customer satisfaction in the case of Abay Bank S.C.</p>	<p>H2_n: Supported</p> <p>H2_a: Not Supported</p>	($\beta= -0.72$, P>0.05)
<p>H3_n: Tangible and service portfolio dimension of bank service quality does not have a positive influence on customer satisfaction in the case of Abay Bank S.C.</p> <p>H3_a: Tangible and service portfolio dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C.</p>	<p>H3_n: Note Supported</p> <p>H3_a: Supported</p>	($\beta=0.170$, P<0.05)
<p>H4_n: Reliability dimension of bank service quality does not have a positive influence on customer satisfaction in the case of Abay Bank S.C.</p> <p>H4_a: Reliability dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C.</p>	<p>H4_n: Supported</p> <p>H4_a: Not Supported</p>	($\beta=0.018$ P>0.05)
<p>H5_n: Assurance dimension of bank service quality does not have a positive influence on customer satisfaction in the case of Abay Bank S.C.</p> <p>H5_a: Assurance dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C.</p>	<p>H5_n: Not Supported</p> <p>H5_a: Supported</p>	($\beta=0.126$, P<0.05)
<p>H6_n: Price dimension of bank service quality does not have a positive influence on customer satisfaction in the case of Abay Bank S.C.</p> <p>H6_a: Price dimension of bank service quality has a positive influence on customer satisfaction in the case of Abay Bank S.C.</p>	<p>H6_n: Not Supported</p> <p>H6_a: Supported</p>	($\beta=0.544$, P<0.05)

Source: own survey, 2016

Chapter Five

5. Summary of Findings, Conclusion & Recommendation

5.1 Summary of Findings

The basic interest of this study is to find out the effect of bank service quality on customer satisfaction in the case of Abay bank S.C. The 32 service item of the BSQ model is used to investigate the relationship between the bank service quality dimensions and customer satisfaction. The data obtained from the respondents was analyzed using various statistical tools. The result of the background information of respondents indicated that the majority of the respondents are male (69%), majority of the respondents are aged in the range of 21 to 41(59%). Regarding the education background, (31.7%) of the respondents are degree holder. Based on the contacts with Abay bank (24.4%) of respondents has 3 years contact with Abay bank. Regarding the job of respondents (47.6%) of the respondents were employees. Finally (93.8%) Of the respondents has no share from Abay bank.

From the mean score result it is observed that customers were most satisfied with reliability dimension of bank service quality followed by price, tangibility and service portfolio and effectiveness dimension of bank service quality.

The finding from the correlation result reveals that there is a positive and significant relationship between the bank service quality dimensions and customer satisfaction. Price is found to have the highest correlation with customer satisfaction followed by tangibility and service portfolio and the lowest is access and the findings from the inter correlation indicates that the highest relationship is found between price and reliability.

In addition the finding from the multiple regression result indicates from all the bank service quality dimensions access, tangibility and service portfolio, reliability, assurance, and price have a positive impact on customer satisfaction and price is the dominant service quality dimension which affects customer satisfaction. From the adjusted R square value it is depicted that 66% of variation in customer satisfaction is explained by the bank service quality dimensions.

Thus the findings are important to enable bank to have a better understanding of customers perception of service quality of banking and consequently of how to improve their satisfaction with respect to aspects of bank service quality. Due to the increasing competition in

banking industry, customer service is an important part and Abay bank S.C should do rethinking on how to improve customer satisfaction with respect to bank service quality.

5.2 Conclusion

This study is conducted to find out the effect of service quality on customer satisfaction in the case of Abay bank S.C. The finding of the study indicates that all the service quality has a positive impact on customer satisfaction.

From the Pearsons correlation result it is indicated that there is a positive and significant relationship between the bank service quality dimensions and customer satisfaction. Accordingly price is found to have the highest correlation with customer satisfaction. The price in BSQ model refers to price in its specific monetary form and to price as a lack or delay of information. So this indicate customers are satisfied on the service fees and they think the bank is not delaying any information. More over price has the highest beta value on the regression model and is the dominant bank service quality dimension with the highest impact on customer satisfaction ($\beta=0.544$). Tangibility and service portfolio is the second dominant bank service quality dimension ($\beta=0.170$) according to the result followed by access ($\beta=0.136$) assurance ($\beta=0.126$) and effectiveness ($\beta= -0.072$)

The inter correlation result indicates that the highest correlation is found between price and reliability (0.738,) followed by effectiveness and reliability (0.722) while the lowest relationship was found between assurance and access (0.555). Thus the change in one of the service quality dimension will positively affect the other bank service quality dimension.

From the mean result of all dimensions we can say that customers of Abay bank S.C are somewhat satisfied with the bank. Accordingly when we look at the overall regression result 66% of variation in customer satisfaction is explained by the bank service quality dimensions which imply that 34% of variation in customer satisfaction is explained by other variables.

5.3. Recommendation

The Ethiopian banking sector more than ever is characterized by stiff competition. The sector is also converging to similar products as newly introduced banking products are easily imitated by competitors. The fact that availability of banking software off the shelf have also eased product imitation. These factors compelled banks to look for other competitive advantages in order to beat the competition.

This research has shown the impact of service quality on customer satisfaction in Abay bank S.C. The results obtained confirm that all the service quality dimensions have a positive impact on customer satisfaction. Based on the findings and conclusions of the study, the following recommendations are forwarded to the management of the bank.

- In this study price is the dominant service quality dimension which has a highest positive correlation with customer satisfaction therefore the bank should work on the indicators of this dimension i.e. the bank should charge reasonable fees for the administration of the account, bank should balance amount from which service charges begin, bank should has good explanation of service fees, the bank should keep the client informed every time a better solution appears for a problem and the bank should contacts customers every time it is necessary.
- Access dimension was considered as one of the most important factors influencing customer satisfaction. However, the customers of Abay bank were found less satisfied in terms of the access dimensions. One way of addressing this could be by decreasing waiting hour, bank should has sufficient number of open tellers, bank should decrease delays due to bureaucratic factors and procedures, banks may reconsider to keep their banking service hours and install ATMs at various locations. To provide round the clock access to customers.
- In our current environment services preference of customers and their demands keeps on changing at a rapid speed and the bank should operate proactively in meeting its customers' needs and preferences. Accordingly the bank should be customer centric and management's focus area should emanate from the customer's need.
- The satisfaction level result showed that 4% of the respondents are dissatisfied with the general service provided by Abay bank. Therefore the bank should exert its maximum effort to change this result because customers are key divers of its performance.

- As the bank service quality dimensions represent 66% of the variation in customer satisfaction, the bank should work on all the bank service quality dimensions to improve and maintain its customer satisfaction.
- Banks should work much in increasing the number of customers by using different mechanisms like by dividing the customers in to different group's example age, educational status, occupationally and gender and give different treatment for each group. It should use different advertising mechanisms to attract more customers.
- In general, delivering a quality service for customers have a tremendous effect on customers' satisfaction that in turn determines the existence and success of banks. So, it's mandatory that the bank should attempt to maintain consistent service quality at or above customers' expectation by assessing all the service quality dimensions regularly.

5.4. Direction for Future Research

This study was conducted to examine the effect of bank service quality on customer satisfaction in case of Abay bank in Addis Ababa. The study use BSQ model. The sample was drawn from only five branches, thus this study may be limited in its generalizability of the findings to others banks. So, future research should have to draw sample of respondents on more number of banks for the sake of generalizing the results of the study. Future research also needed by using BSQ model because it is developed only for bank sector. So, it can explain about bank service quality better than other models.

This study included only six dimensions, there could be some other relevant factors that may be perceived as important by customers, but those were excluded from this study. Future researches, therefore, may consider more factors, like corporate image, staff attitude and other variables which can influence customer satisfaction.

Moreover, including moderator factors and looking forward to direct or indirect relationship towards customer loyalty can also be made in the research models of the new research by the other scholars in future.

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APPENDIX

Appendix

Structured Questionnaire

Addis Ababa University School of Commerce

Department of Marketing Management

Program: Masters of Art in Marketing Management

Dear Sir/Madam

This questionnaire is intended to be used as primary data for master's thesis MA in marketing management at Addis Ababa University School Of Commerce and it will conduct on "Analysis of the Effect Of Service Quality On Customer Satisfaction: the Case of Abay Bank S.C". As a customer of this bank your participation in this study will be greatly appreciated. Information gathered will treat with highest confidentiality and will not use for other purpose.

Instruction for Filling the Questionnaire

Please read each statement carefully and put the tick (✓) mark under the choice. Thank you for your cooperation, dedication and your time and energy for filling the questionnaire.

Part I: personal information: please use tick (✓) mark

1. Gender: Male
- Female
2. Age: Less than 20
- 21- 40
- 41- 60
- 61-70
- More than 70
3. Education level: High School and below
- Diploma
- Bachelor degree
- Master or higher
4. How many years did you connect with Abay Bank?
- Less than a year
- 1 year
- 2 year

3 year

4 year

More than 4 year

5. What are the types of job you are participating?

Student

Employee

Agriculture and related

Business owner

6. Do you have share from Abay bank?

Yes No

Part II. Customers' satisfaction with relation to service quality dimensions

Please rank your views using 1-5 on whether you are agree or not with the service provided by the bank and the general environment under which it operates.

1= Strongly Disagree, 2= Disagree, 3=Neutral, 4= Agree, 5= Strongly Agree

N o	Statement	SD 1	DG 2	NL 3	AE 4	SA 5
1	In Abay bank waiting is not too long.					
2	Abay bank has sufficient number of open tellers.					
3	In Abay bank there is no delays due to bureaucratic factors and procedures.					
4	In Abay bank queues are moving rapidly.					
5	In Abay bank there are recognition of a regular clients.					
6	In Abay bank there are knowledge of the client on a personal base.					
7	Abay bank employees have the knowledge to answer your questions					
8	In Abay bank there are confidentiality.					
9	Abay bank employee's behavior instills confidence in you.					
10	Abay bank has decoration of facility.					
11	Abay bank has effective work environment.					
12	Abay bank has cleanliness of facilities					
13	In Abay bank complete range of services is provided.					
14	In Abay bank the range of service is consistence with the latest innovation in banking service.					
15	Abay bank has modern looking equipment.					
16	Abay bank insists on error free records.					
17	Abay bank has precision of filling system.					
18	Abay bank has no contradiction in decision between personnel and management.					
19	Abay bank provided service at the promised time.					

20	Abay bank has precision of account statements.					
21	Abay bank employees give personal assistance.					
22	Abay bank has well trained personnel.					
23	Abay bank makes you feel secure.					
24	Abay bank has good reputation.					
25	Abay bank has sufficient number of ATM per branch.					
26	Abay bank employees have good speaking and other communication skills.					
27	Abay bank has no interruption of the service.					
28	Abay bank charge reasonable fees for the administration of the account.					
29	Abay bank balance amount from which service charges begin.					
30	Abay bank has good explanation of service fees.					
31	Abay bank keep the client informed every time a better solution appears for a problem					
32	Abay bank contacts you every time it is useful.					

Questions related with customers satisfaction

33	Abay bank range of service is satisfactory.					
34	Abay bank employee's performance is satisfactory.					
35	I am satisfied of being a client of Abay bank.					
36	I am satisfied with the quick service of Abay bank.					
37	General, I am satisfied towards service quality of Abay bank					

38. What you recommend to the bank for further improvements?

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.....

አባሪ
የተደራጀ መጠይቅ
አዲስ አበባ ዩኒቨርሲቲ ንግድ ስራ ትምህርት ቤት
የማርኬቲንግ ማኔጅመንት ክፍል
የማርኬቲንግ ማኔጅመንት የድህር ምርቃ ፕሮግራም

ለተከበራቸው መላሾች

ይህ መጠይቅ በዋነኝነት የቀረበው ለአዲስ አበባ ዩኒቨርሲቲ ንግድ ስራ ትምህርት ቤት የማርኬቲንግ ማኔጅመንት የድህር ምርቃ ፕሮግራም የመመርቄያ ፀሁፍ ለመረጃ መሰብሰቢያነት የሚያገለግል ሲሆን አላማውም የአባይ ባንክ የአገልግሎት ጥራት በደንበኞች እርካታ ላይ የሚያሳድረውን ተጽዕኖ ትንታኔ የሚያከናውን ነው። እንደ ባንክ ደንበኝነቶ በዚህ ጥናት ላይ ለሚያደርጉ ተሳትፎ ምስጋናችን ከፍተኛ ነው። የሚሰበሰቡት መረጃዎች በከፍተኛ ሚስጥር የሚቆዩ እና ለሌላ ተግባር የማይውል መሆኑን እናሳውቃለን።

ክፍል አንድ የግል መረጃዎች፤

ይህንን መጠይቅ የመሙላት መመሪያ

እባክዎን እያንዳንዱን መረጃ በአግባቡ አንበበው (✓) ምልክት የመረጡት ምላሽ ላይ ያስፍሩ

1. ስያ: ወንድ ሴት
2. ዕድሜ: ከ20 አመት ያነሰ ከ21-40
 ከ41-60 ከ61-70
 ከ70 በላይ
3. የትምህርት ደረጃ: 2ኛ ደረጃ እና ከዛባታች ዲፕሎማ
 ባችለር ማስተርስ ዲግሪ ወይም በላይ
4. ከአባይ ባንክ ጋር ለምን ያህል አመት ግኑኝነት አሎት?
 ከአመት ያነሰ አንድ አመት
 ሁለት አመት ሶስት አመት
 አራት አመት ከአራት አመት በላይ
5. በምን አይነት ስራ ላይ ተሳትፎ ያድርጋሉ
 ተማሪ ቅጥር ሰራተኛ
 ግብርና እና ተያያዥ ስራዎች የንግድ ስራ ባለቤትነት
6. ከአባይ ባንክ ጋር አክሲዮን አለዎት?
 አለኝ የለገኝም

ክፍል ሁለት፡ የአገልግሎት ጥራት ጋር በተያያዘ የደንበኞች እርካታ

እባክዎን ከዚህ በታችላሉት መጠይቆች ባንኩ በሚያቀርበው የአገልግሎት አቅርቦት ላይ እና በአጠቃላይ የስራው ሁኔታ ያሉትን መስማማት ወይም አለመስማማትክ 1-5 በተሰጡት ነጥቦች ይግለጹ።

1= በከፍተኛ ደረጃ እቃወማለሁ 2= እቃወማለሁ 3= ገልተኛ አቋም አለኝ 4= እስማማለሁ 5= በከፍተኛ ደረጃ እስማማለሁ

ቁጥር	መግለጫ	1	2	3	4	5
1	በአባይ ባንክ ለረጅም ጊዜ መጠበቅ የለም።					
2	በአባይ ባንክ በቂ የገንዘብ ክፋይ ሰራተኞች አሉ።					
3	በአባይ ባንክ በጓተተ የስራ ሂደት ና ብሮክራሲ ምክያት የ ስራ መዘግየት የለም።					
4	በአባይ ባንክ ያለ ወረፋ በፍጥነት ይስተናገዳል።					
5	በአባይ ባንክ መደበኛ ደንበኞች እውቅና አላቸው።					
6	በአባይ ባንክ ደንበኞች በግለሰብ ደረጃ ይታወቃሉ።					
7	በአባይ ባንክ ሰራተኞች ጥያቄዎን ለመመለስ በቂ እውቀት አላቸው።					
8	በአባይ ባንክ የደንበኛን ሚስጥር የመጠበቅ አሰራር አለ።					
9	የአባይ ባንክ ሰራተኞች በእርስዎ መተማመን አላቸው።					
10	አባይ ባንክ በአገልግሎት መስጫ መሳሪያዎች የተሟላነ ው።					
11	በአባይ ባንክ ውጤታማ የሆነ የስራ አከባቢ አለ።					
12	በአባይ ባንክ የአገልግሎት መስጫ ቁሶች ንፅህና አላቸው።					
13	በአባይ ባንክ የተሟላ የአገልግሎት አሰራር አለ።					
14	በአባይ ባንክ የአገልግሎት ወጥነት ያለው እና በባንክ የአገልግሎት አሰጣጥ ዘመናዊ በሆኑ ፈጠራዎች የተሟላነው።					
15	በአባይ ባንክ ዘመናዊ የሆኑ የአገልግሎቶች መስጫ መሳሪያዎች አሉት።					
16	አባይ ባንክ ከሰህተት የፀዳ የመዝገብ አያያዝ አለው።					
17	አባይ ባንክ የስራ ሰዓትን በሚሟላት ስኬታማ ነው።					
18	በአባይ ባንክ በሰራተኞች እናበአስተዳደሩ ውሳኔ መሃከል ምንም አይነት ግጭት የለም።					
19	አባይ ባንክ ቃል በገባው ሰዓት መሰረት አገልግሎቱን ይሰጣል።					

20	አባይ ባንክ ትክክለኛ የሆነ የሂሳብ አያያዝ አለው።					
21	የአባይ ባንክ ሰራተኞች የግል እገዛቸውን ይሰጣሉ።					
22	አባይ ባንክ በአግባቡ የሰለጠኑ ሰራተኞች አሉት።					
23	አባይ ባንክ በአገልግሎቱ አሰጣጥ ደህንነት እንዲሰማዎት ያደርጋል።					
24	አባይ ባንክ መልካም ስም አለው።					
25	አባይ ባንክ በእያንዳንዱ ቅርንጫፍ ኤቲኤም አሉት።					
26	የአባይ ባንክ ሰራተኞች መልካም የሆነ የመግባባት እና ደንበኞችን የማነጋገር ክህሎት አላቸው።					
27	አባይ ባንክ በአገልግሎት አሰጣጡን የሚያሰናክል አሰራር የለውም።					
28	አባይ ባንክ ለሂሳብ አስተዳደር ስራዎች ምክንያታዊ የሆነ ክፍያ ያስከፍላል።					
29	አባይ ባንክ ከአገልግሎት ዋጋው ጀምሮ ተመጣጣኝ የሆነ ክፍያ አለ።					
30	በአባይ ባንክ ለአገልግሎት ክፍያ መልካም የሆነ ማብራሪያ ይሰጣል።					
31	አባይ ባንክ እያንዳንዱ የሆኑ ችግሮች የተሻለ መፍትሔ ሰገኝ ደንበኞቹ ሁል ጊዜም ያሳውቃል።					
32	አባይ ባንክ አስፈላጊ በሆነ ጊዜ ሁሉ ከደንበኞች ጋር ግኙኝነት ያደርጋል።					

ከ ደንበኞች እርካታ ጋር ተያያዥነት ያላቸው መጠይቆች

33	አባይ ባንክ የአገልግሎት አሰጣጥ ወሰን አጥጋቢ ነው።					
34	አባይ ባንክ ሰራተኞች የስራ ክንውን አመርቂ ነው።					
35	የአባይ ባንክ ደንበኛ በመሆኔ እረካለሁ።					
36	በአባይ ባንክ ቀልጣፋ የሆነ የአገልግሎት አሰጣጥ እረካለሁ።					
37	በአጠቃላይ አባይ ባንክ የአገልግሎት አሰጣጥ እረካለሁ።					

38. ለባንኩ ተጨማሪ መሻሻል ምን አስተያየት አሉት?

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