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**THE ROLE OF SERVICE QUALITY ON CUSTOMER SATISFACTION:
USING SERVQUAL**

(The case of Commercial Bank of Ethiopia: North Addis Ababa district)

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DECLARATION

I declare that this thesis project is my own work. It is submitted in partial fulfillment of the requirements for the degree of Masters of Science in management at Addis Ababa University, College of Business and economics, Department of Management. To the best of my knowledge, is an original work and not submitted for any degree at this university or in any other university.

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Signed at Addis Ababa March, 2021

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ACRONYMS

CBE	: Commercial Bank of Ethiopia
EP	: Expected service quality
BR	: Ethiopian birr
ATM	: Automated teller machine
MB	: Mobile banking
IB	: Internet banking
CBE	: CBE birr
MOT	: Money transfer agents
E	: Expectation of service quality
P	: Perceived service quality
OMGS	: Overall mean gap score value
HCSQ	:Healthqual

ABSTRACT

The major aim of the study is to assess' customer satisfaction in terms of service quality and to identify and rank service quality dimensions with in CBE North Addis Ababa district using SERVQUAL. Five dimensions in service quality such as Tangibles, Reliabilities, Responsiveness, Assurance and Empathy are considered as the base for this study. A questionnaire for such purpose was designed and explanatory statistical methods were applied to analyze the collected data. A sample of 400 customers was interviewed with a structured questionnaire and the correlation result indicates that a strong positive correlation exhibits between the independent variable which is overall mean gap score value and the dependent one which is satisfaction level of customers. Furthermore, the output from the regression analysis revealed that overall mean gap score value has a positive influence on customer satisfaction. Additionally, utilizing SERVQUAL techniques on the five independent variables shows that only tangible dimension has a positive gap score whereas reliability has a least gap score, followed by assurance, empathy and responsiveness. Finally, based on the findings, an according recommendation is forwarded.

CHAPTER ONE

1. Introduction

This section makes an introduction with the research having a subset of: Background of the study, Company background, Statement of the problem, Research questions, Objectives of the study, Significance of the study, scope of the study, limitations of the study and organization of the paper.

1.1. Background of the study

An attempt to measure & understand customer satisfaction has been done by many scholars in different time, and customer satisfaction is the most widely used concept in business . In today's business environment to satisfy customers become the ultimate concern of most of business. Lack of customer focus is business suicide. Therefore, business measure their customer satisfaction level due to many reasons among them are: to know the degree of satisfaction of client, customers to perceive that the company value their opinion, to set objectives for improvement for the company, to generate satisfied & loyal customers & to obtain benefits i.e., to make money. Generally, understanding customer satisfaction & taking countermeasure is crucial for creating loyal customer which is a driving force behind a business goal (Dr Robert (Bob) & W. Lucas).

Having much said about customer satisfaction, it is important to note that the quality of service has an important aspect of customer satisfaction and business with high service quality will meet or exceed customer expectations whilst remaining economically competitive (Wikipedia). Evidence from empirical studies suggests that improved service quality increases profitability and long-term economic competitiveness. Historically, scholars have treated service quality as very difficult to define and measure, due to inherent intangible nature of services, which are often experienced subjectively (Wikipedia). Service quality concepts have been developing since late 1970s, as a result of numerous studies and practical approaches proposed many practitioners, managers, and researchers owing to its significant impact on business performance, customer satisfaction, loyalty, and most importantly the profitability of the firms (Leonard and Sasser, 1982; Parasuraman et al., 1984; Cronin and Taylor, 1992; Teas, 1993; Griffin, 1995; Zeithaml and Bitner, 1996; Gitomer, 1998; Lasser et el., 2000). In the growing service sector, there is still the most problematic challenge how to deal with service quality. Quality is one of the most expected by customer's aspect of almost all service products. High and unique quality is a way to win customers and make them loyal for a long time. Management literature proposes many concepts and approaches concerning

how to deal with service quality. There are also many different concepts how the notion “service quality” should be understood. (Urban, August 2009) Due to the global competition, it is important to provide quality service in order to meet customer satisfaction. Therefore, betterment of quality of service and sustained customer satisfaction is a major challenge for banks as it results in rapid growth and development of the banking sector. Hence it is very important that banks provide quality services on a continuous basis to meet the needs and desires of customers (Lewis, 1989). Service quality is considered as a critical dimension of competitiveness by enhancing customer Satisfaction (Lewis, 1989). Customer satisfaction is the extent to which a service meets or exceeds customer needs and expectations. (Mitchel, 1990) Satisfaction is an overall customer attitude towards a service provider (Levesque & McDougali, 1996) or according to (Zineldin, 2000) an emotional reaction to the difference between what customers anticipates and what they receive. When customers are satisfied, they are more likely to return.

After (Parasuraman A, 1988) made extensive research they find five dimensions customers use when evaluating service quality, thus are tangibles, reliability, responsiveness, assurance and empathy.

And Customer satisfaction has been studied by some researchers using a single item scale (Cronin J. J., 1994) means customer’s overall feeling towards a service is asked to measure satisfaction while others use a multiple item scale (Parasuraman A., 1985) satisfaction is measured using various dimensions for example the SERVQUAL dimensions. Customer satisfaction is defined as a function of the customer’s expectations and perceptions of performance according to the expectancy - disconfirmation paradigm (Tse, 1988) and it is a construct closely related to perceived service quality (Magi A. &, 1996).

In consideration for dimensions of service quality in the customers’ satisfaction, this research, will try to assess the extent of customer satisfaction using SERVEQUAL in the selected branches of commercial bank of Ethiopia with in North Addis Ababa district.

1.2. Company background

The history of the commercial bank of Ethiopia (CBE) dates back to the establishment of the state bank of Ethiopia in 1942. CBE was legally established as a share company in 1963. Its history backs after the Ethiopian victory over fascist Italy, the new government issued a proclamation in August 1942 that established the state bank of Ethiopia (SBE). It served both as Ethiopia’s central bank & as the principal commercial bank in the country with two branches & 43 staff.

In 1963 the Ethiopian government split the state bank of Ethiopia into two banks, the National Bank of Ethiopia (the central bank), and the Commercial Bank of Ethiopia (CBE). Then the Ethiopian government merged Addis bank into the commercial bank of Ethiopia in 1980 to make CBE the sole commercial bank in the country. The government had created Addis Bank from the merger of the newly nationalized Addis Ababa Bank, and the Ethiopian operations of the Banco di Roma and Banco di Napoli.

Addis Ababa bank was an affiliate that National and Grindlays bank had established in 1963 and of which it owned 40%. At the time of nationalization, Addis Ababa bank had 26 branches. The merger Addis Ababa Bank with CBE made CBE the sole commercial bank in Ethiopia, with 128 branches and 3,633 employees. CBE is the pioneer bank in introducing modern banking system in the country.

Currently, according to data gathered using secondary sources, the bank has a process oriented corporate structure each process headed by a process owner having a total capital of 53.5 billion BR, more than 24 million account holders in a total number of 1604 of branches across the country in which only two of them are in SUDAN as of June 30, 2020.

1.3. Statement of the problem

Poor quality service is one of the major factors for the failure of many financial institutions and service organizations. Further, customer's dissatisfaction is related to poor quality services that can result poor image for the organizations (Dr Robert (Bob) & W. Lucas).

When banks provide service, it should keep in mind to achieve their vision. CBE has a vision of being world class commercial banks by 2025 G.C.

According to an informal interview with Director: Human Resource in North Addis Ababa district, even if Commercial Bank of Ethiopia has working determinedly on service quality, it exhibits difficulties in relation to handling of customers compliant, in raising of employee's knowledge to it and allocating of resources equitably to all its departments.

Considering the above discussion, it is essential for commercial bank of Ethiopia to understand the relation between customer satisfactions with service quality dimensions. And should extend its effort in evaluating its customer satisfaction and make an appropriate action based on the findings. Otherwise, customers may disappoint with its service quality and may not only swear off doing business with it, in addition they have a power to influence others to shift their business with other bank & this may ultimately lead to a business downfall.

Therefore, this research focusses on evaluating customer satisfaction based on service quality elements and ranking of the five service quality dimensions under CBE selected branches of North Addis Ababa district.

1.4. Research questions

To accomplish the task, the researcher has identified the following research questions:

1. Does assurance have a positive impact on customer satisfaction?
2. What is the effect of empathy on customer satisfaction?
3. Is responsiveness positively influences customer satisfaction?
- 4 Does reliability have a positive effect on customer satisfaction?
- 5 Does tangibility have a positive impact on customer satisfaction?

1.5. Objectives of the study

The main objective of the study is to assess customer satisfaction based on service quality components and to measure and rank those service quality dimensions based on satisfaction of customers by the bank services provided by commercial Bank of Ethiopia in North Addis Ababa district using SERVQUAL.

1.5.1. Specific objectives

- To judge the importance of attributes that influence customer's satisfaction of the selected branches in terms of the five common service dimensions.
- To point out specific areas which require further attention to enhance branch customer satisfaction.
- To point out specific solutions to enhance perceived service quality

1.6. Significance of the study

Generally, since customer satisfaction is a term used to measure how business product and services offerings meet or surpass the expectation of its customer's. It is important because it provides business owners with a measure to manage and improve their businesses.

Specifically:

- It will possibly help the district and may ultimately the bank to fill its service quality gaps and may in response improve its customer satisfaction.
- It will give a hint why customers switch to other banks.

- The study may also be a basis for making urgent management decisions on the area.

In addition to this, this paper will add up to the existing knowledge as it raises different issues related to service quality gaps.

Last but not least, it can also be a stepping stone and a reference for further intensive studies that can be done on the area.

1.7. Scope of the study

Geographically

The scope of the study is limited to selected branches out of 105 branches of CBE in North Addis Ababa District.

Methodologically

CBE classifies each branch with in North Addis Ababa as special, grade 4, grade 3, grade 2 and grade 1 according to their customer levels, deposit mobilizations and digital banking performances.

Then, the researcher will take equal samples (n/5) from simple random selection of branches in each sample frames to fill its- sample size.

1.8. Limitation of the study

Specific limitations to this thesis is that, even if CBE classified its customer as: private, public, nonprofit and other customer, this research only focusses on collectively active customers selected using simple random sampling in each sampling frames who conduct business in branches.

1.9. Organization of the Paper

The paper will be prepared in five chapters. The first chapter will deal about introductory part consisting of background of the study, Company background, and statement of the problem, Research questions, and objectives of the study, significance of the study and scope and limitation of the study.

In the second chapter of the paper literature review will be presented in which various theoretical concepts that are related with service, quality, service quality dimensions, Service quality measurement models and issues related with customer satisfaction and finally the conceptual model will be discussed.

The third chapter will present details of the research design, sample size determination, sampling technique, data source and collection method, procedure of data collection, questionnaire and the method of data analysis.

Then, after briefly observing a company's performance in various parameters based on recent data, then will proceed to the results of collected data and discussion of results in the fourth chapter.

The final chapter: will provide summary of findings, conclusion and possible recommendations.

CHAPTER TWO

2. LITERATURE REVIEW

In this chapter, the study reviews relevant literatures and discussed concepts and related issues to the research.

2.1 Quality and service quality concepts

Quality has become important for firms not to make more profits and to survive competition. Firms that work under current competitive conditions should plan implement and constantly improve their quality policies (Cirpin. B.K. and Sarica. K, 2014). Although the term quality is popular and quite widely used by scholars and academics, there is no generally agreed definition of it, since different definitions of it are appropriate under different circumstances or scenarios (Ibrahim.E, 2012).

According to Juran.J.M and Godfrey. A.B, (1999), Quality is defined as fitness for purpose and use as a predictable degree of uniformity and dependability with a quality standard suited to the customer. ISO 9000:2005 defined quality as the totality of features and characteristics of a product or service that bear on its ability to satisfy stated or implied needs. American Society of Quality Control (ASQC) in 2004 defines quality as the collection of attributes which reveals the capability of the product to meet certain specific needs. Therefore, not only assuring the efficiency of present production further also meeting the needs and expectation of present and future consumers is key to competitiveness, profitability and sustainability. Perceived quality of consumers relies not only on the goods or services but also on the brands and firm's image and recognition further on previous accumulated experiences of the goods and services or the brand (Nelsen.D and Daniels.S, 2007). The intangible nature of service leads quality to experience a subjective phenomenon. Relying on subjective feelings means that the ranking for higher perceived quality can be different from different individuals. However, Service quality is a major factor of competitive capability of business or service providers and has become a popular area of academic research and has been acknowledged as an observant competitive advantage and supporting satisfying relationship with customers (Zeithaml, 2000). In relation with product quality, Service quality is more difficult for customers to asses it .: It is difficulty is because of lack of tangible evidence related to the service Stiff competition, an increased consumers awareness, and variable demand needs continuous improvement from banks in quality of service so that their customer stay loyal (Kheng,2010).Therefore, it is essential that banks should pay attention to

improve the quality of their services and delight their consumers (Radomir, 2010). Service quality can be defined as meeting the needs and expectation of customers (Smith, S, Czepiel, J, 1990; Munsumay, J. et al., 2010). Service quality is the gap between consumer's perceptions of the present service being supplied by a given firm and their expectation of excellent service within that given industry (Parasuraman, A. et al., 1985, 1988). Further, Parasuraman et al. (1985) proposes ten service quality attributes: Competence, credibility, Courtesy, Security, Access, Reliability, responsiveness, understanding and tangible. Nevertheless, Parasuraman et al. (1988) later on condensed them into five attributes: Reliability, Responsiveness, Assurance, Empathy, and tangibles. The listed five attributes represent the base for SERVQUAL model for assessing quality of service delivered in an organization.

2.2. Service quality and customer satisfaction

Since customer satisfaction has been considered to be based on the customer's prior experience on a particular service encounter, (Cronin & Taylor, 1992) it is in line with the fact that service quality is a determinant of customer satisfaction, because service quality comes from outcome of the services from service providers in organizations. Another author stated in his theory that "consumer satisfaction is relied on a specific transaction (the gap between perceived and expected service) in contrast with 'attitudes', which are more enduring and less situational-oriented," (Lewis, 1993, p. 4-12). This is in line with the idea of Zeithaml et al (2006, p. 106-107). With regard to the relationship between customer satisfaction and service quality, Oliver (1993) first it proposes for customer satisfaction service quality is an antecedent regardless of whether these constructs were cumulative or transaction-specific. Some researchers have found empirical supports for the view of the point mentioned above (Anderson & Sullivan, 1993; Fornell et al 1996; Spreng & Macky 1996); even if service quality mainly come up with customer satisfaction. Both concepts have certain things in common; however, satisfaction generally is a broader concept, and service quality pay attention on service quality dimensions. (Wilson et al., 2008, p. 78). Although it is proposed that other attributes such as price and product quality have an influence on customer satisfaction, perceived service quality is an important ingredient to it. (Zeithaml et al. 2006, p. 106-107).

Some scholars also propose a scenario that service quality is a focused evaluation that shines the customer's perception of reliability, assurance, responsiveness, empathy and tangibility while satisfaction is more inclusive and it is influenced by perceptions of service quality, product quality and price, also situational factors and personal factors. (Wilson, 2008, p. 78).

In addition, some authors have agreed service quality is a determinant factor for customer satisfaction. Parasuraman et al., (1985) in their study, they proposed that when consumers perceive there is a high quality on service delivered to them, it also brings to an increase on satisfaction of customers. Some other authors did comprehend with the idea brought up by Parasuraman (1995) and they acknowledged that “Customer satisfaction relies on the rank of quality of service that is provided by the business” (Saravana & Rao, 2007, p. 436, Lee et al., 2000, p. 226). Looking into (figure 1), relating it to these authors’ views, it is evident that the concept of customer satisfaction involves predicted and perceived service; since service quality acted as one of the attributes that affect satisfaction level of customers. Regarding with this relationship past research justifies by providing more evidence.

As a result of the definition of customer satisfaction presented by Lewis, (1993, p. 4- 12), Sivadas & Baker-Prewitt (2000, p. 73-82) used a national random telephone survey of 542 shoppers to assess the relationship between service quality, customer satisfaction, and store loyalty within the retail department store context. From the results one of it was that, service quality influences relative attitude and satisfaction with department stores. They come up with result that there is a relationship between customer satisfaction and service quality.

In line with the findings of Sivadas & Baker-Prewitt (2000, p. 73-82), Su et al., (2002, p. 372) in the study of this both concepts, come up with the result that; the two variables are related, confirming the definitions of both variables which have always been linked. They also dictated that since a perceived service quality may be affected by perceptions of value or by the experiences of others that may not be so good, then customer satisfaction which reflects the customer’s feelings about many encounters and experiences with service firm, service quality is more abstract (Su et al., 2002, p. 372).

In addition to what the other researchers have found out from customer satisfaction and service quality, some other authors Wang & Hing-Po (2002), went into details to bring in customer value in the study of the relationship between customer satisfaction and service quality. Their study used SERVQUAL model in measuring service quality in China’s mobile phone market, but with modification on the basis of focus group discussions and expert opinions to reflect the specific industry attributes and the special culture of China. Emphasis was then paid to the study of the dynamic relationships among service quality, customer value, customer satisfaction and their influences on future behaviors after the key drivers of customer value and customer satisfaction were identified. All of them were based on the development of structural equation

models by using PLS-GRAPH Package. (Wang & Hing-Po, 2002 p. 50-60) This study blended the study of customer satisfaction and service quality with customer value which added more weight to the linkage between customer satisfaction and service quality because value is what customers look in an offer.

studies of the past with regard to the relationship between customer satisfaction and service quality including SERVQUAL dimension have been published since from 2003 to 2010, the research on this topic dropped from 2004 to 2006 and was stable, between 2008 and 2009, there was no study on this field that treated the relationship between customer satisfaction and service quality with SERVQUAL dimension; research on this topic increased rapidly in 2010.

With regards to the above statistics; Kuo (2003) conducted a research on service quality of virtual community websites having an aim of constructing an instrument to evaluate service quality of virtual community websites and to have a further discussion of the relationship between dimension of service quality and overall service quality, customer satisfaction and loyalty. The researcher used Factor analysis, t-test, and Pearson correlation analysis to analyses the data collected from college students of three major universities in Taiwan, from the results one of it was that” on-line quality and information safety is positively related to the overall service quality, customer satisfaction, and loyalty, but the service quality level of this dimension was the poorest.” (Kuo, 2003, 461-473).

In contrast to the above studies; Bennett & Barkensjo (2005) studied relationship quality, relationship marketing, and client perceptions of the levels of service quality of charitable organizations. Questions were asked to 100 people on their perceptions of service quality of the organizations that had given them assistance, their satisfaction with a charity service etc. they constructed a model and estimated using the method of partial least square. Also, perceived service quality was measured via adaptations of the SERVQUAL instrument but without any assessments of the respondents' prior expectations concerning the services they would receive from an organization. In their results, relationship marketing was found to represent an effective weapon for improving both relationship quality and beneficiaries' satisfaction with service provision. They stated that “relationship quality and actual service quality induced beneficiaries to want to recommend a charity to other people and to engage in positive word-of-mouth.” (Bennett & Barkensjo, 2005, p. 101). Meaning the beneficiaries who stood as the customers were satisfied since recommendation is signal of satisfaction, confirming the idea that service quality is related to customer satisfaction. They were not directly conducting a research on the relationship between customer satisfaction and service quality, but because when talking about client perceptions, one must think of their satisfaction,

and when talking about service quality there is a link between these two as has been proven by many researchers (Baker-Prewitt, 2000, p. 73-82; Kuo-YF, 2003, 461-473; Gera, 2011, p. 2-20) This means it could be useful to test these three variables (Customer satisfaction, service quality and Service quality dimensions). The study of Bennett & Barkensjo (2005) stated that “the hypothesis elements of SERVQUAL model (Tangible, assurance etc.) were scientifically associated with the service quality construct” (Bennett & Barkensjo, 2005, p. 101). It could be interesting to test SERVQUAL model with the five dimensions and service quality assuming that expectations is included to see if it will be significantly associated.

To crown the fact that customer satisfaction and service quality are essential variables in business research on customers, Gera (2011) investigated the link between service quality, value, satisfaction and behavioral intentions in a public sector bank in India and from the result one of it states that “Service quality was found to significantly impact on customer satisfaction and value perceptions” (Gera, 2011, p. 2-20).

2.3. Customer Expectation and Perceived Service Quality

Customers came up with perceptions when they asses the quality of the product. It is the customer’s assessment of the overall superiority or excellence of the service (Zeithaml, 1988). Whereas, customer expectations are any set of behaviors or actions that individuals anticipate when interacting with a company. Expectations are reference points against which service delivery is compared only at beginning. The level of expectation can vary widely depending on the reference of the customers hold.

Customer expectations are beliefs about service delivery that function as standards or reference point against which performance is judged (Bitner, Faranda, Hubbert, & Zeithmal, 1997). Historically, customers have expected basics like quality service and fair pricing-but modern customers have much higher expectations, such as proactive service, personalized interaction, and connected experiences across channels.

2.4. Customer Satisfaction

Customer satisfaction is a broader concept which constitutes many elements however many researchers argue that it can be specifically measured using customer expectation from experience and from actually perceived outcomes of the service or product ((Bitner, Faranda, Hubbert, & Zeithmal, 1997).).

It is understood using a transaction-specific definition and it is based on the customer’s trend on a specific service encounter Cronin and Taylor (1992) and also some other scholars think customer satisfaction is not a one-time experience, but is built over several transactions over times Jones & Suh (2000).

2.5. Service Quality Measurement

2.5.1. Technical and functional quality model (Grönroos Quality Model)

In Gronroos' perceived service quality model, expectations are a function of market communications, image, word of mouth, and consumer needs and learning, whereas experience is a product of a technical and functional quality, which is filtered through the image. It more clearly shows for the existence of a perception gap although there is no suggestion of 'delighting' through narrowing the gap.

Gronroos (1982) discussed the technical and the functional aspect of service quality and argued that customer perception is based on their perception of these two dimensions. The model identifies three elements of service quality. The Technical element refers to what is delivered (Result dimension) whereas functional refers to how it is delivered (process dimension) and image. Generally, it is based on subjective evaluation of service quality on what service is provided and how it is provided with that of the customer experienced expectations.

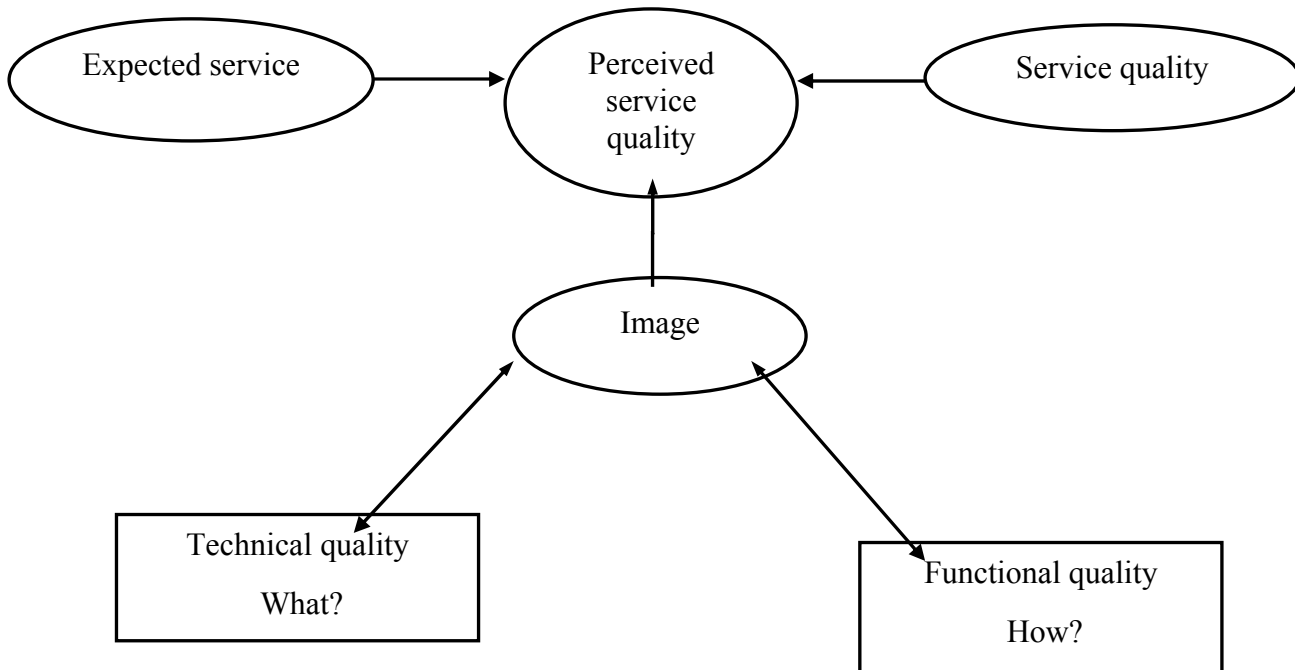


Figure 2.1: Gronoroos service quality model

2.5.2. GAP model

The GAP model was first proposed by A. Parasuraman, Valarie Zeithaml and Leonard L. Berry in 1985. It helps the company to understand customer satisfaction. In service industry, this test of measurement is

commonly utilized to know the various gaps that are occurring in the service delivery process to potential consumers. Those proposed five gaps in the model are between:

- 1 –Customer expectation and management perception.
- 2- Service quality specification and management perceptions.
- 3- Service quality specification and service delivery
- 4- Service delivery and external communication
- 5- Expected service and experienced service.

First, ten dimensions of service quality are developed then it is reduced to the following five dimensions: reliability, responsiveness, tangibles, assurance (communication, competence, credibility, courtesy, and security) and empathy which capture access and understanding/knowing to the customers.

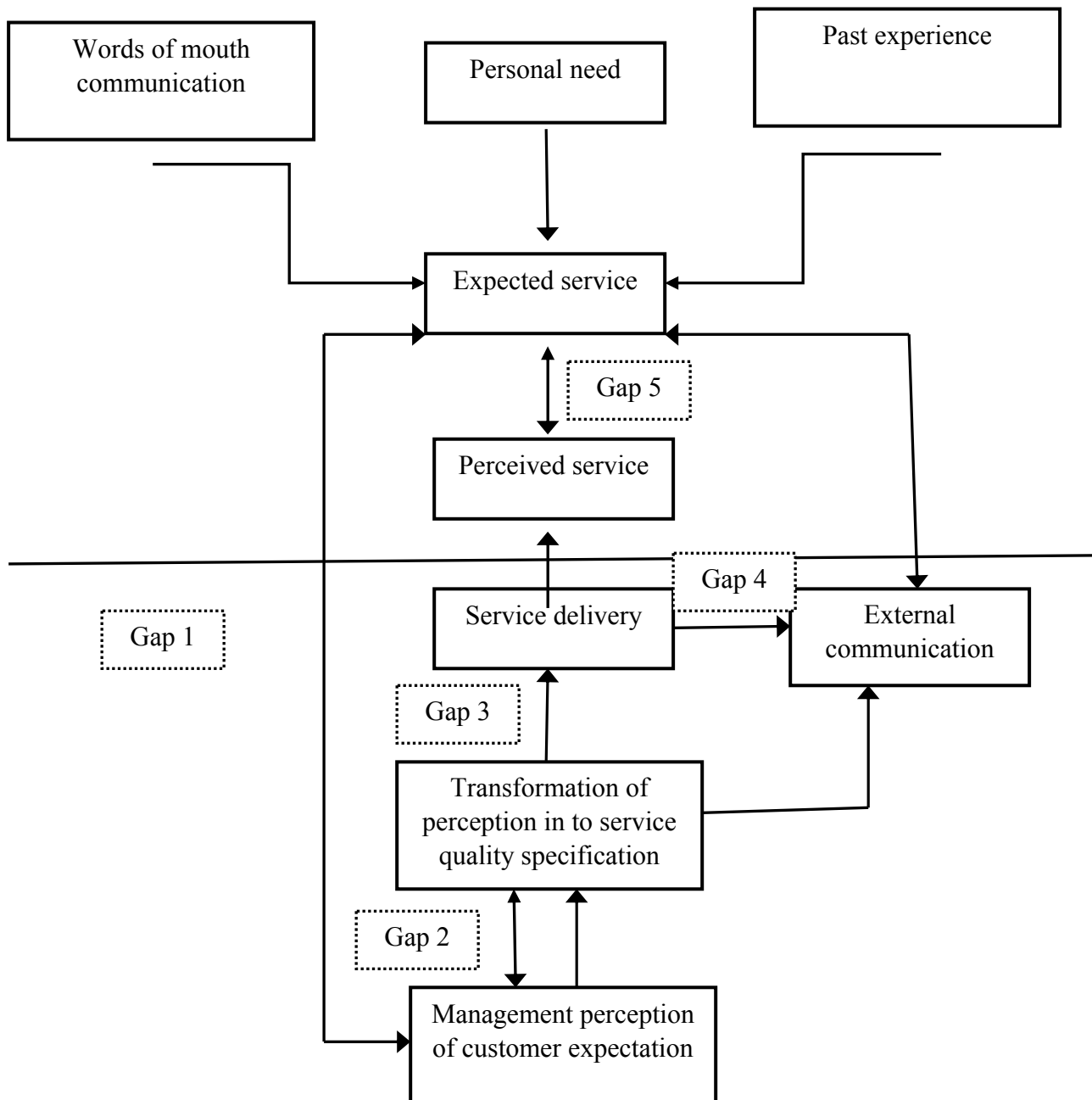


Figure 2.1 Gap model

2.5.3. SERVQUAL model

SERVQUAL is a survey research instrument developed by Zeithmal to measure customer satisfaction with various aspects of service quality. It is based on an assumption that consumers evaluate a firm's service by comparing: their perception of service received with that of their prior expectation of companies in a particular industry. This scale contains 22 items that reflect five service quality dimensions: Reliability Tangibles, Responsiveness, assurance and empathy.

1. Reliability – it is the ability to perform the set of services dependably and accurately. It focusses on providing the service right the first time and maintaining error- free records. In the broadest sense, reliability means that the company delivers on its promises- promises about delivery, service provision, problem resolution, and pricing. Zeithaml.V. A, (2009).
2. Tangibles –It contains physical facilities, modern equipment, appearance of personnel, visual appealing materials associated with service. Tangibles provide physical representations or images; particular new customers will use to evaluate quality Zeithaml.V. A, (2009)
3. Responsiveness is about willingness to help customers and provide prompt services. Readiness to respond to customer inquiries Zeithaml.V. A, (2009).
4. Assurance is about the knowledge and courtesy of employees and their ability to convey trust and confidence. This dimension is likely to be particularly important for services that customers perceive as high risk or for services of which they feel uncertain about their ability evaluate outcomes Zeithaml.V. A, (2009).
5. Empathy – It incorporates issues in relation with caring, individual attention a firm provides to its customers, convenient business hours, having the customers last interest at heart. The essence of empathy is conveying, though personalized or customized service, customers are unique and special and that their needs are understood. Customers want to feel understood by and important to firms that provide service to them Zeithaml.V. A, (2009).

2.5.4 SERVPERF

SERVPERF is purely a performance based approach to the measurement of service quality. It is the difference between customer's expectation of what they want and their perception of what they get (Cronin and Taylor (1992).

2.5.5. HEALTHQUAL Model

It is a multi-item scale for assessing healthcare service quality (Don Hee Lee). HCSQ was introduced by Myers (1969) has been measured with several dimensions in previous studies (e.g., Donabedian 1980: Vuori 1982). However, measurement HCSQ have since evolved and modified by the various researchers based on their study purpose (e.g., Boweres et al, 1994: Scobie et al, 2006. Evaluation of HCSQ can be based on various approaches (SERVQUAL, SERVPERF model, etc.). It is a compressive set of healthcare service quality and it is measurement items is derived focusing mainly on care process and results. HEALTHQUAL by Lee is an integrated model to measure healthcare services quality based on the patients view, the hospital view and the perspective of accreditation institutions. The proposed HEALTHQUAL model consisted of the following five main components: empathy, tangibles, safety, efficiency and degree of improvement of care services.

Generally, Since, the researcher wants to have a multi-dimensional model which relatively fits with service sectors like banks, the SERVQUAL model proposed by Zeithmal with the five service quality dimensions mentioned above is mainly used for the research instrument to analyze customer satisfaction. And by closing the proposed service quality gaps based on the research, businesses can use the information generated to formulate strategies to ensure customer expectations are fulfilled on a consisted basis.

2.6. The Development and Evolution of the SERVQUAL Model

Through empirical works 97 points were recognized in which they were considered to have an influence on service quality. Parasuraman et al (1985). Those were things considered to be essential in evaluating both expected and perceived service quality Kumar et al (2009). In order to clarify the instrument and choose those with significance impacts on evaluating service quality, those listed items go through two stages. The first one results in bringing ten dimensions to evaluate service quality. Then they proceed to second part and this brings to the reduced five service quality dimensions: Tangibility, Responsiveness, Reliability, Empathy

and Assurance. The above listed service quality attributes are subject to 22 statements derived from Parasuraman et al (1988). At first, SERVQUAL test of measure was developed for service and retail business with the aim of understanding how consumer's rate service delivered to them. Parasuraman et al (1988), proclaims that this test of measurement can be utilized for a firm three to four times a year to assess service quality over different times, to understand also the gaps between expected and perceived service quality so one can do the possible responses.

2.7. Functioning of the SERVQUAL

SERVQUAL is a multidimensional research mechanism, designed to measure service quality by capturing respondent's expectations and perceptions along the five dimensions of service quality: reliability, responsiveness, assurance, empathy and tangibles (Parasuraman A, 1988). These dimensions are used in service quality gap, which implies that there is a difference between the expectations of customers and perception of services (Parasuraman A, 1988). The gap represents the difference between customers' expectations and customers' perceptions referred to as the perceived service quality (Kumar, 2009).

2.8. Criticisms of SERVQUAL Model (Buttle, 1996, p.10-11)

2.8.1. Theoretical criticisms

- Face validity: In which the model of service quality has its roots in the expectancy-disconfirmation paradigm that informs customer satisfaction. A number of researches have argued the research instrument actually captures satisfaction rather than service quality
- Few supporting sources were there that justifies consumer's asses' quality of service with regard to expected and perceived service quality gaps.
- It gives high attention for the process rather than output of the service.
- Those listed simple revision of the five attributes of service quality is not enough for measuring service quality across different service settings.

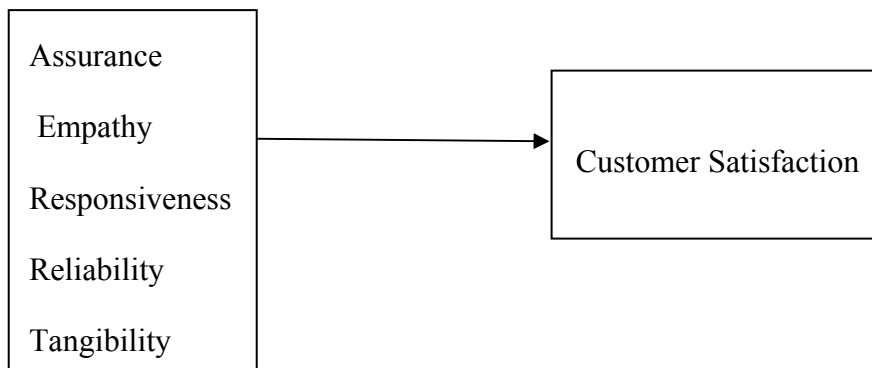
2.8.2. Operational Criticism

- The way that expectation has been operationalized also represents a concern for theorists investigating the validity of the gaps model. They proposes that there exists different types of expectations, Of this, there is an argument that only forecast expectations are true expectations, yet, the SERVQUAL instruments appears to elicit ideal expectations.

- The condensed commonly used items cannot hold the variability within each service quality attributes.
- The close ended five point likert scale is not impeccable.
- The management of the two instruments: expectation and perception brings boredom and confusion.

2.9. Conceptual Framework of the study

Conceptual framework illustrates what you expect to find through your research. It defines the relevant variables for your study and maps out how they might relate to each other to attain the purpose of the research. Thus, purpose of this study was to examine how tangibility, reliability, responsiveness, assurance, empathy independent variables can be used to analyze dependent variables customer satisfaction in CBE North Addis Ababa district using SERQUAL model.



CHAPTER THREE

4. Research Methodology

3.1. Introduction

This chapter focuses on research design, study area, population of the study, sample size sampling technique, data source, data collection instruments, data analysis and presentation.

3.2. Description of study area

According to information obtained using secondary data (informal interview with some of the staff), CBE currently has 15 districts in which 11 of them is out of Addis Ababa. Branches located within Addis Ababa is divided into four geographical districts as North, South, West and East district.

Those districts are listed below:

1. Hawassa district
2. Dire Dawa district
3. Jimma District
4. Mekele District
5. Bahir Dar District
6. Adama District
7. Shashemene district
8. Gonder District
9. Wolaita Sodo District
10. Nekemt District
11. Dessie District

Lastly, the four districts within Addis Ababa as mentioned above.

Then, mainly due to time and Budget limitations, the researcher only focuses on assessing perceived and expected service qualities as well as their gaps and finally tries to statistically analyze customer satisfaction within North Addis Ababa district.

3.3. Research Design

A research design shows the overall strategy to carry out the process of collection and analysis of a data. The researcher used cross tabulation and a technique of descriptive statistics using SPSS V 24, to determine the variability of the five service quality dimensions. Further, regression and correlation were used to analyze the extent of the bond between the dependent and independent variables. To reach with the proposed purpose, a

questionnaire was designed and the respondents were asked to mark their preferences on an ordinal incremental ranking scale. The questionnaire contains 22 factors that affect the customer satisfaction. These factors are divided into 5 major groups as: Empathy, Tangibility, Assurance, Responsiveness and Reliability. And finally, the study approached the respondents to find out their expectations and perceptions of service quality based on the dimensions of the SERVQUAL model.

3.4. Population of the study

According to secondary data obtained there were 105 branches within North Addis Ababa having an active customers and CBE classifies them as private, public, other and nonprofit organization.

In addition, CBE identifies each branch as Special, grade 4, grade3, grade 2 & grade 1 according to their deposit mobilizations (Daily deposit limit), customer base (number of customers they hold) and digital mobilizations (no of customers who utilizes electronic payments like ATM, MB, IB & CBE Birr as a means of transaction).

Special: Having a daily deposit limit of 6,500,000

Grade 4: Daily deposit limit 5,000,000

Grade 3: Daily Deposit limit of 4,000,000

Grade 2: Daily deposit limit of 3,000,000

Grade 1; Daily deposit limit of 2,000,000

Based on data obtained using secondary data holding of cash above daily deposit limit is restricted more than one day and the branch must communicate to its district for the taking of the excess cash. Data regarding their customer base & level of digital users is difficult to accurately obtain but one shall understand that both performance dimensions become greater when one moves from grade 1 to special branches respectively.

3.5. Sample Size and Techniques

According to Kothari 2004.pdf, while deciding the sample, the researcher must determine the desired precision as well as an acceptable confidence level for the estimate. Among many, the parameter of interest in a research study must be kept in view, while deciding the size of the sample. Costs and budgetary constraints too dictate also the size of the sample that one can draw. Further, even though there are no general rules, the sample size usually relies on the population to be sampled.

According to an informal interview with (director: human resource), CBE has around 1,100,000 active customers in north Addis Ababa district and classifies its branch customers as mentioned above, therefore stratified random sampling techniques will be utilized. Although the researcher believes that after determining the right sample size, for the sample to be representative of the population it requires to draw a proportional number of samples in each stratum (groups), specific data which is important for proportional analysis of each strata is difficult to get, therefore the researcher obliged to select an equal size of (n/5) samples from simple randomly selected customers in each group.

In addition, to give for each branch an equal chance to be selected and for simplicity purpose, the researcher subjectively determines a total of 10 branches and uses a lottery method until 2 branches from each grouping are picked.

Generally, after analyzing the above factors and scanning of previous researches on the area, a sample size determination equation by SOLVIN'S was used to arrive at a sample size of 400 customers with a 95 percent confidence level and 5 percent level of precision since it was relevant to studies.

The equation is as below: $n = N / 1 + N (e)^2$

Where, n=sample size N=Population Size e =the level of precision or sampling error. This equates to a sample size of 400.

Branch Grouping	Sample size
Special	80
Grade 4	80
Grade 3	80
Grade 2	80
Grade 1	80

Therefore, using simple random sampling from one branch a total of 40 and from another the same 40 customers in each of the five stratum will be selected.

3.6. Data collection methods

A questioner was prepared in English and interpreted to Amharic before they were distributed.

The questionnaire has three sections:

The first part captures a demographic profile of the respondents, and the second part is about expectations which are filled before receiving the service and the last part is the perceptions which are filled after receiving the service. Lastly, their overall satisfaction level was assessed by providing five response categories: strongly dissatisfied (1), dissatisfied (2), undecided (3), satisfied (4) and strongly satisfied respectively

The questioner consists of 22 items that indicated the customers' assessments of the service provided by the bank adopted from SERQUAL model by Cronin and Taylor's (1992). The items were measured using Likert scale with an ordinal incremental of satisfaction level having five response categories: Strongly disagree (1), Disagree (2), undecided (3), Agree (4) and strongly agree (5). The questionnaires will be completed by customers who came to visit branches; the data collection was done using self-administered way.

3.7. Ethical Consideration

The ethical issues are taken into account by informing the respondents that the data is going to be gathered for academic purposes only and due care is taken in the preparation of the questionnaire to ensure respondents that their response is confidential in which it is used only for the intended aim.

3.8. Method of Data Analysis

Inferential statistics in which regression and correlation was used to determine the extent and direction of influence the independent variable has on the dependent one and the relationships between them respectively.

This thesis tries to use disconfirmation paradigm to build the questionnaire in which judgment of satisfaction level is the product of the difference between customer perceptions of the actual performance with that of their expectation. Positive disconfirmation leads to increased satisfaction while negative disconfirmation leads to decreased satisfaction.

Therefore, mainly cross tabulation and a technique of descriptive statistics using SPSS V 24 was used to determine items like frequencies, percentages, mean and standard deviation to know the variability and gaps of statements within the five service quality dimensions

Finally, using gap score the independent variables was ranked and customer satisfaction based on the ranks was discussed.

CHAPTER FOUR

5. RESULTS AND DISCUSSIONS

Basically, this chapter presents findings and analysis of the data collected. It begins by briefly observing CBE's performance from various parameters using recent data, then goes to explaining the demographic characteristics of respondents, the reliability test of the instrument and Test of normality.

Regression and Correlation were briefly analyzed.

Additionally, Frequency or percentage of responses in each service quality dimensions for each response categories was discussed.

Then, mean scores, standard deviation, gap scores and ranking of statements in each variable is statistically analyzed.

Finally, using gap scores service quality dimensions were ranked and customer satisfaction based on the rank was discussed.

4.1. Status of CBE in various parameters

Before moving to the analysis part of the research, highlighting a bank's performance is important for readers to have a comparison with its history, to understand how big the banks doing is now and will proceed to be in the future and mainly to notice how ignoring service quality and customer satisfaction will have a huge adverse impact on the bank.

According to CBE training manual book published in JULY, 2020 it has the following performance in various dimensions as below:

Dimensions	Amount (BR) & Number
Total Asset	Around 813.8 billion BR
Total no of employees	permanent staff 37,552 & (total work force=63,716)
TOTAL CAPITAL	(>53.5 BILLION BR)
Total no of branches	1604
Account holders	(>24 million)
Total deposit in BR	=601.5 billion
Total deposit in	Around 2.63 billion Dollar

foreign currency	
SWIFT BILATERAL INSTITUTION	76
MOT	20
ATM	3,072
POS MACHINE	>9,539
ATM holders	Around 5.2 million
Mobile banking users	Around 4.5 million
Internet banking users	53.5 thousand
CBE BIRR (users)	1.496 million

Status of CBE as of June 30, 2020.

4.2. Demographic characteristics of respondents

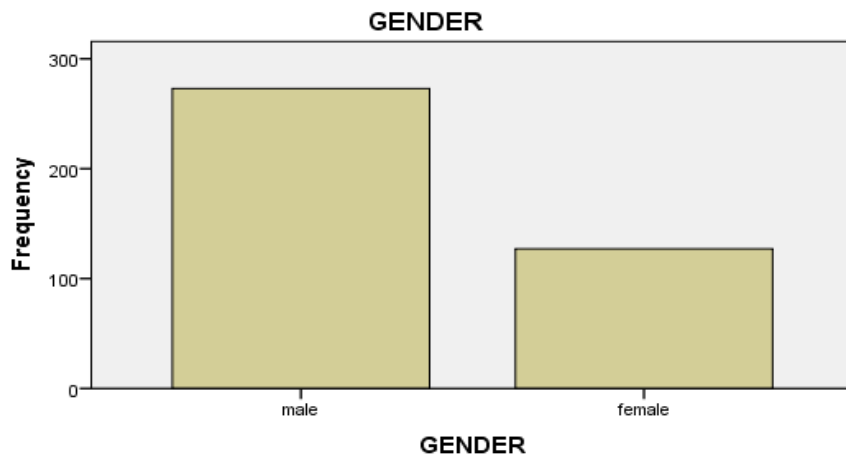
A total of 400 questionnaires were distributed for customers who conduct transactions with 10 branches selected using a lottery method.

Those branches are: shih 80 and shenen, minilik hospital and sebara babour, bela and asko, ferensay legasion and rufael and arada Ghiorgis and addis ababa branches from grade 1, grade 2, grade 3, grade 4 and special branches respectively to evaluate the customer satisfaction of the service quality provided by commercial Bank of Ethiopia in North Addis Ababa district or parts of the city.

The researcher identifies five demographic factors assumed to be relatively highly related with the nature of the research.

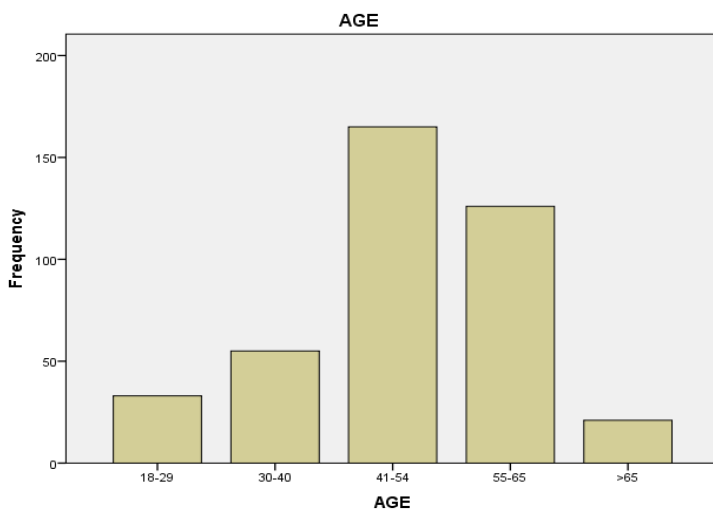
Features of the respondents with regard to the five demographic factors are illustrated in the following Bar charts output using SPSS V 24:

Figure 4.2.1 Gender Distribution



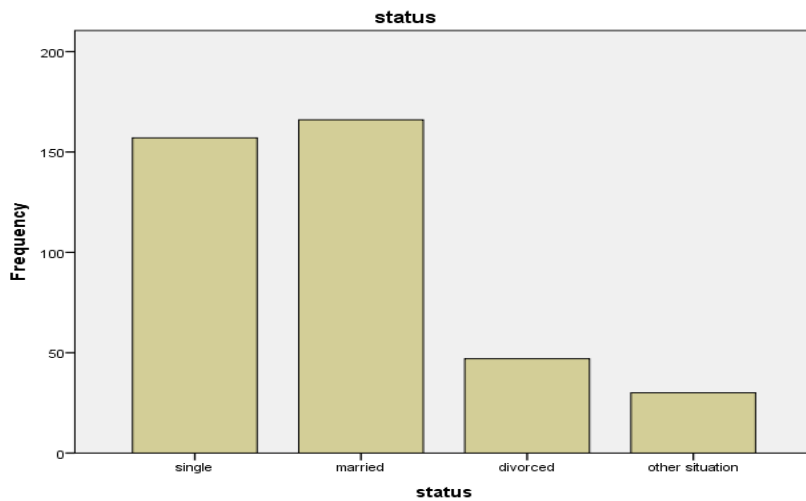
The gender distribution of respondents who filled up the questionnaires revealed that male Respondents comprises the highest number of respondents which is 68 % and female Respondents take the share of 32 %. Therefore, we can conclude that we have the majority of the respondents for the study was males.

Figure 4.2.2 Age Distribution



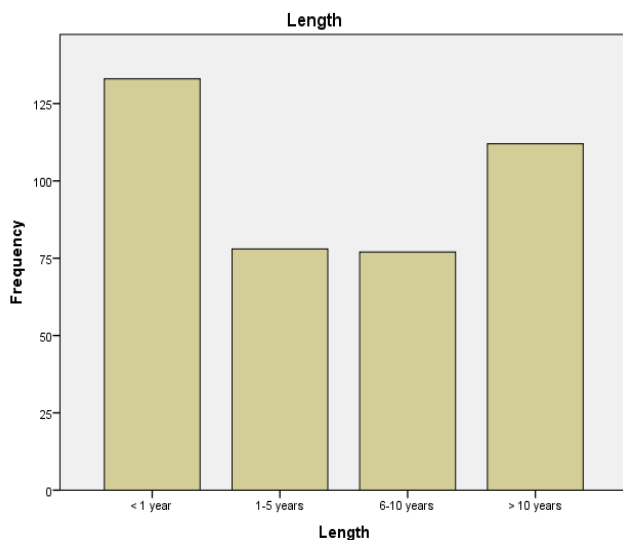
The second component of the table shows the age distribution of respondents. From the five age categories the dominant age group of the respondents is the one between the age of 41-54 (46.9. %) and followed an age group between 55-65 (31%) then a respondents between the age of 30-40 years (15.3%) and those between 18-29 (9.4 %) years ranked fourth and finally respondents between the age of over 65(6.3%) . This shows that majority of the respondents for this study are aged up from 41-54.

Figure 4.2.3 Marital Status Distribution



The third component of the table represents the marital status of respondents. It has four Categories namely single, married, divorced and other status the highest score goes to married respondents which are 47.2%, then to single 39% and 13.4% are divorced, the rest goes to the final group. Therefore, from the response gathered through questionnaire, the highest percentage of it comes from married and single respondents respectively.

Figure 4.2.4 Year of experience

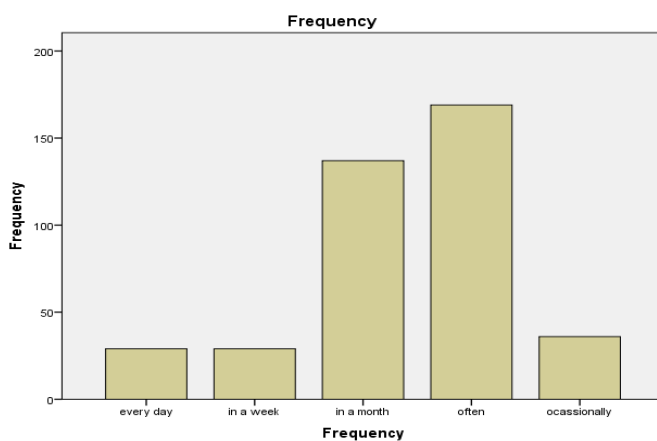


The above table represents respondents' year of experience with commercial Bank of Ethiopia in North Addis Ababa district. Concerning year of experience with the CBE respondents were given four choices to select as shown in the above graph in which 33.25% of them have less than one year experience, 19.5 % of

the respondents have 1 up to 5 years of experience, 19.25 % have 6 to10 years of experience, and the rest with more than 10 year experience accounts for 28%.

This implies that, concerning to this demographic characteristics, 52.75% of the respondents have an experience between <1 year and up to 5 years of experience and the rest 47.25% have 6 and above years of experience in dealing with the bank. Therefore, the respondents have somewhat sufficient experience to respond to the questionnaire.

Figure 4.2.5 Frequency of visit Distribution



Frequency of visit is one of the issues covered in the first part of the questionnaire with five categories namely every day, in a week, in a month, often and occasionally. The majority of respondents visited CBE often which accounts for 42.25%, the second highest 34.25% of respondents visited the CBE every month, 9% of them visit occasionally, and surprisingly the same 7.25% of the respondents of the sample visits every day and every week. So, since the majority of the respondents often visits CBE, it implies that they are capable of responding the questions availed to them.

4.3. Reliability Statistics

Cronbach's alpha is the most common measure of internal consistency ("reliability"). The minimum acceptable value for cronbach's alpha is 0.70: Below this value the internal consistency of the common range is low. Meanwhile, the maximum expected value is 0.90: Above this value is perceived as redundancy or duplication. George and Mallery (2003) provide the following rules of thumb:

“_ > .9 – Excellent, _ > .8 – Good, _ > .7 – Acceptable, _ > .6 – Questionable, _ > .5 – Poor and _ < .5 – Unacceptable”.

Table 4.3.1 Expectation reliability statistics:

Reliability Statistics

Cronbach's alpha	N of items
0.885	22

Table 4.3.2 Perception reliability statistics:

Reliability Statistics

Cronbach's alpha	N of items
0.702	22

Therefore, the reliability for expectation and perception are good and acceptable respectively

4.4 Normality Test

There are various ways to check for normality of the data. One of the method is by analyzing skewness statistically. Skewness is a measure of the asymmetry of the probability distribution of a real valued random variable about its mean (Youjae Yi.1988). According to (Youjae Yi, 1988) one of the first thing that should be taken care of before going in to the main part of the analysis is to check whether the data are normally distributed or not. For this checking, (Yi, 1988) suggests that a data in which it's standardized skewness distribution result and a skewness result lies between the ranges -3 to +3 are assumed to be normally distributed. In addition according to Bryne (2010), data is considered to be normal, if skewness is between -2 to +2.

The statistical figures in the below table shows the standardized skewness result fall in the prescribed range in which the data for both variables are somewhat asymmetrical to their mean or normally distributed. So this was a good signal to start with the subsequent analyses.

Construct	Skewness value
Overall mean gap score	0.561
Customer satisfaction	-0.465

Table 4.4.1 Summary of skewness

4.5 Regression analysis between overall mean gap score values (OMGS) & customer satisfaction

The statistical output in table below prevails that, there exists a positive and statistical relationship between overall mean gap score value of perception minus expectation with that of dependent variable which is customer satisfaction. Further, R-square is a statistical goodness of fit measure for linear regression models. Simply, it indicates the percentage of variance in the dependent variable that the independent variables explain collectively. As shown in the table below 55.2(0.552) of the variation on customer satisfaction can be explained by OMGS.

Model	R	R square	Adjusted R square	Std. Error of the Estimate
1	.743 ^a	.552	.551	.73744

a. Predictors: (Constant), OMGS

Table 4.5.1: summary of independent variable

Regression coefficients are estimates of the unknown population parameters and describe the relationship between a predictor variable and a response. The sign of the coefficient indicates the direction of the relationship between a predictor variable and the response variable.

In the table below the B value measures how strongly overall mean gap score value (OMSG) influences customer satisfaction. Therefore, as it is observed in the table below, holding other factors constant, a unit increase in the overall mean gap score leads to a 1.409 increase in customer satisfaction. So, the higher the bank's effort and result on filling the gaps between perceived service qualities with that of expectation the higher will be customer satisfaction.

Model		Unstandardized Coefficient		Standardized Coefficient	t	Sig
		B	Std Error	Beta		
1	(Constant)	3.717	.038		98.523	.000
	OMGS	1.409	.064	.743	22.155	.000

a. Dependent Variable: CS

Table 4 5.2 Regression coefficient OMGS

4.6 Correlation analysis

The Pearson correlation coefficient determines the strength and direction of the relationship between two variables (Cronk, 2008). And a value of 1 or -1 indicates a perfect correlation in which the value of one variable can be determined exactly by getting the value on the other variable (Pallant, 2005).

Additionally, (Cronk, 2008) provides the following rule of thumb: Correlations less than 0.3 are considered weak, between 0.3 and 0.7 are considered moderate and correlation result > 0.7 are considered strong.

		OMGS	Satisfaction level of customers on CBE North Addis Ababa district
OMSG	Pearson Correlation	1	0.743**
	Sig. (2-tailed)		.000
	N	400	
Satisfaction level of customers on CBE North Addis Ababa district	Pearson Correlation	0.743**	1
	Sig. (2-tailed)	.000	
	N	400	400

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

Table 4.6.1 Correlation Analysis

Therefore, the correlation result on the above table shows that, there exists a strong positive relationship between overall mean gap score value and satisfaction level of customers.

4.7. Percentage of responses in each response categories are discussed

Table 4.7.1 shows summary of frequency and percentage of responses in each response categories

Attributes	Frequencies of responses in each response categories: perception & expectation respectively										Maximum Possible Response (400* no of questions in each attribute)
	1		2		3		4		5		
	E	P	E	P	E	P	E	P	E	P	
Tangibles	59 3.68%	25 1.56%	226 14.12%	90 5.62%	505 31.56%	408 25.5%	478 29.87%	684 42.75%	332 20.75%	393 24.56%	1,600
Reliabilities	98 4.9%	146 7.3%	232 11.6%	416 20.8	901 45.05%	952 47.6%	608 30.4%	419 20.95%	161 8.05%	67 3.35%	2,000
Responsiveness	76 4.37%	70 4.37%	228 14.25%	130 8.125%	556 34.75%	906 56.62%	551 34.43%	438 27.37%	189 11.81%	56 3.5%	1,600
Assurance	47 2.93%	72 4.5%	206 12.87%	161 10.06	533 33.31%	743 46.43%	612 38.25%	528 33%	202 12.62%	96 6%	1,600
Empathy	88 4.4%	82 4.1%	319 15.95%	329 16.45%	715 35.75%	1045 52.25%	760 38%	442 22.1%	118 5.9%	102 5.1%	2,000
Total number of responses in each expectation and perception respectively.											8,800

Source: SPSS (March, 2021).

The questioner is developed with 5-point Likert scale, in which 1-signifies strongly disagree, 2-signifies disagree, '3' is for undecided, '4' is to show an agreement and lastly '5' is for strong agreement. Therefore, the higher number shows a higher degree of perception and expectation of service quality. The above table presents frequencies and percentage of responses for every category of response in each service quality dimensions, and it clearly demonstrates that the higher percentage of 'strong disagreement' in relation to expectation goes to reliability attribute, in which 4.9% responses followed by responsiveness which is 4.37% responses out of the same maximum 2,000 responses in each variables respectively.

Whereas, in relation to perception, 7.3 % of answers out of maximum possible 2,000 responses mark a low degree or ‘strong disagreement’ to a reliability attribute and 4.5% of responses out of maximum 1,600 possible responses are in ‘strong disagreement’ with regard to assurance aspects of service quality dimensions.

In addition, the table above demonstrates that a high degree or ‘strong agreement’ of expected and perceived service quality are in relation with tangibles: which is 20.75% and 24.56 % respectively. Assurance dimension follows with 12.62% and 6% for expected and perceived service quality respectively.

Generally, based on the above table, one can clearly observe that there is a low percentage of expectation and perception for ‘disagree’ and ‘strongly disagree’ response categories and relatively high percentage of response are to the high degree of expected and perceived service quality dimensions.

4.8. Expectations and perceptions discussed

The questioner is developed with 5-point Likert scale, and findings and analysis for bellow tables are based on an assumption that there is an ordinal incremental of perceived and expected service quality when on moves to higher number. Simply higher number signifies higher perceived and expected service quality.

Summary of means of customers’ expectations and perception with their gap scores and rank for every statement within each service quality dimensions are presented in the following tables:

4.8.1. Tangibles

Statements	Mean		Standard Deviation		Gap score (P-E)	Average Mean		Ranking based on highly satisfied: Gap Score	
	E	P	E	P		E	P		
The branch has modern looking equipment	3.47	3.89	1.22	0.95	0.42	3.49	3.82	1	The branch has modern looking equipment
The physical environment of the bank is clean	3.32	3.64	1.06	0.90	0.32			2	The branch physical facilities (materials Such as vouchers, cash and pos machines, and lights) are visually appealing
The branch’s employees who have a neat, professional appearance	3.81	4.03	0.97	0.92	0.22			3	The physical environment of the bank is clean
The branch physical facilities (materials Such as vouchers, cash and pos machines, and lights) are visually appealing	3.39	3.74	0.97	0.83	0.35			4	The branch’s employees who have a neat, professional appearance

Source: SPSS (March, 2021)

As the above table shows with relation to tangible service quality dimension, even if neat and professional appearance of the bank staffs within North Addis Ababa District has a high perceived mean, there expectation is also high and make its gap score to be low. Relatively respondents are highly satisfied with respect to its modern equipment and physical facilities respectively and also least satisfied with employee's neat, and professional appearance element.

4.8.2. Reliability

Statements	Mean		Standard Deviation		Gap score (P-E)	Average Mean		Ranking based on highly satisfied: Gap Score	
	E	P	E	P		E	P		
The branch provides service as promised	3.07	2.95	0.9	0.82	-0.12	3.24	2.92	1	The branch provides service as promised
The branch meets their promised time-frames for responses	3.22	2.92	0.92	0.92	-0.3			2	The branch performs the service right the first time
If you face a problem, this banks branch shows a sincere interest in solving it	3.37	2.70	0.95	0.93	-0.67			3	The branch meets their a
The branch performs the service right the first time	3.38	3.18	0.95	0.93	-0.2			4	The branch insists on error free records
The branch insists on error free records	3.19	2.85	0.90	0.88	-0.34			5	If you face a problem, this banks branch shows a sincere interest in solving it

Source: SPSS (March, 2021)

The table above shows a reliability dimension, for all elements their expectations are higher than their perceived service quality. Relatively they are highly dissatisfied in relation with the branches sincerity in solving if problem arises.

4.8.3. Responsiveness

Statements	Mean		Standard Deviation		Gap score (P-E)	Average Mean		Ranking based on highly satisfied: Gap Score	
	E	P	E	P		E	P		
Employees of the branch tell you exactly when services will be performed	3.35	3.35	1.0	0.83	-			1	Employees are never too busy to respond to your request
Employees of the branch gives you prompt service	3.62	3.16	0.98	0.84	-0.46			2	in

Employees of the branch are always willing to help you	3.49	3.16	0.92	0.70	-0.33	3.33	3.17	3	Employees of the branch are always willing to help you
Employees are never too busy to respond to your request	2.89	3.01	0.94	0.78	0.12				4

Source: SPSS (March, 2021)

The above table shows a responsiveness dimension, surprisingly an element which tries to measure capabilities of employee's in telling exactly when service will be performed has same perceived and expected mean value. And there exists a higher dissatisfaction with regard to employees in giving prompt service.

4.8.4. Assurance

Statements	Mean		Standard Deviation		Gap score (P-E)	Average Mean		Ranking based on highly satisfied: Gap Score	
	E	P	E	P		E	P		
The behavior of employees of the branch instills confidence in customers	3.30	3.38	1.04	0.82	0.08	3.44	3.25	1	The behavior of employees of the branch instills confidence in customers
You feel safe in your transaction with the branch	3.56	3.14	0.94	0.82	-0.42			2	Employees of the branch are consistently courteous with you
Employees of the branch are consistently courteous with you	3.28	3.12	0.92	0.88	-0.16			3	Employees of the branch have the knowledge to answer your question
Employees of the branch have the knowledge to answer your question	3.64	3.38	0.89	0.96	-0.26			4	You feel safe in your transaction with the branch

Source: SPSS (March, 2021)

The above table prevails that concerning to measure assurance dimension four questions are available to respondents and they have a high perception and expectation for employees in possessing a knowledge to answer their questions and they expect higher than their perceived one. And respondents are satisfied in behavior of employees of the bank in building of their confidence. Relatively, the respondent's expectation for safety issues in dealing with the branch has a higher gap score.

4.8.5. Empathy

Statements	Mean		Standard Deviation		Gap score (P-E)	Average Mean		Ranking based on highly satisfied: Gap Score	
	E	P	E	P		E	P		
Branch employees gives to you personal attention	3.14	2.95	0.94	0.94	-0.19	3.24	3.07	1	Branch employees understand your specific need
Branch employees understand your specific need	3.02	2.94	0.97	0.97	-0.08			2	The bank has operating hours convenience to all its customers
CBE gives you individual attention	3.21	3.01	0.95	0.95	-0.2			3	The branch has employees who gives to you personal attention
The bank is your best interest at heart	3.39	3.17	0.85	0.85	-0.22			4	CBE gives you individual attention
The bank has operating hours convenience to all its customers	3.47	3.29	0.91	0.57	-0.18			5	The bank is your best interest at heart

Source: SPSS (March, 2021)

As the above table shows, all empathy elements have a negative gap score: meaning respondent's expectations are higher than their perception or somewhat dissatisfied.

4.9 Customer Satisfaction

Customers are interviewed through questionnaire to rate their overall satisfaction level by availing five response categories as shown in the table below. Through the evaluation made to investigate the level of customer satisfaction, it is witnessed that most of the respondents are satisfied, represented by 39 % response rate, the next highest response rate is 20.5 % which stands for customers who are neutral to decide their satisfaction or dissatisfaction level followed by 19.8 %, respondents with strong satisfaction level then it goes to 17.0 % and 3.8 % of customers who are dissatisfied and highly dissatisfied respectively.

Table 4.9.1 Overall Satisfaction level of customers

How do you rate your satisfaction level for the service provided by the branch						
Valid	Frequency	Frequency	Percent	Valid Percent	Cumulative Percent	
		Highly Dissatisfied	15	3.8	3.8	3.8
	Dissatisfied	68	17.0	17.0	20.8	
	Undecided	82	20.5	20.5	41.3	
	Satisfied	156	39.0	39.0	80.3	
	Highly Satisfied	79	19.8	19.8	100	
	Total	400	100.0	100.0		

Table 4.9.2 Ranks of service quality dimension based on gap score

SERVICE QUALTY DIMENSIONS	AVERAGE MEANS		GAP SCORES	RANKS BASED ON HIGHLY SATISFIED	
	E	P			
TANGIBLES	3.49	3.82	0.33	1	TANGIBLES
RELIABILITY	3.24	2.92	-0.32	2	RESPONSIVENESS
RESPONSIVENESS	3.33	3.17	-0.16	3	EMPHATY
ASSURANCE	3.44	3.25	-0.19	4	ASSURANCE
EMPHATY	3.24	3.07	-0.17	5	RELIABILITY

As the above table shows for the four service quality dimensions, for reliability, assurance, empathy and responsiveness: customer expectation is higher than perceived level of service: They prevail a negative gap score (Perception – Expectation).

The gap scores have a range of values from -4 to +4 and these gap scores measure service quality and customer satisfaction. The more perceptions are close to expectations, the higher the perceived level of quality.

As the above table presents, only tangibility dimension shows a positive gap scores.

In addition, the table above shows that, although respondents have a lowest expectation to reliability in relative to other five service quality dimensions what they actually perceived was less than their expectations.

Further as the reliability table 4.8.2 above shows to measure reliability attribute, five questions are presented to customers and to all of them their expectation was higher than what they actually perceived. and bring this variable to be the least satisfied service quality dimension followed by assurance, empathy and responsiveness respectively.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1.SUMMARY

In this chapter, answers to research questions are presented by summarizing findings from the analysis and discussion chapter. This chapter also covers the recommendations.

From the results one can see that the expectations for reliability and assurance is relatively far from what they actually perceive and CBE in selected study area has a shortfall in this two variables. Within reliability aspect concepts like the branches willingness in showing a sincere interest in solving problem encountered, insisting on error free records and in meeting on the promised time frame for responses scores a lower rate, while in assurance the respondents does not feel safety in dealing with the branches and what they actually perceived on employees of the branch in having the knowledge to answer their question scores a lower rate.

In terms of responsiveness, the result shows in employee's busyness to respond to customer request and in ability of employees of the branch in telling exactly when services will be performed scores relatively a higher rate however respondents were dissatisfied in employees of the branch in giving them prompt service and in their frequent willingness to help them to the possible inquiries.

In tangibility dimension although the statistical measure shows, respondents relatively give a highest expectation to tangible attribute, what they actually perceived also was higher than their expectations. Relatively respondents are satisfied only in tangibility aspects.

Last but not least, in empathy dimension, from all statements provided to measure this variable, what customers expect is relatively higher than what they actually perceived and need CBE attention to solve the problem.

5.2. CONCLUSION

Overall it can be concluded that CBE in north Addis Ababa district is not giving satisfactory service except in tangibility aspects.

In which to the four service quality dimensions, reliability, assurance, empathy and responsiveness, their customer expectation is higher than perceived level of service: They prevail a negative gap score (Perception – Expectation). According to Parasuraman et al., (1988, p.30) it is however common for consumers“

expectation to be higher than the actual service perceived and this shows that there is always a need for improvement.

5.3. Recommendations

The objective of this study was to find out customer satisfaction with respect to service quality dimensions. Based on the findings of the research, a list of recommendations has been presented as follows:

- In order to improve its service quality, the district should continuously maintain error-free transactions, should meet their promised time-frames for responses by building a schedule of standard time for the possible every pieces of its tasks and should control whether works are done within standards or not and make an appropriate decisions to adjust or preserve it.
- To reverse the score for empathic dimension, the bank may hire self-motivated, enthusiastic employees who will like to deal with customers. And may utilize other mechanisms like opening an additional window in each branch's which is dedicated to solve customer complaints and other individual issues.
- In addition, the bank should provide training, meetings or other mechanism to come up with enthusiastic and sincere employees and should make an extensive research with regard to convenience of its working hours and on things which may affect the quality of its service: this may be like work load, inconvenient work environment and should bring the solution to resolve it in an effective manner.
- Since bank is a customer-oriented organization dealing with mainly financial issues, it needs to have a regular training or educational program to employees with regard to new financial and nonfinancial issues related to the bank to raise the knowledge of its employees. As well should provide a training or a discussion about ethics and anticorruption issues to conform employee's behavior to the bank's moral assumption.
- Further, a pre scheduled and regular reward and punishments mechanisms based on predesigned issues, may also works to improve employee's behavior.
- Although the finding shows relatively high score on tangible attribute, since we live in dynamic world where progress is inevitable especially for banks dealing with service, the bank should strive to acquire modern equipment's and facilities which are important for providing better service to customers.

- Finally, as customer expectations, perception and satisfaction are not static figures, regular research at sufficient intervals should be made in order to keep a regular track of customer satisfaction level and make subsequent adjustment and solution in an effective manner.

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Appendix

አዲስ አበባ ዩኒቨርሲቲ

የቢዝነስ እና ኢኮኖሚክስ ኮሌጅ

የ አስተዳደር ትምህርት ክፍል

ይህ መጠይቅ የኢትዮጵያ ንግድ ባንክን ደንበኞች ከደንበኞች የአገልግሎት እርካታ ጋር በተያያዘ የ አገልግሎት ጥራት ደረጃውን ለመለካት የተዘጋጀ መረጃ መሰብሰቢያ ነው። መጠይቁም ሶስት ክፍል ሲኖረው አንደኛው ክፍል ስለ ደንበኛው አጠቃላይ መረጃ ለመሰብሰብ የዋለ ሲሆን ሁለተኛው ክፍልም ደንበኛው አገልግሎቱን ከመጠቀሙ በፊት ከአገልግሎት ጥራቱ ጋር በተያያዘ የሚጠብቀውን ወይም የሚፈልገውን ለመለካት 22 ጥያቄዎች ይኖሩታል የመጨረሻው ሶስተኛው ክፍል በተመሳሳይ ደግሞ አገልግሎቱን ከተጠቀሙ በኋላ በምን ያህል የአገልግሎቱን የጥራት ሁኔታ በተጨማሪም አገኙት የሚለውን ለመመዘን የሚመልሱት 22 ጥያቄዎች አሉት።

የሚሰጡት መረጃ በጥናቱ ውስጥ ትልቅ ግብዓት ያለው መሆኑን ተገንዝበው በጥንቃቄና በታማኝነት እንዲሞሉ ስል በትህትና እጠይቃለሁ።

በምትሰጡት የመልስ ሂደት የማትገመገሙ ሲሆን የእርስዎን መረጃ ሚስጥራዊነት ለመጠበቅ ያስችል ዘንድ ስምዎንና አድራሻዎን መጥቀስ አያስፈልግም።

እኔ ስሜ አብርሃም አረጋ ሲሆን በአስተዳደር ት/ት ክፍል ውስጥ የ ሁለተኛ ዲግሪ ፕሮግራም ተግባር ነኝ መረጃውም ለጥናቱ አላማ ብቻ የሚውል ነው።

ውድ ጊዜዎትን ሠውተው ይህንን መጠይቅ በመሙላት ለምትሰጡ መረጃና ለምታደርጉልኝ ትብብር በቅድሚያ ከልብ አመሰግናለሁ።

ክፍል አንድ

ጠቅላላ መረጃ

መመሪያ: ከታች የተቀመጡትን ጥያቄዎች በሣጥን ውስጥ የ (✓) ምልክት በማስቀመጥ ይመልሱ

1. ያታ : ወንድ ሴት

2.እድሜ : ከ18-29 ከ30-40 ከ41-54 ከ 55-65 ከ 65 በላይ

3. የጋብቻ ሁኔታ : ያገባ ያላገባ ያገባ ነገር ግን አሁን ላይ በትዳር ያልሆነ ሌላ ሁኔታ ላይ ያለ

4. የ ንግድ ባንክ ደንበኛ ከሆኑ ምን ያህል ጊዜ ሆኖት : ከ 1 አመት በታች ከ 1 እስከ 5 አመት ከ 6 እስከ 10 አመት ከ 10 አመት በላይ

5. በምን ያህል ጊዜ ድግግሞሽ የንግድ ባንክ ተጠቃሚ ነዎት : በየቀኑ በሳምንት ውስጥ በወር ውስጥ ብዙ ጊዜ በገጠመኝ

ክፍል ሁለት

የሚለኩ ጥያቄዎች

መመሪያ: ዓ. ነገሮቹን በምን ያህል መጠን መስማማታችሁን ወይም አለመስማማታችሁን በ (✓) ምልክት በማስቀመጥ መልሱ

1=በፍፁም አልስማማም 2=አልስማማም 3=ለመወሰን እቸገራለሁ 4=እስማማለሁ 5=በጣም እስማማለሁ

ተ. ቁ	ዓ.ነገር	በፍፁም አልስማማም (1)	አልስማማም (2)	ለመወሰን እቸገራለሁ (3)	እስማማለሁ (4)	በጣም እስማማለሁ (5)
	የሚታዩ ነገሮች (Tangibility)					
1	ቅርንጫፍ ዘመናዊ መገልገያዎች ወይም መሳሪያዎች ይጠቀማል ብለው ያስባሉ					
2	የቅርንጫፍ መገልገያ ቁሶች (ለምሳሌ የወጪ እና የገቢ ፎርሞች እነዲሁም የመቁጠሪያ ማሽኖች) ለአይን ማራኪናቸው ብለው ያስባሉ					
3	የቅርንጫፍ ሠራተኞች አለባበስ ንፁህ እና ባለሙያዊ ገፅታ አላቸው ብለው ያስባሉ					
4	ባንኩ አገልግሎቱን የሚሰጥባቸው ቦታዎች ሳቢና አስደሳች ናቸው ብለው ያስባሉ					
	ተአማኒነት (Reliability)					
5	ባንኩ ለደንበኞች የገባውን ቃል ቅርንጫፍ በተባለው ጊዜ ይፈፅማል ብለው ያስባሉ					
6	እክል ቢገጥሞት ቅርንጫፍ በቅንነት እና በያገባኛል ስሜት ለመፍታት ይጥራል ብለው ይጠብቃሉ					
7	ቅርንጫፍ የሚሰጣቸውን አገልግሎቶች ከመጀመሪያው ምንም ስህተት					

	የሌለባቸው ይሆናሉ ብለው ያምናሉ					
8	የባንኩ ቅርንጫፍ አገልግሎቶቹን በገባው ቃል እና ጊዜ መሰረት ለተገልጋዮች ይሰጣል ብለው ያስባሉ					
9	ቅርንጫፉ ከስህተት ነፃ የሆነ አገልግሎት የመስጠት ልምድ አለው ብለው ያምናሉ					
	ምላሽ መስጠት (Responsiveness)					
10	የቅርንጫፉ ሰራተኞች መረጃዎችን ለደንበኛው በተገቢው መንገድ እና በቀላሉ መቼ እንዲሚያገኙ ማሳወቅ ይችላሉ ብለው ይጠብቃሉ					
11	የቅርንጫፉ ሰራተኞች ቀልጣፋ አገልግሎት መስጠት ይችላሉ ብለው ያስባሉ					
12	የቅርንጫፉ ሰራተኞች ሁልጊዜ ደንበኞችን ለመርዳት ፈቃደኛ ናቸው ብለው ያምናሉ					
13	የቅርንጫፉ ሰራተኞች የደንበኞቻቸውን ጥያቄ ምላሽ ለመስጠት እያሉ በሌላ ሥራ አይጠመዱም ብለው ያስባሉ					
	አስተማማኝነት (Assurance)					
14	የ ቅርንጫፉ ሰራተኞች ባህሪ በባንኩ ላይ ሊኖረን የሚችለውን መተማመን የሚጨምር ነው ብለው ያምናሉ					
15	በቅርንጫፉ በሚፈጽሙት ግብይት ሁሉ ደህንነት ይሰማዎታል ::					

16	የቅርንጫፍ ሠራተኞች በፅናት የትህትና ተግባር መስጠት ይችላሉ ብለው ያስባሉ					
17	የቅርንጫፍ ሠራተኞች የማነሳቸውን ጥያቄዎች ለመመለስ በቂ እውቀቱ አላቸው ብለው ያስባሉ					
	የሰውን ችግር አንደራስ ማየት (Empathy)					
18	ቅርንጫፍ ለእያንዳንዱ ደንበኛ በግል ተገቢውን ትኩረት መስጠት የሚችል ነው ብለው ያስባሉ					
19	ቅርንጫፍ ሁሌም ለእያንዳንዱ ደንበኛ በግል እንደሚመች አድርገው አገልግሎት የሚሰጡ ሠራተኞች አሉት ብለው ያስባሉ					
20	ይህ ቅርንጫፍ ለእርስዎ ከሚመርጡት እና ከሚፈልጉት የባንኩ ቅርንጫፍ ውስጥ አንዱ ሊሆን ይገባዋል					
21	ቅርንጫፍ የሚጠቀመው የአገልግሎት ሠዓት ለደንበኞቹ ተስማሚ ወይም አመቺ ነው					
22	የቅርንጫፍ ሠራተኞች ሁሌም የእያንዳንዱን ደንበኞቹን ልዩ ፍላጎት መረዳት ይችላሉ ብለው ያስባሉ					

ክፍል ሶስት

መመሪያ: እንደቀድሞው ዐ.ነገሮቹን በምን ያህል መጠን መስማማታችሁን ወይም አለመስማማታችሁን በ(✓) ምልክት በማስቀመጥ መልሱ

1=በፍፁም አልስማማም 2=አልስማማም 3=ለመወሰን እቸገራለሁ 4=እስማማለሁ 5=በጣም እስማማለሁ

ተ.ቁ	ዓ.ነገር	በፍፁም አልስማማም (1)	አልስማማም (2)	ለመወሰን እቸገራለሁ (3)	እስማማለሁ (4)	በጣም እስማማለሁ (5)
የሚታዩ ነገሮች (Tangibility)						
1	ቅርንጫፍ ዘመናዊ መሳሪያዎች አሉት					
2	የቅርንጫፍ መገልገያ ቁሶች (ለምሳሌ የወጪ እና የገቢ ፎርምች እነዲሁም የመቁጠሪያ ማሽኖች) ለአይን ማራኪ ናቸው ብለው ያስባሉ					
3	የቅርንጫፍ ሠራተኞች ንፁህ እና ባለሙያዊ ገፅታ አላቸው					
4	ባንኩ አገልግሎቱን የሚሰጥባቸው ቦታዎች ሲቢና አስደሳች ናቸው					
ተአማኒነት (Reliability)						
5	ቅርንጫፍ ለ ደንበኛው የገባውን ቃል ባለው ጊዜ ይፈፅማል					
6	እክል ሲገጥሞት ቅርንጫፍ በቅንነት እና በያገባኛል ስሜት ለመፍታት ይጥራል					
7	ቅርንጫፍ የሚሰጣቸው አገልግሎቶች ከመጀመሪያው ምንም ስህተት የሌለባቸው ናቸው					
8	ቅርንጫፍ አገልግሎቶቹን በገባው ቃል እና ሠዓት መሠረት ለተገልጋዮቹ እየሰጠ ይገኛል።					
9	ከስህተት ነፃ የሆነ አገልግሎት የመስጠት ልምድ አለው					
ምላሽ መስጠት (Responsiveness)						
10	የቅርንጫፍ ሰራተኞች የባንኩ መረጃዎችን ለደንበኛው በተገቢው መንገድ እና በቀላሉ መቼ እንደሚያገኙ ያሳውቃሉ					

11	የቅርንጫፍ ሠራተኞች ቀልጣፋ አገልግሎት ይሰጣሉ					
12	የቅርንጫፍ ሠራተኞቹ ሁልጊዜ ለመርዳት ፈቃደኞች ናቸው					
13	የቅርንጫፍ ሠራተኞች የደንበኞቻቸውን ጥያቄ ምላሽ ለመስጠት ሲሉ በሌላ ሥራ አይጠመዱም					
	አስተማማኝነት (Assurance)					
14	የሠራተኞቹ ባህሪ በባንኩ ላይ ሊኖረን የሚችለውን መተማመን የሚጨምር ነው					
15	ከቅርንጫፍ ጋር በምራጽመው ግብይት ሁሌ ደህንነት ይሰማኛል					
16	የቅርንጫፍ ሠራተኞች በፅናት የትህትና ተግባር ይሰጣሉ					
17	ሠራተኞቹ ማነሳቸውን ጥያቄዎች ለመመለስ በቂ እውቀቱ አላቸው					
	የሰውን ችግር አንደራስ ማየት (Empathy)					
18	ቅርንጫፍ ለእያንዳንዱ ደንበኛ እንዲሁም ለእኔ ተገቢውን ትኩረት ይሰጣል።					
19	ቅርንጫፍ ሁሌም ለእያንዳንዱ ደንበኛ እንዲሁም ለእኔ እንደሚመች አድርገው አገልግሎት የሚሰጡ ሠራተኞች አሉት					
20	ይህ ቅርንጫፍ ለእርስዎ ከሚመርጡት እና ከሚፈልጉት የባንኩ ቅርንጫፍ ውስጥ አንዱ ነው					
21	የቅርንጫፍ የአገልግሎት ሰዓት ለደንበኞቹ ተስማሚ እና አመቺ ነው።					
22	የቅርንጫፍ ሠራተኞች ሁሌም የደንበኞቻቸውን እንዲሁም የእኔን ልዩ ፍላጎት ይረዳሉ					

4ኛ. አጠቃላይ የደንበኞችን እርካታ

23 በአጠቃላይ የባንኩ ቅርንጫፍ የሚሰጥዎትን አገልግሎት እንዴት ይመዘኑታል

- የባንኩ ቅርንጫፍ በሰጠኝ አገልግሎት በፍፁም አልረካሁም 2. የባንኩ ቅርንጫፍ በሰጠኝ አገልግሎት አልረካሁም 3. የባንኩ ቅርንጫፍ በሰጠኝ አገልግሎት አልረካሁም ወይም እረክቻለሁ ለማለት እቸገራለሁ 4. የባንኩ ቅርንጫፍ በሰጠኝ አገልግሎት እረክቻለሁ 5. የባንኩ ቅርንጫፍ በሰጠኝ አገልግሎት በጣም እረክቻለሁ

ውድ ጊዜዎትን ሠውተው ይህንን መጠይቅ በመሙላት ስለተባበሩኝ በድጋሜ ከልብ አመሰግናለሁ።