



# **Analysis of the Effect of Service Quality on Customer Satisfaction: The Case of Business Development Services of Ethiopian Chamber of Commerce and Sectoral Associations**

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ADDIS ABABA UNIVERSITY SCHOOL OF COMMERCE,  
MARKETING MANAGEMENT GRADUATE PROGRAM

**Addis Ababa  
June, 2016**

# LETTER OF DECLARATION

I, the undersigned, declare that this thesis entitled “Analysis of the Effect of Service Quality on Customer Satisfaction: The Case of BDS of ECCSA” is my original work and has not been presented for a degree in any other university and that all the sources of material used for the thesis have been duly acknowledged.

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# Approval

## Addis Ababa University School of Commerce Marketing Management Graduate Program

Analysis of the Effect of Service Quality on Customer Satisfaction: The Case of Business Development Services (BDS) of Ethiopian Chamber of Commerce and Sectoral Associations (ECCSA)

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## **Acknowledgement**

Foremost, I would like to thank Almighty God for giving me the opportunity to join and complete this study. This research project would not have been possible without the support of many people. I would like to express my gratitude to my advisor Mr. Tewodros Mesfin who was abundantly helpful and offered invaluable assistance, support and guidance.

Special thanks also to all my graduate friends, especially my group members for sharing resources and invaluable assistance. I would also like to convey thanks to the Employees of Ethiopian Chamber of Commerce and Sectoral Associations & customers who participated as respondents in this study.

Lastly, I wish to express my gratitude to beloved families and friends; for their understanding & endless love, through the duration of my studies.

## Abstract

*The intention of this study is to analyze the effect of service quality dimensions on the customer satisfaction of the Business Development Services of the Ethiopian Chamber of Commerce and Sectorial Associations.*

*Competitiveness of Ethiopian businesses in the domestic and especially in the international market should be improved. The capacity of Ethiopian businesses is weak due to many factors i.e lack of business information, knowledge, skill, attitude, fair competition, policy problems... Private sector Institutions like ECCSA should be strengthened to provide business information, advisory services, need and skill based trainings, advocate the interest of businesses, promotion and support services. These are BDS services. The qualities of those services determine the satisfaction of customers and support the growth of businesses and in turn develop the economy of Ethiopia.*

*The objective of the study is to examine the influence of service quality on the level of satisfaction of ECCSA customers. Specifically the study investigate the effect of each service quality dimensions (tangibles, reliability, assurance, responsiveness and empathy) on the service quality of ECCSA customers in its BDS.*

*Service quality is a concept that has aroused considerable interest and debate in the research literature because of the difficulties in both defining and measuring it with no overall consensus emerging on either. The measurements that were used in this study are developed based on the widely accepted SERVPERF model which is the most common method for measuring service quality. A descriptive statistics analysis is used to evaluate the positive and significant relationship between service quality dimensions and ECCSA customer satisfaction.*

*The study considered BDS Customers of ECCSA those are members and potential non-members. The actual numbers of those customers are not known since every time different business companies use ECCSA services. 384 samples were selected and trade facilitation center of ECCSA considered to collect data from different business sectors. Customers visited ECCSA trade facilitation center to get different services have been targeted to collect information*

*conveniently based on self-administered questionnaires. On average 60 customers per day have been visited the trade facilitation center and the researcher managed to collect on average 20 filled questionnaires per day. Totally 383 questionnaires were properly filled and collected. But only 1 questionnaire was dropped by the researcher because it was not filled properly by the respondent.*

*The study showed that there is significantly positive relationship between each of the five dimensions and ECCSA customer satisfaction. But strong positive and significant relationship observed between the two dimensions: tangibles and assurance with ECCSA customer satisfaction; moderate positive and significant relationship between empathy and customer satisfaction; and weak positive and significant relationship exhibited between the other two dimensions: reliability and responsiveness with customer satisfaction. That means tangibles assurance and empathy affect and impact customer satisfaction more significantly than reliability and responsiveness. The tangibles are more than any of the service quality dimensions in affecting the customer satisfaction of ECCSA in its BDS. The better the perception of customers towards these 5 dimensions, the higher will be their satisfaction and benefit out of the BDS services of ECCSA.*

*ECCSA should promote its BDS services and encourage businesses from all regions in Ethiopia to benefit out of it. It should improve its tangibles and assurance dimensions significantly to get highest customer satisfaction. Based on the needs of customers ECCSA is expected to deliver up-to-date and accessible business information as well as business development services conveniently using modern technologies and structured office , assign competent and motivated service providers to support and provide assurance to its customers. So the study advised ECCSA to design well developed strategy towards those 5 dimensions according to their level of influence on customer satisfaction. Accordingly, further researches are expected to be conducted on the internal service providers' and major stakeholders' side and consider other factors those could affect customer satisfaction of ECCSA customers.*

**Keywords:** *Service Quality, Customers Satisfaction, SERVQUAL, SERVPERF, Ethiopian Chamber of Commerce and Sectoral Associations (ECCSA), Business Development Service(BDS).*

## *Letter of Certification*

This is to certify that Benyam Mesgina carried out his project on the topic entitled '*Analysis of the effect of Service Quality on Customer Satisfaction: The Case of BDS of ECCSA*'. This work is original in nature and is suitable for submission for the award of Master of Marketing Management.

.....

Tewodros Mesfin  
(Advisor)

# **Analysis of the Effect of Service Quality on Customer Satisfaction: The Case of BDS of ECCSA**

A dissertation submitted to the School of Graduate Studies of Addis Ababa  
University in Partial Fulfillment for the Award of Master of Arts in Marketing  
Management

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June, 2016

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# CHAPTER ONE

## Introduction

This chapter presents an overview of the entire study. It includes background of the study, statement of the problem, objective of the study, significance of the study, scope of the study, limitation of the study and organization of the study.

### ***1.1 BACKGROUND OF THE STUDY***

The private Sector serves as engines of economic growth by generating employment, livelihoods, incomes, accessibility to goods and services etc. Business associations or chambers are believed to maintain the private sector as the engine for a nation's economy and promote an open society and transparent government (Yusuf, 2009).

During the Ethiopian Imperial period in 1947, the General Notice No. 90/47 clearly defined the functions and duties of the chamber and made membership voluntary. The major functions of the chamber then were to promote trade and industry, disseminate business information, consult government and members on economic development and business issues, establish friendly relations with chambers of commerce in other countries and exchange information to their mutual interest; and engage in arbitration among members in times of disputes (Yusuf,2009).

The law also stipulated that the chamber shall be administered by a board of directors and a president to be elected annually by the majority vote of its members, a reflection of the regime's intention to cultivating a free and democratic chamber ([www.ethiopianchamber.com/dd.17.5.2016](http://www.ethiopianchamber.com/dd.17.5.2016)).

Following the change of government in 1974, Proclamation No. 148/1978 was issued as public law to re-establish the Ethiopian Chamber of Commerce (ECC) and "legally autonomous" city chambers in line with centrally planned economic policy of the previous government (Yusuf,2009).

The change of government in 1992 brought with it a change of policy from a socialist/mixed economy to a free market economy. Accordingly, the new government introduced Proclamation

No. 341/2003 to reconstitute chambers of commerce and establish sectoral associations in line with the free market economic policy and the federal political arrangement adopted in the country. And then, the Ethiopian Chamber of Commerce and Sectoral Associations (ECCSA) reconstituted on April 24, 2007.

The Ethiopian Chamber Of Commerce and Sectoral Associations (ECCSA) is an apex organization of Chambers and Sectoral Associations in Ethiopia with eighteen members including nine Regional Chambers of Commerce and Sectoral Associations, two City Chambers of Commerce and Sectoral Associations, one National Chamber of Sectoral Associations and six Sectoral Associations organized at national level ([www.ethiopianchamber.com](http://www.ethiopianchamber.com))/dd.17.05.2016).

According to Proclamation 341/2003, ECCSA is mandated to encourage the establishment of Chambers at different levels and provide necessary support; find local and foreign markets for products and services; participate with the Concerned organs in identifying export products, improving their quality and quantity and in finding solutions to problems pertaining to trade activities; establish relations with foreign chambers in order to exchange information and share experience; organize or participate in local or foreign trade exhibitions upon obtaining license from the concerned organ; settle disputes arising out of business transactions between members, by way of arbitration, when the parties so request; issue product certificate of country of origin upon delegation by the Government; prepare commercial gazettes, bulletins, reports, compile statistical information and provide different trainings; make members aware of business related government policies, proclamations, regulations and directives; and participate at discussion forum prepared by the Government; determine the contribution to be made by members and charge fees for the services it provides.

According to the five years strategic document of ECCSA, its mission is providing a platform for unified voice of the private sector that can play a leading role in the economy through advocacy, trade and investment promotion and capacity building. Those three missions of ECCSA are planned to be achieved through business development services (BDS).

BDS is any non-financial service provided to businesses on either a formal or informal basis(Barisic,2004). Those services are intended to improve the performance of the enterprise, its

access to markets, and its ability to compete. BDS in ECCSA also targeted to promote trade and investment through provision of information, creating market access and linkage; capacitate members and the business community through trainings, advises and technical support; and advocate the interest of business communities through dialogues, researches and development supports. The major BDS tools of ECCSA are publications i.e Business Directory, Business Manuals, Newspaper and Brochures; ECCSA website and social media; Matchmaking events i.e Business to Business forums; Trade fairs; public-private consultative forums; business support documents i.e certificate of origin, COMESA Certificate, Authentication and support letter.

The primary customers of ECCSA are its members. As a membership based organization, strengthening the capacity and competitiveness of its members through different business development services is its prime objective. But with the mission of promoting trade and investment all local and foreign businesses would benefit from the major business development services. The quality of customer service of ECCSA in its BDS is crucial in satisfying its existing members and attracting potential non-members as well as in strengthening businesses to do business in Ethiopia. Thus the way ECCSA delivers customer service and the extent of service quality in affecting satisfaction of customers should be analyzed.

## **1.2 STATEMENT OF THE PROBLEM**

Competitiveness of Ethiopian businesses in the domestic and especially in the international market should be improved. The capacity of Ethiopian businesses is weak due to many factors. Lack of business information, Knowledge, Skill, attitude, fair competition, policy problems, business bottlenecks, technology, finance and the like are observed in the business operation of Ethiopia(SAB,2013).

Private sector Institutions like ECCSA should be strengthened to provide business information, advisory services, need and skill based trainings, to advocate the interest of businesses, promotion and support services. These are some of the BDS services(Yusuf,2009).

According to the internal reports of ECCSA those members and potential non-members of ECCSA do not have that much confidence on the quality or benefits of ECCSA services. Even some business company owners have been observed complaining by saying what would I get from ECCSA services by being member. The major services of Chambers throughout the world

are their BDS. The quality of BDS could determine or impact the satisfaction of members or customers.

Chambers of Commerce and Associations are Business Membership Organizations (BMOs). They represent and serve their members in all matters of business. A business community without an active Chamber of Commerce or Association is at a disadvantage (Yusuf, 2009).

With the growth of intense global competition and liberalization of trade, the role of Chambers has changed so as to cope with the changing environment. At home and abroad, the Chambers have to operate much more efficiently and effectively than before in order to tackle new and demanding challenges (SAB,2013).

Growth of the market economy demands development of different institutions, procedures, laws, means of production, attitudes, and public awareness. The processes related to a market economy and liberalization make enormous demands on the Chamber (Yusuf,2009).

The private sector needs to emerge as a thrust in this changing situation. This sector is to be strengthened in order to share tasks and work on a cooperative basis in policy formulation and its implementation. As an institution seeking to undertake and perform new tasks, the Chamber should be harnessed adequately (SAB,2013).

Business Development Services are important to support businesses in their promotion, development and sustained growth as well as development of competitive advantages. Chamber of Commerce is one of the major institutions responsible to provide BDS services to the business community. It is the core and packaged product that the Chamber offered and contributes to the business community. The BDS should be demand driven and designed in line with the very existence and objective of the Chamber. Most importantly, the designed tools should be presented properly and performed well in serving the business community to achieve the objective. Demand driven services also should be considered for effectiveness. Otherwise customers will be dissatisfied and the intended target of the BDS will not be achieved(World Bank,2000).

Businesses expect a lot from Chamber in developing their businesses. However, some business companies do not see the significance of being member of Chamber or to get services from Chamber. They prefer to go to government directly to get support or to search for markets or solve their problems by themselves due to their loose trust on the capacity of Chamber. Some also considered Chamber as government body, contrary to the reality that Chamber is the ‘house of the business community’ itself that would not stand in their shoes to promote and protect their businesses (Yusuf,2009).

Even those businesses those are members of Chamber do not rely on the qualities and benefits of Chamber services in developing businesses. With those problems on hand, according to the information obtained from ECCSA, customer satisfaction survey has not been conducted.

The student researcher also got only one thesis (Nebiyu Abera: The Determinants of Service Quality in the Ethiopian Chamber of Commerce and Sectoral Associations, 2014) which assesses the determinants of service qualities in ECCSA. The study only focuses on service quality from the perspective of exporters and shows the gaps between service expectation and perception. However, the satisfaction of business customers on the overall BDS services of ECCSA didn’t get focus. The impact of overall BDS service quality on customer satisfaction should be measured.

So this study focuses on the perceived service quality of ECCSA customers and the extent in which each service quality dimensions influence the level of customer satisfaction.

### **1.3 Research Questions**

Attempt is made in this study to find answers for the following key research questions:

- To what extent does tangibles affect the service quality of ECCSA customers in its BDS?
- To what extent does reliability affect the service quality of ECCSA customers in its BDS?
- To what extent does responsiveness affect the service quality of ECCSA customers in its BDS?
- To what extent does assurance affect the service quality of ECCSA customers in its BDS?
- To what extent does empathy affect the service quality of ECCSA customers in its BDS?

## **1.4 General Objective**

The general objective of the research is to examine the influence of service quality on the level of satisfaction of ECCSA customers in its BDS.

### **1.4.1 Specific Objectives**

The specific objectives of this study are

- To investigate the effect of tangibles on the service quality of ECCSA customers in its BDS.
- To examine the effect of reliability on the service quality of ECCSA customers in its BDS.
- To analyze the effect of responsiveness on the service quality of ECCSA customers in its BDS.
- To determine the effect of assurance on the service quality of ECCSA customers in its BDS.
- To examine the effect of empathy on the service quality of ECCSA customers in its BDS.

## **1.5 Hypothesis**

H1: There is positive and significant relationship between tangibility and customer satisfaction.

H2: There is positive and significant relationship between reliability and customer satisfaction.

H3: There is positive and significant relationship between responsiveness and customer satisfaction.

H4: There is positive and significant relationship between assurance and customer satisfaction.

H5: There is positive and significant relationship between empathy and customer satisfaction.

## **1.6 Significance of the Study**

Business Development Services help businesses to develop and grow. Companies join Chambers of commerce and industry and trade associations to get business development services. Thus, business development service is a core competency of the Chambers.

Designing and implementing business development services that support business companies to get market information, to create networking and to be equipped in business is the major role of Chambers. However, the way Chambers offer those services to their members and the business community may create dissatisfaction and will not benefit as expected. The proper delivery of the services as per the demand of the business community will create satisfaction and help to attain the intended objective of strengthening businesses. ,

Ethiopian chamber of Commerce and Sectoral Associations as an umbrella organization provides different business development services to members and the business community. Therefore, this study intended to grasp the attention of Chambers to focus on the importance of designing and implementing business development services in ensuring highest level of satisfaction.

The study would help Chambers specifically ECCSA to review their business development services and business customers' satisfaction level for future improvement. It could also play an important role in inducing future discussions and studies while contributing to the advancement of the theoretical knowledge and practical implementations.

### **1.7 Scope and Limitation of the Study**

The study focuses on assessing business customers' satisfaction level in the business development services of the umbrella Chamber in Ethiopia, ECCSA.

The study is limited to the overall major business development services of ECCSA and the current business customers that are considered as members and potential non-members of Chambers in Ethiopia.

This study will assess the overall services of ECCSA and will not collect feedbacks for each and every services of ECCSA. The study also will not consider all stakeholders but focus on business customers of ECCSA. Those business customers are members and potential non-members of ECCSA. Customers have been requested to provide their feedbacks when they visited ECCSA trade facilitation service center to get different services. The data has been collected within the data collection period, March-May, 2016.

The study is delimited to individual business customers' perception those have been appearing to the trade facilitation service center physically by representing the target business companies. The perceived performance of ECCSA's overall service quality has been analyzed to observe the impact of service quality dimensions on the targeted ECCSA customers' satisfaction.

### **1.8 Report Organization**

The report is organized in five chapters. The first chapter provides an overview of the topic under consideration, including study objectives, scope and limitation of the study. The second chapter presents a brief review of related literature. The third chapter discusses the methods adopted in the study. The fourth chapter analyses the collected data's, followed by discussions on the results. The major findings and recommendations of the study are summarized and presented in chapter five.

## **CHAPTER TWO**

### **Literature Review**

This chapter gives an overview of literature and model that is related to the research

problem presented in the previous chapter. It consists of concepts and definitions, theoretical frameworks, empirical reviews and conceptual framework associated with of the study. It is composed of related literatures on the subject matter, review of the literatures, driven synthesis, arguments and reflections on the subject at hand.

## **2.1 Concepts and Definitions**

### **2.1.1 Customers**

Customers could best be described as those who use the output of work, the end users of products or services. They may be internal to the organization such as the employees and directors or external like members of the public, other businesses, or government (Dei-Tumi, 2005). A customer is a person who buys goods or services from the service provider.

The word "custom" means "habit", a person who goes to a store on a frequent basis to purchase their products or services, thus it is their habit to buy from that particular store. In the opinion of Peter Drucker, there are now a complete new breed of customers with high standards and expectations (Dei-Tumi, 2005).

And as competition increases there is the need to devise creative and new ways of meeting the ever-increasing demands of the modern- day customer who is very sophisticated, knowledgeable, demands excellent products and services and has alternatives.

### **2.1.2 Service**

Service can be defined in many ways depending on which area the term is being used. According to Philip Kotler service is "any activity or benefit that one party can offer to another that is essentially intangible and doesn't result in the ownership of anything". Regan(1963) also define service as "activities, benefits or satisfactions which are offered for sale, or are provided in connection with the sale of goods".

### **2.1.3 Service Characteristics**

Kotler and Armstrong (2012) have identified four distinguishing features of services. These include intangibility, inseparability, variability and perishability.

#### **Service intangibility**

Intangibility is the key characteristic of a service which distinguishes service from goods. The ‘untouchable’ feature of services prior to purchase expressed as an offer which cannot be seen, tasted, felt, heard, or smelled. The intangible service should be delivered in tangible way to create sensible exchange. Kotler and Armstrong suggests that the service provider’s should make the service tangible in one or more ways and send the right signals about quality.

#### **Service inseparability**

Inseparability indicates the simultaneous delivery and consumption of services that they cannot be separated from their providers. If a service employee provides the service, then the employee becomes a part of the service. Understanding this characteristic is very important in that the service performance or quality could be affected by the interaction between both customer as well as the service provider.

#### **Service variability/heterogeneity**

Heterogeneity shows the potential for high variability in service delivery The performance or quality of services could differ depends on who provides them as well as when, where, and how they are offered.

#### **Service perishability**

Perishability reveals the impossibility of services to store or carried forward to a future sale or use. Services are dependent on time and important at that moment of time.

### **2.1.4 Customer Service**

In order for a company's offer to reach the customers there is a need for services. These services depend on the type of product and it differs in the various organizations.

Good Customer Service is about meeting the needs of the Customer. Customers have an inherent expectation that they will be treated well, i.e. in a friendly, kind, and respectful manner. Answering their questions and being knowledgeable about the product or service is also a characteristic of good customer service. If services are delivered as promised and customers are helped in any difficulties or needs and if then customers become ultimately happy with the experience, that's could also be good customer service.

### **2.1.5 Service Quality**

Quality can also 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, 2001). It is evident that quality is also related to the value of an offer, which could evoke satisfaction or dissatisfaction on the part of the user.

Thus service quality can intend to be the way in which customers are served in an organization which could be good or poor. Measuring service quality is a better way to dictate whether the services are good or bad and whether the customers will or are satisfied with it.

### **2.1.6 Customer Satisfaction**

Customers perceive service in terms of quality, but how satisfied they are with the overall experience, is what defines their satisfaction. Customer Satisfaction is when the outcome of the service matches the expectations of the service... Failure to meet needs results in dissatisfaction, or a poor perception of the service quality.

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).Service quality is one of the factors that contribute to customer satisfaction, in other words a component of customer satisfaction measure.

### **2.1.7 Factors that Affect Customer Satisfaction**

Companies measure their customer satisfaction to identify factors or key variables that significantly affect the perception of their customers towards the delivered services. With the increase of competition and the dynamic needs and demands of customers organization are expected to conduct studies and develop strategies on the basic factors that affect their customer satisfaction.

Matzler (2002) classified those factors affect customer satisfaction into three:

- **Basic factors:** these are the minimum requirements that are required in a product to prevent the customer from being dissatisfied. They do not necessarily cause satisfaction but lead to dissatisfaction if absent. These are those factors that lead to the fulfillment of the basic requirement for which the product is produced. These constitute the basic attributes of the product or service. They thus have a low impact on satisfaction even though they are a prerequisite for satisfaction. In a nutshell competence and accessibility
- **Performance factors:** these are the factors that lead to satisfaction if fulfilled and can lead to dissatisfaction if not fulfilled. These include reliability and friendliness.
- **Excitement factors:** these are factors that increase customers' satisfaction if fulfilled but does not cause dissatisfaction if not fulfilled which include project management.

### **2.1.8 Business Development Services**

According to UNDP(2004) the term Business Development Services(BDS) was coined in the 90's by the Committee of Donor Agencies for Small Enterprise Development (CDASED) in order to replace the term 'nonfinancial services'. BDSs are services that improve the performance of the enterprise, its access to markets, and its ability to compete.

Business Development Services include training, consultancy and advisory services, marketing assistance, information, technology development and transfer, and business linkage promotion. A distinction is sometimes made between “operational” and “strategic” business services. Operational services are those needed for day-to-day operations, such as information and communications, management of accounts and tax records, and compliance with labor laws and

other regulations. Strategic services, on the other hand, are used by the enterprise to address medium- and long-term issues in order to improve the performance of the enterprise, its access to markets, and its ability to compete (Barisic, 2004).

This definition clearly excludes services directed at the wider business environment although lobby and advocacy are often included in it practically. In any case, financial services are not included in BDS. Karl-Oskar Olming also described business development services (BDS) as all non-financial services meant to assist a business person to start, manage and expand its business operations (Karl-Oskar Olming, 2004).

Informal BDS are those offered by relatives, friends and employees (information, advice), or in the context of commercial transactions with suppliers, clients and partners. These services are usually accessed free-of-charge. Formal BDS are offered on a commercial or institutional basis, by public or private sector organizations, private consultants and consulting firms, through special arrangements, conditions or contracts. These services may be also offered free-of-charge or for a fee covering the full or part of the total service costs.

The fees charged in these cases cover the full costs of services, and making profit in BDS provision is main motivation for these service providers. These services are demand driven and customer satisfaction plays an important role regarding the growth and profitability of BDS provider.

## **2.2 Operational Definition**

### **2.2.1 Perception**

According to (Kotler & Kevin, 2006), perception can be defined as “the process by which people select, organize and interpret information to form a meaningful picture of the world”.

Perceptions have been described as an individual’s formed opinion of the experienced service (Teas, 1993). Perceptions would be formed only after experiencing the service in question. Perceptions were compared to the users’ original expectations of service performance. If

expectations are set too high, then perceptions would be significantly lower than expected for most, if not all, aspects of the service product.

A further review of literature reveals that perceived service quality has been described by various researchers as a form of attitude, but not equivalent to satisfaction, that results from a consumer comparing expectations of service with their perceptions of actual service performance. Perception is fundamentally linked with the post purchase experience. In the service marketing literature, perception is defined as a customer's belief concerning the service received or service consumed during a service encounter. In other words the perception of service is generated through an actual service experience and is shaped during or after the act of purchase and consumption. (Teas, 1993).

### **2.2.2 Measuring Customer Satisfaction**

According to Hoffman and Bateson (2006) and Zeithaml (2009), customer satisfaction is often measured by direct and indirect measures. Direct measures relate to the data obtained from customer satisfaction surveys. Indirect measures refer to tracking and monitoring sales records, profits and customer complaints.

Customer satisfaction is conceptualized as been transaction-specific meaning, it is based on the customer's experience on a particular service encounter, Cronin & Taylor (1992) think customer satisfaction is cumulative based on the overall evaluation of service experience.

These highlight the fact that customer satisfaction is based on experience with service provider and also the outcome of service. Parasuraman (1985) suggested that when perceived service quality is high, then it will lead to increase in customer satisfaction.

### **2.2.3 Services Delivered by Chambers**

Chambers are membership organizations representing the business community and comprised of enterprises and individuals engaged in trade, manufacturing/industry and services. Their general purpose is to protect and promote business. They are both service and representative organizations on the one hand providing assistance to their members and on the other hand advising and influencing government to create a more favorable business environment(Yusuf,2009).

Chambers provide certain services to their members with a view to equipping management and staff members with higher knowledge and know-how for their business operations. These services mainly include: information services, training, workshops, seminars, publications such as operational manuals, business guides and profiles, and exhibition of products and services, etc. Chambers may create separate cells within their organization with trained professionals to deliver these services(ZDH,1998).

According to ZDH(1998) Chambers would have the following major services:

### **Trade Information Needs of the Members of Chambers**

Businessmen are looking for up-to-date information of all kinds:

- a. Business opportunities for business sector:
- b. Market information by product:
- c. Market information by country and region:
- d. Government rules and regulations regarding trade and industries, e.g. licenses and fees, restriction procedures, etc.
- e. Foreign trade regulations e.g. duties payable, quota restrictions, tariff and non-tariff barriers;
- f. Fiscal and trade incentives announced by the government;
- g. Forthcoming trade fairs and exhibitions, trade promotion and outgoing missions;
- h. Arrivals of visiting buyers or foreign delegations;
- i. Information about technology and equipment suppliers;
- j. Names addresses;
- k. Procedures for starting a particular business, preparing a project profile, and conducting feasibility study, etc.

### **Business Matching Services**

According to Wong(2000) business matching services can be grouped into four major categories or levels. The simplest services are grouped under Level I, and the sophistication of the services rises with each level. This taxonomy provides the chamber with an overview of what services should be provided, given its limited resources.

### **Level I - Information Service on Trade and Business Opportunities**

Information services on trade and business opportunities are easiest to manage. They provide an initial contact point for potential businessmen. These services are usually provided free of charge for members of the chamber.

### **Level II - Contact Based Services**

Level II services require organizational, research and analytical abilities. The value-added of the services is greater than at Level I since the information is more specific and customized to the needs of the user. As Wong (2000) the services include the following:

- **Market Contact Services** - help the client to identify key market contacts specific to the client's needs and to verify the contact details. A brief description of each contact is provided.
- **Outbound Business Missions** – the chamber organizes a mission to a specific country or group of countries, with the aim of exposing members to actual market conditions. During the mission, the members participate in one-to-one business meetings that are pre-arranged ahead.
- **Inbound Business Missions** – similar to outbound missions except that the mission members come from another country. Again, one-to-one meetings are arranged to facilitate initial contact or to negotiate deals.
- **Participation in Trade Fairs and Exhibitions** – the chambers organizes a group of members to participate in a trade fair or an exhibition to help members to establish contacts with potential buyers and sellers. During the fair, the members may participate in one-to-one business meetings with potential buyers and sellers.
- **Partner Identification Service** - provides the client with details of potential partners and market representatives; and with an assessment of their interests in the client's business and recommendations for action. This service builds on the market contact service and adds further value by providing an action plan. The service requires about 40 to 50 hours of desk research and fieldwork.

### **Level III - Research Based Services**

It involves market research and consultancy. The services allow the client to develop a thorough understanding of the market conditions prior to entering any business relationship. This will help to minimize the risk of failure. Most clients are prepared to pay for such information, as the cost of failure is much higher. Given the limited expertise in the chamber, Level III services are usually outsourced to private consultancy firms. The chamber receives a referral or administration fee from the consultancy firm.

#### **Level IV - Joint Ventures and Business Collaboration**

This form of business matching is usually not within the scope or capability of the chambers as it involves months of detailed negotiations and a large amount of legal work. Such matching is best left to the professional consultancy firms specializing in mergers and acquisitions. These companies charge a fee for performing such service. However, the chamber may request for a referral fee.

#### **Training/Seminar/Workshop**

Organizing seminars, symposiums and workshops are common activities of Chambers throughout the world. One of the important objectives here is to create awareness about new laws, regulations, and policies regarding a particular topic of interest. Other purposes of such seminars/conferences are to present views of the private sector regarding government policies budgets laws, etc. and influence the government on decisions involving issues which are likely hinder the interest of the business community.

A Chamber may develop a series of training programs based on the needs of the business community. The duration which will determine the level of participation and fees of these programs may vary from half a day to a week.

#### **Publications**

Circulars and bulletins issued at periodic intervals are supplied to the members by many Chambers free of charge. Publications such as Executive information sheets, A Monthly Magazine, Digest of Court Decisions, Legislative Deliberations, Monographs, Fact Sheets, Handbooks, Business Directory are usual in most Chambers. Ned based Business Development publications on Tax, Management, marketing, Import Export, Investment are also published and sold to members.

### **Library and Reading Facility**

Chambers often have a library containing reference materials, business directories, journals, and government publications, all of which are at the disposal of members. Each Chamber can link itself to the worldwide network of Chambers, which can then be utilized for rapid access to new and updated information. They are unique in this respect compared with other associations and government trade promotion organizations.

### **Business Development Center**

The services of Business Information Centers (BDC) may range from general counseling to individual business consultancy regarding financial management, marketing, technical problems and investment decisions. The BDC may also conduct training programs, usually short course on such subjects as advertising, franchising and personnel management. The BDC is a unit which provides modern business support service. It allows enterprises to have different services and facilities with no additional investment in equipment and personnel. It should be run by a team with knowledge and experience of the needs of business enterprises. The BDC should be efficient in delivering these services.

The BDC should form a major department of the Chamber. It should be divided into two sections, namely documentation section, which should operate as a specialized library, handling routine inquiries and technical services and training section, to deal with more technical and specialized issues, including the handling of more complex inquiries, preparation of surveys and reports, and development of training courses for business entrepreneur and executives.

The number of staff will depend on the variety of functions and services to be provided and the overall volume of work. The staff should have varied specializations, e.g. in library science, economics, management, statistics, and research. The location of the BDC should be selected carefully so as to make it a convenient place for its main users.

### **Research and Advocacy**

The Chamber is independent of Government and has the obligation to advocate and lobby for an improved legal, regulatory and enabling environment in the interest of its members and the business community at large. Advocacy, as one of the key functions of a Chamber, may even go further and include issues related to economic development, fiscal policies and governance.

Advocacy is not about complaining but about identifying obstacles, analyzing them and making constructive recommendations for change. Drafting of policy position papers;

### **Networking and Partnerships**

Chambers are not alone in the shaping a conducive economic and business environment and in the support of the business community. There are numerous private and public players who share this responsibility with the Chamber. They are not competitors but rather allies. Chambers therefore improve their working relationships with other organizations, specifically Government, other private sector organizations and development partners.

Opportunities for private-public partnership in shaping the business environment include:

- Public-private dialogues;
- Trade corridor facilitation at ports (border crossings);
- Promotion and marketing of the locality for investment attraction;
- One-Stop service centers for businesses;
- Representing the Chamber on public boards, committees, and in organization

### **2.2.4 Major Services of ECCSA**

According to the strategic document of ECCSA (2014/15 to 2018/19) at present its mission focuses on creating a vibrant private sector in the country through advocacy, promotion of trade and investment and capacity building.

To accomplish its mission currently ECCSA delivers the following services:

- Trade and Investment Information
- Information Publications i.e Business Directory
- Business Advisory services
- Awareness Programs
- Inbound and outbound Trade Mission
- Trade Fairs/Exhibitions
- Research and Advocacy
- Need Based Trainings
- Business Development Publications i.e Investment Guide, Exporters Guide, and the like
- Electronic Matchmaking
- Documents and Certificates i.e Certificate of Origin, COMESA Certificate, Invoice Chamberization, Affidavit of Support
- Technical and Skill Development
- Public-Private Consultation Forum

- Partnership agreements with Government, Business companies, Foreign Chambers, etc.

### **2.2.5 Customers of ECCSA**

In Chambers of Commerce, members are heterogeneous, meaning they come from all sectors of the economy and business (trade, manufacturing, service). Their businesses could be large, medium or small in size. The Chamber has the obligation to represent and serve them in matters that they have in common that means across sector interests.

In Associations, members are more homogeneous, meaning they come from a particular sector of the economy, business, or entrepreneurial activity and/or business concern. The association represents and serves them in matters related to a particular business activity or business concern. According to the Chamber system and structure in Ethiopia the ECCSA has 18 direct members that are the National Chamber of Sectoral Associations, the 9 Regional Chambers (Tigray, Amhara, oromia, South, Harar, Afar, Somali, Gambella and Benishangul) and the 2 Chambers of City administrations (Addis Ababa and DireDawa) as well as the 6 Sectoral Associations (Ethiopian Textile Producers Association, Ethiopian Meat Producers Exporters Association, Ethiopian Horticulture Producers Exporters association, Ethiopian Pulses, Oilseeds Processors Exporters Association, Ethiopian Coffee exporters Association). The Regional chambers have different City Chambers under them and individual Companies are members of those Chambers. Those direct and indirect members of ECCSA including individual Companies could be considered as primary customers of ECCSA. **The focus of this study is thus geared towards on the effect of service quality on customer satisfaction of those primary customers.**

## **2.3 Theoretical Frame work and Empirical Review**

### **2.3.1 Theoretical Frame Work**

#### **2.3.1.1 Relationship between Customer Satisfaction and Service Quality**

The causal order of relationship between service quality and consumer satisfaction has been a matter of considerable debate within the marketing literature. Within this causal ordering, satisfaction is described as a “post consumption evaluation of perceived quality” Anderson and

Fornell (1994). Rust and Oliver (1994), offer support for this position in their suggestion that quality is “one of the service dimensions factored into the consumers’ satisfaction judgment” as Parasuraman did who specifically suggest that service quality is an antecedent of customer satisfaction. Parasuraman(1991) acknowledging the two constructs are different and he presented service quality as one component of customer satisfaction. He also showed service quality as an antecedent of customer satisfaction and affirmed the presence of a positive and significant relationship between service quality and customer satisfaction. Parasuraman (1985) suggested that when perceived service quality is high, then it will lead to increase in customer satisfaction.

Customer satisfaction is conceptualized as being transaction-specific meaning, it is based on the customer’s experience on a particular service encounter, Cronin & Taylor (1992) and also some think customer satisfaction is cumulative based on the overall evaluation of service experience.

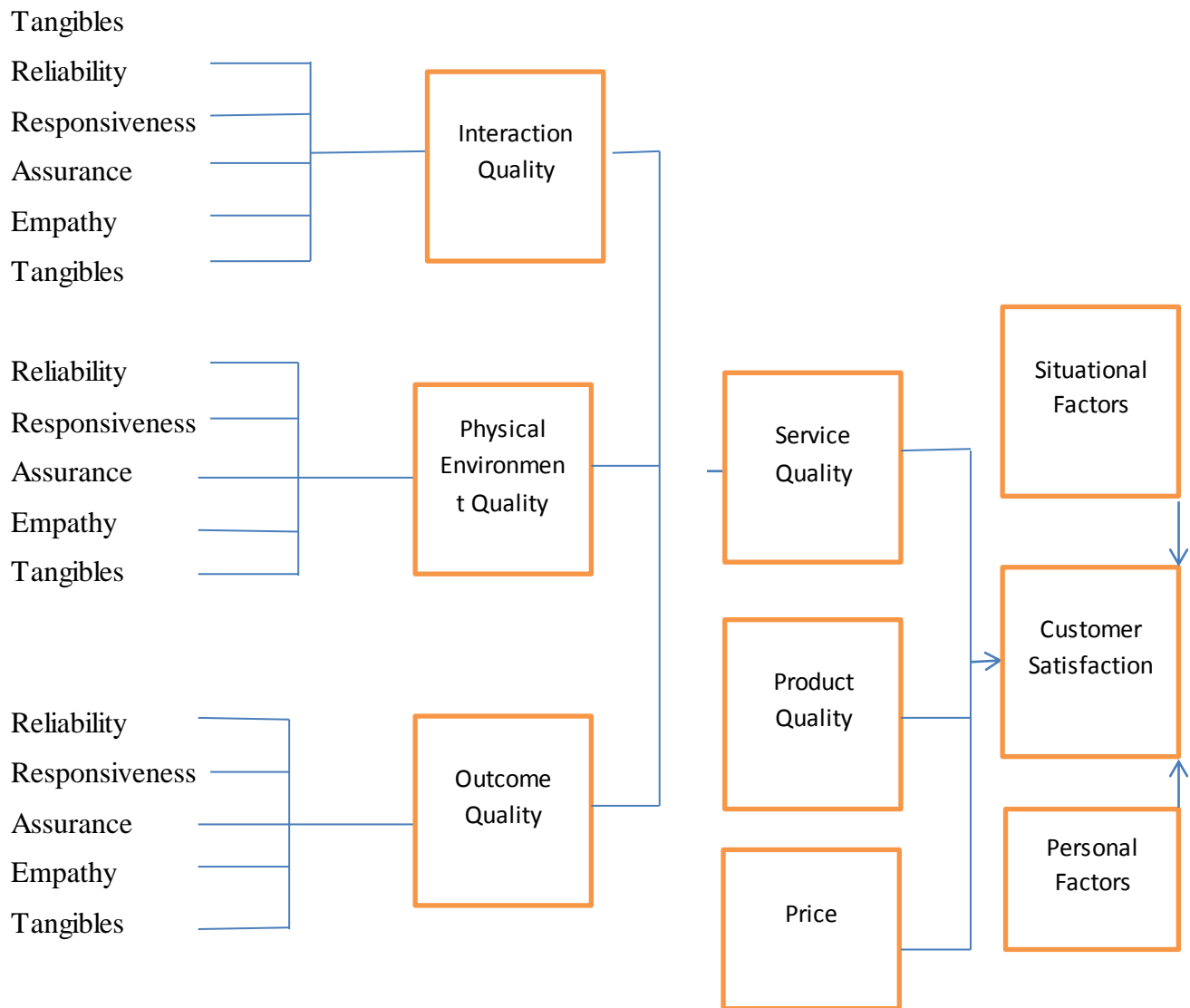
Service quality leads to customer satisfaction and this is in line with Saravana & Rao (2007) who acknowledge that customer satisfaction is based upon the level of service quality provided by the service provider.

Lovelock & Wirtz (2004) also believed that perceived service quality is only one component of customer satisfaction. Service quality is a reflection of the customer’s perception of reliability, assurance, responsiveness, empathy and tangibles. Whereas customer satisfaction is more general term and influenced by perceptions of service quality, product quality, price, situational and personal factors.

Research has found that customers’ perceived evaluation of service quality has an impact on their level of satisfaction, Therefore service quality evaluation is an antecedent to customer satisfaction (Clow and Kurtz, 2003).

Clow and Kurtz (2003) depicted the below diagram to show the relationship between customers’ perceptions of quality and customer satisfaction.

**Figure 2.1: Customers Perceptions of Quality and Customer Satisfaction**



**Source: Clow and Curtz(2003)**

### 2.3.1.2 The Customer Perceived Service Quality

Customer perceived service quality is the customers own perception of the service based on different factors contributing to the service, from the process to the final outcome. According to Grönroos (2001), “quality is what customers perceive”. Customers buying service consider everything that contributes to the process and the final outcome in making their assessments of the service. Perceived quality and objective quality are different concepts according to Zeithaml (1988). Objective quality in the marketing literature refers to the measured technical superiority of a product whereas perceived quality reflects a consumer’s subjective evaluation of the product’s superiority.

### 2.3.1.3 THE SERVEQUAL and SERVEPERF MODEL

SERVEQUAL model derived from famous model that introduced by Parasuraman in 1985 for the first time. This model used to measure services quality through recognize gap between which services that customer expect from organization to offer them and which quality that they perceive actually. Parasuraman and his colleagues in their primary study in 1985 recognized ten dimensions for services quality that include reliability, responsibility, competency, accessibility, employee's civility, communications, validity, customer's perception and awareness, customer facilities, physical facilities, and finally superficial condition of organization.

- Tangibles: the appearance of physical artifacts and staff members connected with the service.
- Reliability: the ability to deliver the promised service.
- Responsiveness: the readiness of staff members to help in a pleasant and effective way.
- Competence: the capability of staff members in executing the service.
- Courtesy: the respect, thoughtfulness, and politeness exhibited by staff members who are in contact with the customer.
- Credibility: the trustworthiness and honesty of the service provider.
- Security: the absence of doubt, economic risk, and physical danger.
- Access: the accessibility of the service provider.
- Communication: an understandable manner and use of language by the service provider.
- Understanding the customer: efforts by the service provider to know and understand the customer.

After refinement, these ten dimensions above were later reduced to five dimensions:

- **Reliability:** this dimension includes ability of doing committed services in sound and reliable manner.
- **Assurance:** this dimension refers to knowledge and civility of employees and their ability to transmit reliability and validity.
- **Tangibles:** this includes superficial conditions of physical facilities, equipment, employees, and communicational instruments
- **Empathy:** this dimension refers to providing individual attention toward every customer.
- **Responsiveness:** willing to help customers and offer rapidly services for them.

This model uses a scale with 22 questions for assessment of services quality. With respect to this fact that customers satisfaction refers to differences between customer's expectations and their perception of offered services quality, each of these 22 questions used to assess extent of customer's satisfaction and then used to assess their perceptions of received services.

Despite the popularity, the SERVEQUAL model had received several criticisms regarding its universal applicability and operational difficulty it poses while calculating the difference between expectation and perceptions. According to Buttle(1995) though its popularity SERVQUAL faced different theoretical and operational criticisms :

#### **Theoretical:**

- **Paradigmatic objections:** SERVQUAL is based on a disconfirmation paradigm rather than an attitudinal paradigm; and SERVQUAL fails to draw on established economic, statistical and psychological theory.
- **Gaps model:** there is little evidence that customers assess service quality in terms of P – E gaps.
- **Process orientation:** SERVQUAL focuses on the process of service delivery, not the outcomes of the service encounter.
- **Dimensionality:** SERVQUAL's five dimensions are not universals; the number of dimensions comprising SQ is contextualized; items do not always load on to the factors which one would a priori expect; and there is a high degree of intercorrelation between the five RATER dimensions.

#### **Operational:**

- **Expectations:** the term expectation is polysemic; consumers use standards other than expectations to evaluate SQ; and SERVQUAL fails to measure absolute SQ expectations.
- **Item composition:** four or five items can not capture the variability within each SQ dimension.
- **Moments of truth (MOT):** customers' assessments of SQ may vary from MOT to MOT.
- **Polarity:** the reversed polarity of items in the scale causes respondent error.
- **Scale points:** the seven-point Likert scale is flawed.
- **Two administrations:** two administrations of the instrument causes boredom and confusion.
- **Variance extracted:** the over SERVQUAL score accounts for a disappointing proportion of item variances.

SERVPERF model is one of the models that derived from SERVQUAL method and introduced by Cronin and Taylor for the first time. This method offered because of crisis that offered for

past model. Main difference between these two methods is that there are set of questions in Parasuraman unlike the SERVPERF model that measure customer's expectations and perception of services received by customers. Other characteristics and method of these methods are similar to the SERVPERF method. Brady and Cronin Service Quality Model (2001) developed SERVPERF dimensions and revealed three main service quality dimensions such as Personal interaction quality, Physical service environment quality, and Outcome quality.

SERVPERF is composed of the 22 perception items in the SERVQUAL scale, and therefore excludes any consideration of expectations. In a later defense of their argument for a perceptions-only measure of SQ, Cronin and Taylor (1994) acknowledge that it is possible for researchers to infer consumers' disconfirmation through arithmetic means (the  $P - E$  gap) but that "consumer perceptions, not calculations, govern behavior".

Brady (2002) mentioned that SERVPERF was the most superior model among all service quality models. SERVPERF considered as better model in simplicity and clarity. The expectation components are excluded in SERVPERF. This makes data collection for SERVPERF relatively less intensive; needing only about 50 percent of what is required for SERVQUAL. This has been said to be one of the advantages of SERVPERF over SERVQUAL.

### **2.3.2 Empirical Review**

There are a lot of researches conducted regarding service quality and customer satisfaction and the relationship between them in the case of different companies from various sectors. However, the researcher have not come across to any studies concerning the effect of Service quality dimensions on customer satisfaction in the case of business development services. Non-profit organizations like ECCSA or Ethiopian business associations' service delivery quality to strengthen their members and potential non-members have not been analyzed despite its significance to capacitate business companies and strengthen the private sector as a whole. The major causes and effects of service quality dimensions in business development services have not been elaborated. In order to design effective strategies to improve business development services and satisfy customers leaders of Chambers or business associations should understand

the dominant factors of service quality dimensions suitable to the Chamber. Because the behavior and impact of those service quality dimensions vary from sector to sector.

According to Yisuf(2014) challenge facing business associations in Ethiopia is the lack of effective communication and internal engagement between associations and their members, making recruitment of members a daunting task. Success in expanding membership depends on an association's ability to develop demand-driven programs and services and, more importantly, the ability to effectively market the benefits of association membership to the private sector, including customized benefits and services to the needs of specific members.

In order to strengthen the capacity of business communities in Ethiopia those chambers or business associations business development services are important. However there are few studies conducted in Ethiopia to identify the gaps of business development services and recommend the basic factors that impact the quality delivery of BDS.

Subsequent research and testing of the SERVQUAL scale has not been supportive of its author's claims. For instance, Carman (1990) notes that while SERVQUAL generally showed good stability and its five dimensions were not always generic. Indeed, the various dimensions can vary depending on the type of service industry surveyed.

Teas (1993) questions SERVQUAL'S discriminate validity. He notes that the service quality expectations concept may have serious discriminate validity shortcomings which can cause the "perceptions-minus-expectations" service quality measurement framework to be "a potentially misleading indicator of customer perceptions of service quality". He notes that SERVQUAL's lack of discriminate validity results in a significant part of the variance in its expectations scores being determined by the respondent's "misinterpretations" of the expectation questions.

Based on the research done by Nebiyu (2014 ), which is the only study the researcher got relevant with this study, the determinants of service quality of ECCSA are Tangibility, Reliability, Responsiveness, Assurance and Empathy which affect ECCSA's overall service quality to member exporters. But it only took 90 samples for the study and the overall business

development services of ECCSA had not been considered. The research identified that Exporters perceived performance and their expectation on the dimensions of service quality of ECCSA. The study concluded that tangibility dimension of ECCSA's services received a negative criticism & implying that ECCSA don't ensure overall service quality, concerning reliability dimension exporters gave credit to the reliability of ECCSA's services, with regard to responsiveness dimension respondents did not affirm the service quality of ECCSA, exporters gave acknowledgment to assurance dimension of ECCSA's services and Exporters didn't fully approve the Empathy of ECCSA since exporters expectation of service quality exceeded their perception. The study find that there is a positive small correlation between Tangibility dimension and overall service quality, there is a positive moderate correlation between Reliability dimension and overall service quality, there is a positive moderate correlation between Responsiveness dimension and overall service quality, that there is a positive moderate correlation between Assurance dimension and overall service quality and that there is a positive large correlation between Empathy dimension and overall service quality.

As per the study of Tesfa(2014) all service quality dimensions have statistically significant contribution towards overall customer satisfaction. On the basis of their level of significance, the order of importance of the dimensions for customer satisfaction is responsiveness, tangibility, assurance, empathy and reliability.

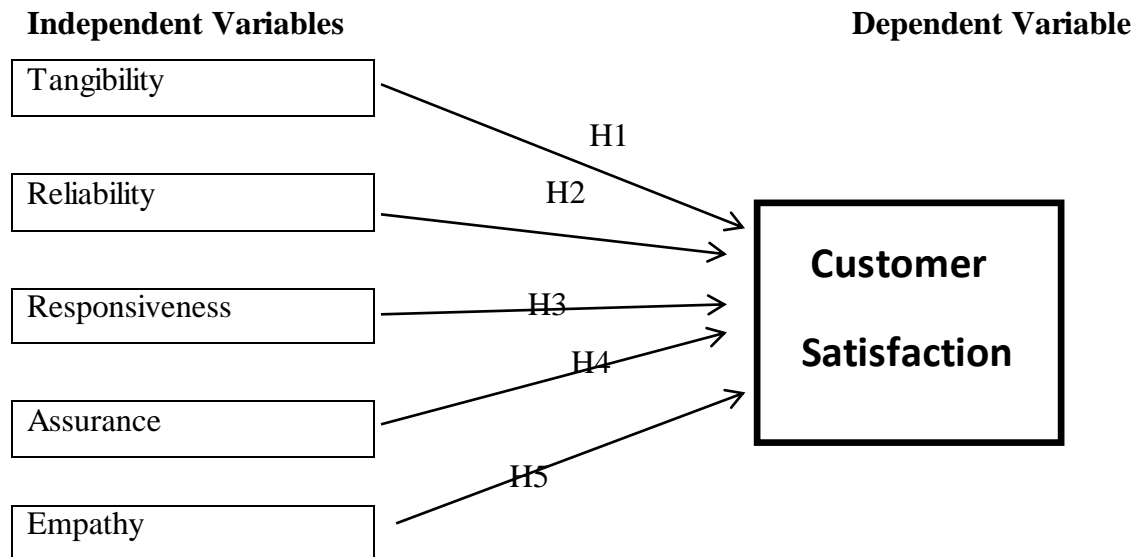
Negi (2009) explored the perceived service quality of Ethiopian Telecommunication Corporation by using seven modified dimensions of SERVQUAL, namely tangibles, reliability, responsiveness, empathy, assurance, network aspect, and convenience. A sample size of 220 was used and it concluded that the highest service quality gap is in the added dimension of network aspect, while the lowest score obtained was for convenience.

The impact of service quality on overall customer satisfaction was tried to examine by Temima(2014) towards travel agencies in Ethiopia. 207 samples considered and the conceptual model used is similar with this study. The data analysis showed only reliability and responsiveness are the important factors affecting customer satisfaction. All the studies found in Ethiopia by this researcher are used SERVQUAL model.

## 2.4 CONCEPTUAL FRAMEWORK

Considering the target business respondents behavior and to minimize the criticisms of SERVQUAL such as length of questionnaires and timing of questionnaire administration this study use SERVPERF model.

**Figure 2.1: SERVPERF Model**



*Source: Cronin and Taylor(1992)*

This study, therefore, adapts the SERVEPERF model in determining the customer satisfaction level of the ECCSA BDS services in an easy way avoiding confusion for business respondents.

# CHAPTER THREE

## Research Design and Methodology

*This chapter introduces the research method and its elements which include paradigm, research approach, research design, research methods, research instrument & measurement scale, sampling design, sampling size, sampling method, source of data, reliability and validity of study, data analysis and ethical consideration are presented in this chapter.*

### 3. Research Methodology

#### 3.1 Research Paradigm, Approach and Method

##### 3.1.1 Research Paradigm

To discover the satisfaction level of business customers after getting the BDS services of ECCSA the researcher assesses and describes the perception of sample customers. The methodology used is descriptive

The researcher describes and measures the customer satisfaction level through collection of customer opinion about ECCSA's business customers; perception towards the services they obtained. The study is independent of the researcher as in the positivism paradigm. The positivist paradigm arose from the philosophy identified as logical positivism and is based on rigid rules of logic and measurement, truth, absolute principles and prediction (Halcomb and Andrew,2005; Cole, 2006; Weaver and Olson).

##### 3.1.2 Research Approach

In this descriptive study, a quantitative data collection technique is used by utilizing a questionnaire with structured questions. Quantitative research is an approach for testing objective theories by examining the relationship among variables. These variables, in turn, can be measured, typically on instruments, so that numbered data can be analyzed using statistical procedures.

The researcher formulates theoretical model to analyze the effect of service quality dimensions on customer satisfaction and examine the extent of the service quality effect on customer satisfaction and then reached on specific findings. The study adopts a deductive research approach that comprises of the scientific testing of the proposed theory and formulated hypothesis.

### **3.1.3 Research Methods**

There are three types of research designs, namely qualitative, quantitative, and mixed research designs. The selection of the appropriate research design for a study depends on the objective of the research, the availability of data, the urgency of the decisions, and the costs of collecting data (Zikmund, 2000).

The researcher used quantitative research approach in the study in order to analyze the service quality and customer satisfaction in ECCSA BDS. Since the service provision of ECCSA affects customer satisfaction, the researcher used questionnaire of likert scales type with five service quality dimensions (quantitative approach) to know customers' perception about ECCSA services. The primary data was collected from the Trade facilitation service center of ECCSA.

### **3.2 Research design**

Most researchers agree that the two general goals of scientific research are description, and understanding/explanation.

**Explanatory** being able to describe something and having the ability to predict one thing based on knowledge of another are important goals of scientific research, but they do not provide researchers with a true understanding of a phenomenon Geoffrey M., David D. and David F., (2005). One could argue that true understanding of a phenomenon is achieved only when researchers successfully identify the cause or causes of the phenomenon.

**Descriptive:** description refers to the process of defining, classifying, or categorizing phenomena of interest. Descriptive research is useful because it can provide important information regarding the average member of a group Geoffrey M., David D. and David F., (2005). Specifically, by gathering data on a large enough groups of people, a researcher can describe the average member, or the average performance of a member, of the particular group being studied.

One of the common problems is that descriptive designs do not provide direct cause and effect relationships Shukla, (2008). On the other hand, managers continually make decisions based on assumed relationships. As these assumptions are based on intuitions, they are hardly justifiable and validity of such causation should be examined with causal decisions. Thus, causal design provides answers to such questions by explaining which variables are the cause (independent variable) and which are the effect (dependent variable).

Therefore, the purpose of the research is mainly descriptive and explanatory. It is descriptive because descriptive data were collected through structured questionnaire from customers and also explanatory since the researcher explained the relationship between the service quality variables and customer satisfaction and how these dimensions affect customer satisfaction. The emphasis here is on studying a situation or a problem in order to explain the relationship between variables. The objective with this kind of research is to analyze cause-effect relationship explaining what cause produces what effect.

### **3.3 Population and Sampling**

This section presents the sample size determination, population, and sampling design techniques used to collect data.

#### ***Population***

Population can simply be defined as the total number of people or entities from which information or data is gathered. As the population is the total number of people in which data gathered the target populations of this study were business companies those use different services of ECCSA. The study focused on those ECCSA customers regularly go to ECCSA trade facilitation center to get services. According to the data obtained from ECCSA per day on average 60 business companies have visited the trade facilitation center. Those customers are considered as members and potential non- members of ECCSA. They usually also participated and benefited from different business development services of ECCSA.

However, taking all the target population is difficult due to the unknown number of the total population.

### ***Sample size determination***

**Sample Size** –This refers to the number of items to be selected from the universe to constitute a sample. The size of sample should neither be excessively large, nor too small.

In order to determine the sample size, an estimation of the expected proportion of success must be considered (Kothari, 2004). In this case, a more conservative proportion of success (p) which is 50% was selected together with a level of confidence of 95% (z), a sampling error no greater than 5% (e).

Where,

n<sub>0</sub> = Sample size

e = Acceptable error

p = Proportion of success

q = Proportion of failure

z = Standard variant at a given confidence level

*Adopted from Kothari (2004)*

$$n_0 = \frac{Z^2 pq}{e^2} = \frac{(1.96)^2 (.5)(.5)}{(.05)^2} = 384$$

By taking all these factors into consideration, a sample size of 384 was used for this study. However, one questionnaire was not considered by the researcher because it was not filled properly. So, 383 questionnaires were forwarded to the data analysis.

### ***Sampling Technique***

It is typically not practical to include every member of the population of interest in a research study. Time, money, and resources are three limiting factors that make this unlikely. Therefore, most

researchers are forced to study a representative subset a **sample** of the population of interest.

The target population of the study are framed as members and potential non-members of ECCSA, businesses those use BDS services and participate in business events.

The sampling technique employed in this research is a non-probability sampling method i.e Convenience Sampling. In such a situation, the probability of each case being selected from the whole or total population is not known and it is impossible to answer research questions or to tackle the objectives that necessitate making of statistical inferences about the characteristic of the population.

Convenience sampling was used in this case because; the customers do not come to ECCSA in any order. Anyone moves in any time and since the researcher was only in the ECCSA at certain hours of the day, it was best to use convenience sampling in order to get as many as possible customers.

Customers requested to fill questionnaires when they come to get different trade facilitation services from ECCSA. The questionnaires filled until reached the intended total sample size. This method was selected because of the unrealistic nature of probability sampling in this context since the users of the business development services are members and potential non-members in which their exact number couldn't be estimated. But every second person of the business visitors requested to fill the questionnaire per day to give chance to all the respondents. According to the information obtained from ECCSA per day on average 60 business people have visited the trade facilitation center to get services. Accordingly the researcher managed to collect filled questionnaires from 20 existing ECCSA customers on average per day. That is accounted around 33% of the total customers on average per day.

### **3.4 Data collection**

This section describes the data collection process of the study. Data can be collected by both primary and secondary methods. Detailed explanations are provided below.

#### **Primary data**

Primary sources were used basically to gather information from BDS customers of ECCSA. The

main instrument for data collection was the questionnaire. The questionnaire was developed based on the stated hypothesis and also based on the SERVPERF model. Both open-ended and closed-ended questions were used. The questions were on a 5-point Likert scale. The scores were coded 5 for strongly agree or strongly satisfied, 4 for agree or satisfied, 3 for neutral or indifferent, 2 for disagree or dissatisfied and 1 for strongly disagree or highly dissatisfied. The questionnaire first prepared in English and translated into Amharic professionally.

### **Secondary Data**

The sources of secondary data are related books, articles, journals, dissertations, related studies and related internet sources that would enhance and enrich the content and quality of the present study. As gate way to secondary sources tertiary literature sources including encyclopedias, dictionaries, citation indexes, catalogues, web-based portals and databases were used. ECCSA promotional materials, strategy documents, annual plans, reports and previously collected feedbacks also considered. The secondary data and also the theoretical model of SERVPERF have also helped the researcher to develop the questionnaire.

### **3.5 Data Analysis**

Descriptive statistics used to describe variables of the study using frequencies, percentages, charts and histograms. It describes and examines relationships and trends within the quantitative data that are already collected. The data collected has been edited, coded, cleaned and entered into a computer. Then, it has been analyzed using Software package for social science (SPSS) to manipulate descriptive statistics and inferential statistics.

Regression analysis to explain the predictors of the business customer satisfaction within the scope of the study has been used and also Chisquare test were applied to test the service quality of ECCSA services for the satisfaction of business customers.

Model Specification:

$$Y=A+ B1X1+B2X2+B3X3+B4X4+B5X5+E$$

Where, Y= Customer Satisfaction

A= Y- intercept

B1= regression coefficient of tangibility

X1= Tangibility  
B2= regression coefficient of reliability  
X2= Reliability  
B3= regression coefficient of responsiveness  
X3= Responsiveness  
B4= regression coefficient of assurance  
X4= Assurance  
B5= regression coefficient of empathy  
X5= Empathy  
E= error term

### **3.6 Reliability and Validity Test**

Validity is the extent to which it measures what it intends to measure. Construct validity shows that the questionnaire's result agrees with predictions based on theory. The researcher adopted all items from previously tested measures applied in other studies. Content validity assesses whether the questions cover the range of behaviours considered to be part of the dimension. 20 questionnaires' had distributed for prior testing to experts and the target customers to check internal validity, coherence, ease of use and then final questionnaire developed based on the collected comments. English version of the questionnaire has been translated to Amharic professionally.

This study used Cronbach's alpha coefficient of 0.70 to determine the reliability of the items. To insure the validity of the study, a comprehensive review of literature has been conducted. The researcher then used measures drawn from previous research, which have been proven to be valid, to measure variables.

### **3.7 Ethical Consideration**

The study could be helpful to the improvement of ECCSA services. The respondents have been informed the importance of the research. The originality of the study will be kept due to its huge importance to ECCSA and the development of Ethiopian businesses.

In this study, the questionnaire has been disclosed the purpose and importance of the study to the identified respondents. The respondents will also be given the option to not only participate in the survey but also to refuse to answer questions that make them uncomfortable.

In addition, the information gathered from the questionnaires will only be used for this study. Objectivity will be maintained by the researcher during data collection. During data analysis, ethical codes have been used. All findings of the research have been reported. Confidentiality and anonymity of all the respondents that participated in this study will be strictly adhered, in order to protect their rights. Furthermore, all sources that are used in this study have been acknowledged.

# CHAPTER FOUR

## DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This chapter deals with the presentation, analysis and interpretation of the data. The data collected through questionnaire were presented, analyzed and interpreted to answer the research questions set at the beginning of the study.

### 4.1 Respondents' Profile and Response Rate

The response rate achieved during the survey and the profile of respondents are discussed here.

It took the researcher 6 (six) weeks to distribute and collect the questionnaires. The survey has covered 384 sample respondents. Of the total 384 questionnaires distributed 383 were properly filled out and responded, yielding a 99% return rate.

#### 4.1.1 Demographic Characteristics of Respondents

Of the total number of respondents participated in the study around 67 % were male and 33% were female. That showed the beneficiaries are more of male customers.

**Table 4.1: Demography of Respondents by Sex**

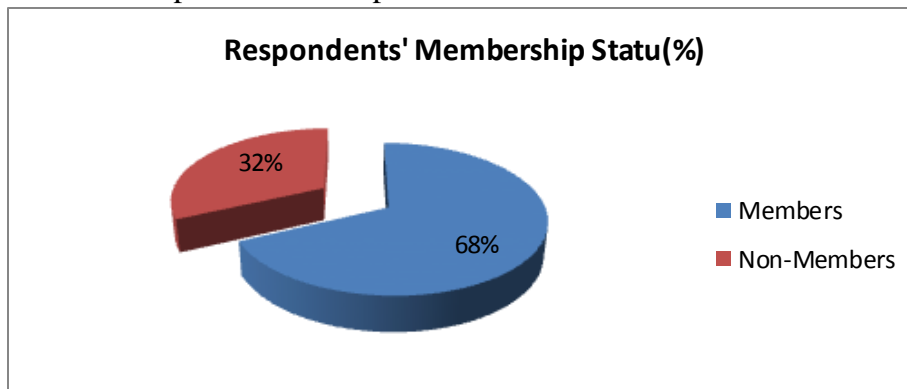
Gender	Number of Respondents	Percentage of Share
Male	256	67%
Female	127	33%
<b>Total</b>	<b>383</b>	<b>100%</b>

*Source: Own Survey 2016*

#### 4.1.2 Distribution of Respondents by Membership

68% of the respondents are members in the Chamber system while the remaining 32% of are 'potential' non- members.

**Figure 4.1: Membership Status of Respondents**



ECCSA is primarily established to serve its members but the study showed that significant number of non-members is getting services. That indicates that ECCSA services should be more accessible to members and potential non0memembrs should be encouraged to be members.

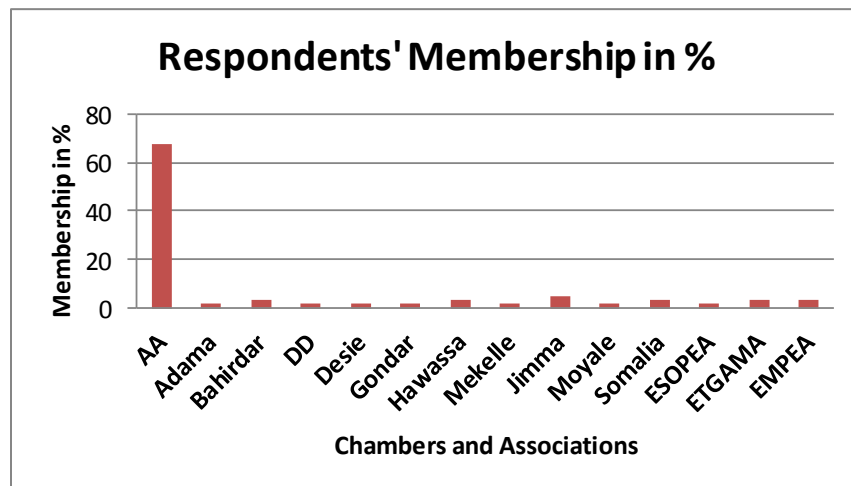
The majority 67% of the respondents are members to Addis Ababa Chamber of Commerce. The remaining 33% are from other City Chambers (25%) and Sectoral Associations (8%).

**Table 4.2:** Number of Respondents’ Membership Status

Chambers/Sectors	Respondents' Membership status in %
<b>Addis Ababa</b>	<b>67</b>
<b>Adama</b>	<b>2</b>
<b>Bahirdar</b>	<b>3</b>
<b>Dire Dawa</b>	<b>2</b>
<b>Dessie</b>	<b>2</b>
<b>Gondar</b>	<b>2</b>
<b>Hawassa</b>	<b>3</b>
<b>Mekelle</b>	<b>2</b>
<b>Jimma</b>	<b>5</b>
<b>Moyale</b>	<b>2</b>
<b>Somalia</b>	<b>3</b>
<b>Ethiopian Seeds, Oil Seeds and Pulses Exporters Association</b>	<b>2</b>
<b>Ethiopian Textile and Garment Manufacturers Association</b>	<b>3</b>
<b>Ethiopian Meat producers and Exporters Association</b>	<b>3</b>
<b>Total</b>	<b>100</b>

*Source: Own Survey 2016*

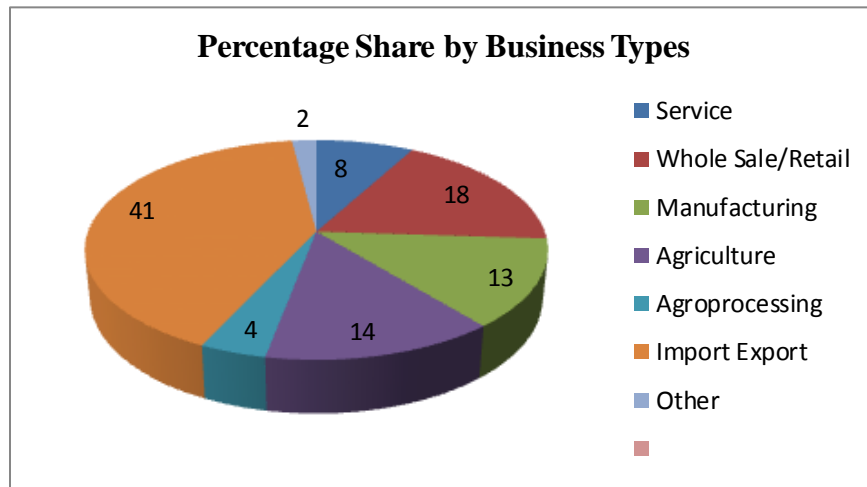
**Figure 4.2:** Distribution of Respondents’ Membership Status in Chambers and Sectors



### 4.1.3 Types of Businesses the Respondents Engaged in

The majority of the respondents (41%) are engaged in Import & Export businesses. Those from Whole Sale/Retail (18%) and Agricultural Sectors (14%) become second and third, consecutively.

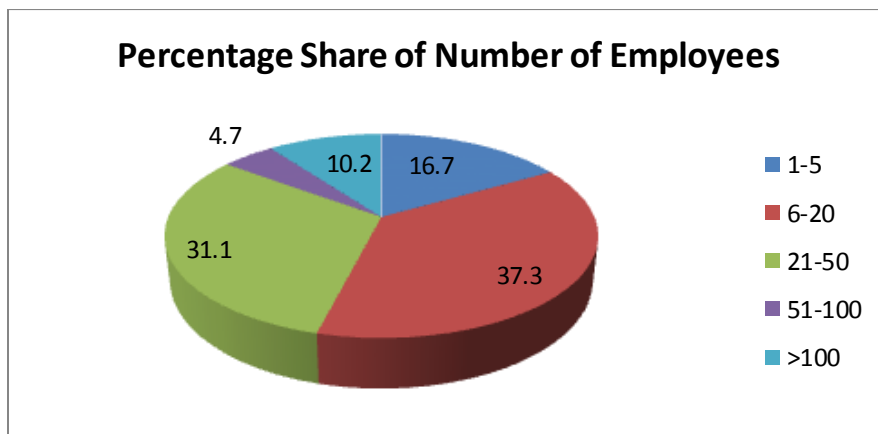
**Figure 4.3:** Business Types of Respondents



### 4.1.4 Number of Staffs Employed in the Respondents' Companies

This analysis could help to observe the size of the respondents participated in the study. The majority (37%) of the respondents belong in the category of Companies those have 6-20 numbers of employees. Slightly less than that, 31% of them belong in the category of 21-50 numbers of staffs. So that 68% of them categorized under companies those have 6-50 numbers of workers.

**Figure 4.4:** Number of Staffs Employed in Respondents' Companies



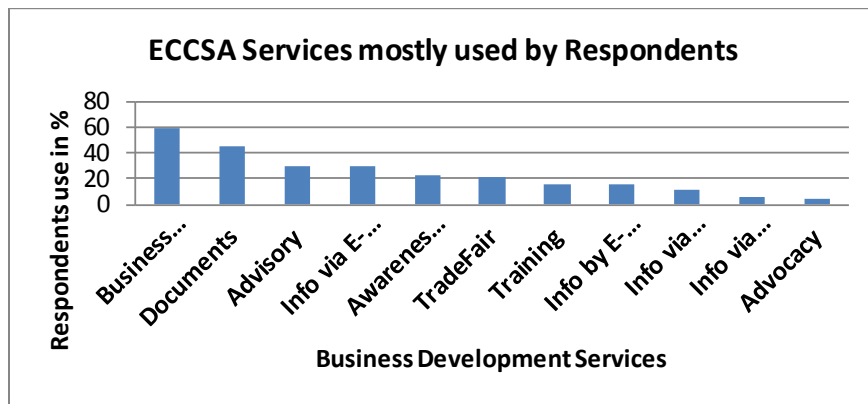
If the majority of the respondents' companies are considered based on the number of workers only, they might be categorized in the small/medium sized companies level.

#### 4.1.5 Types of ECCSA services mostly used by the respondents

According to the data collected from the participated respondents, Business-to-Business services (25%), Trade Facilitation/Document Services(19%) and Information via E-mail(12%) are mostly used.

The other services of ECCSA like Information via Publication( 6%), Information via Website(5%), Business Advisory(4%), Information via Letter (3%), Advocacy(2%) are considered as least used by the respondents.

**Figure 4.5:** ECCSA Services Mostly Used by Respondents

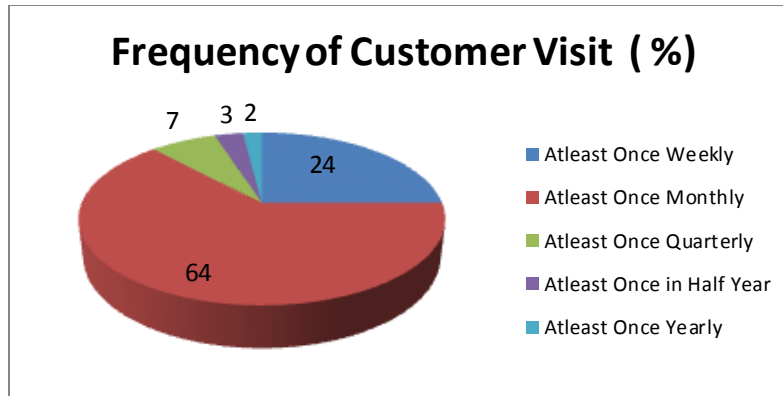


When the respondents were requested their reason of not using other services of ECCSA other than they currently used, the majority (67%) of them underlined the choice ‘because of lack of information’.

#### 4.1.6 Customers' Frequency of ECCSA visit

Looking at the visit frequency of the respondents, majority of them (64% ) have been visiting at least once per month while 24% of them visit at least once per week.

**Figure 4.6:** Respondents' Frequency of ECCSA Visit to get Services



## 4.2 Quantitative Analysis Results of the Study

Under this section detail customer satisfaction assessment results of the study is compiled and presented to show the current situation of ECCSA.

### 4.2.1 Validity Test

For the sake of maintaining validity of the research instrument, the researcher conducted pre-test of the questionnaire among the ECCSA customers to gather feedbacks towards enhancing its validity. To ensure content validity, all the research questions are adopted from previously done researches. The final English version questionnaire has been translated to Amharic professionally.

### 4.2.2 Reliability Test

Testing reliability of measurement items is important because reliability shows whether or not the measurements provide us reliable outcomes. The current study uses multiple items in all constructs. So, internal consistency method should be applied. The most common technique used in the literature to assess reliability is to use cronbach's alpha. Cronbach alpha with acceptable cut off point 0.70 demonstrates that all attributes are internally consistent.

This reliability value for our study is substantial considering the fact that the highest reliability that can be obtained is 1.0 and this is an indication that the items of the five dimensions of SERVQUAL model are accepted for analysis.

**Table 11: Reliability Analysis**

<b>Reliability Analysis</b>		
	Cronbach's Alpha	N of Items
<b>Tangibles</b>	.933	6
<b>Reliable</b>	.803	3
<b>Responsive</b>	.841	4
<b>Assurance</b>	.779	3
<b>Empathy</b>	.801	5
<b>Over all Service Quality</b>	.919	21
<b>Customer Satisfaction</b>	.849	10

*Source: Own Survey 2016*

The results showed that tangible, reliable, responsive, assurance, empathy, overall service quality and customer satisfaction scales are all reliable. Overall cronbach alpha coefficient for overall service quality is 0.919. This demonstrates high reliability (internal consistency).

#### **4.2.3 Descriptive statistics**

The descriptive statistics (mean and standard deviation) of each variable is presented in the following table

**Table 12: Descriptive statistics of variables**

	N	Minimum	Maximum	Mean	Std. Deviation
<b>Tangible</b>	383	1.33	5.00	3.8291	.89697
<b>Reliable</b>	383	2.00	5.00	3.9540	.79769
<b>Responsive</b>	383	2.00	5.00	4.1018	.74061
<b>Assurance</b>	383	1.67	5.00	3.8644	.74094
<b>Empathy</b>	383	1.00	5.00	3.9366	.66243
<b>Valid N (listwise)</b>	383				

*Source: own survey 2016*

All variables are scaled using a likert scale with value ranging from 1 to 5. The above table shows that responsiveness has the highest mean value of 4.1018. Reliability is second with a mean value of 3.9540. Empathy stands third with a mean value of 3.9366. Assurance is on the fourth stand with a mean value of 3.8644. Tangible is the least with mean value of 3.8291. Respondents have good perception on responsiveness, reliability, empathy, assurance and tangibility.

Accordingly all variables lie in the category between 3.51 and 4.50 which means respondents have more than average perception on all the variables. The standard deviations of each variable are relatively moderate that means that customers gave moderately close opinion on each variable.

**Table 4.3:** Expectation, Perception, Benefit, Happiness and satisfaction Level of Respondents

	Very Low		Low		Neutral		High		Very High	
	N	%	N	%	N	%	N	%	N	%
<b>Your Expectation before getting ECCSA services</b>	31	8.09%	27	7.05%	41	10.70%	45	11.75%	239	62.40%
<b>Your Perception after getting ECCSA services</b>	4	1.04%	52	13.58%	104	27.15%	150	39.16%	73	19.06%
<b>Benefit of ECCSA services to your business</b>	0	0.00%	31	8.09%	93	24.28%	137	35.77%	122	31.85%
<b>Your level of Happiness about ECCSA services</b>	4	1.04%	45	11.75%	113	29.50%	163	42.56%	58	15.14%
<b>Your level of Satisfaction</b>	4	1.04%	30	7.83%	148	38.64%	151	39.43%	50	13.05%

*Source: Own Survey 2016*

#### 4.2.4 Overall Respondents Expectation about ECCSA Services

The respondents' expectation about the services when they come to ECCSA has been very high, as more than 62 % of the respondents confessed.

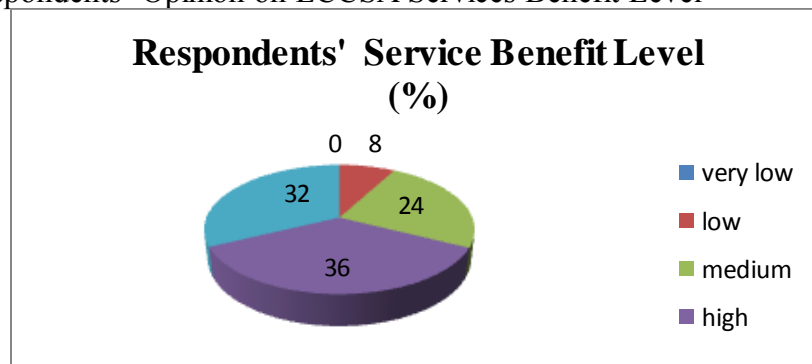
#### 4.2.5 Respondents Perception after getting the Service

After getting the services only 19% of the respondents' perception was rated as 'very high' towards the services of ECCSA.

#### 4.2.6 The benefit level of ECCSA Services to the Respondents Business

The majority 68% of the respondents considered the benefit level of ECCSA services as high for their businesses.

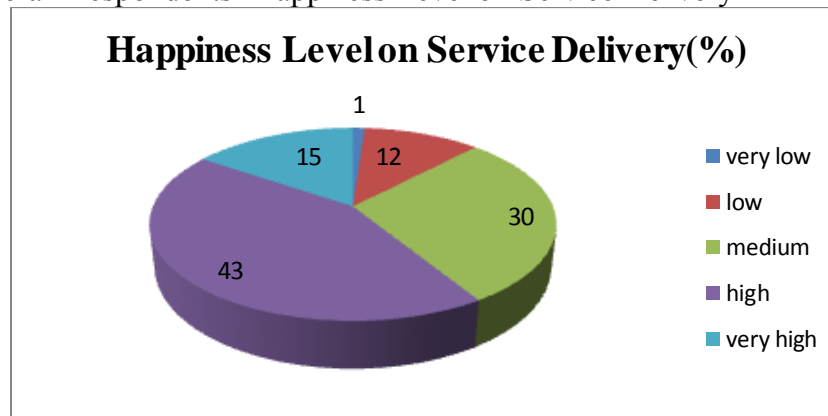
**Figure 4.7:** Respondents' Opinion on ECCSA Services Benefit Level



#### 4.2.7 Overall Customer happiness level towards the Delivery of ECCSA services

58% of the respondents are happy on the presentation of ECCSA services, the remaining 42% are not that much happy. So the presentation level of those services should be improved as almost half of the respondents are not comfortable on it.

**Figure 4.8:** Overall Respondents' Happiness Level on Service Delivery



#### 4.2.8 Overall Customer Satisfaction

The majority 53 % of the respondents' satisfaction level is high but the remaining 47% of the respondents satisfaction level observed as low.

#### 4.2.9 Willingness of the Respondents to continue with ECCSA Services

Almost all of the respondents are willing to continue to use ECCSA services. This shows their belief on the benefit of ECCSA services though they don't satisfy on the presentation.

#### 4.2.10 Willingness of Customers to Recommend ECCSA services to others

Most of the respondents (86%) are willing to recommend to others to use ECCSA services.

#### 4.2.11 Customer Satisfaction by Service Quality Dimensions

##### 1. Perception towards physical Resources of the ECCSA (Tangibles)

The tangibles are the appearance of physical facilities, the tools or equipment used to provide the service and communication material.

**Table 4.4:** Respondents Opinion towards Tangibles

<b>Tangibles</b>		<b>Frequency</b>	<b>Percent</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>ECCSA uses up-to date equipment and instrument</b>	Strongly Disagree	71	18.5	2.78	1.053
	Disagree	46	12.0		
	Undecided	166	43.3		
	Agree	96	25.1		
	Strongly Agree	4	1.0		
	Total	383	100.0		
<b>ECCSA promotional brochures and materials are reachable to customers</b>	Strongly Disagree	55	14.4	2.93	1.002
	Disagree	34	8.9		
	Undecided	181	47.3		
	Agree	107	27.9		
	Strongly Agree	6	1.6		
	Total	383	100.0		
<b>ECCSA provides standard and clear forms to give its services</b>	Strongly Disagree	50	13.1	2.94	.978
	Disagree	43	11.2		
	Undecided	172	44.9		
	Agree	116	30.3		
	Strongly Agree	2	.5		
	Total	383	100.0		
<b>ECCSA has adequate and comfortable space for serving customers</b>	Strongly Disagree	69	18.0	2.84	1.067
	Disagree	41	10.7		
	Undecided	158	41.3		
	Agree	111	29.0		
	Strongly Agree	4	1.0		
	Total	383	100.0		
<b>ECCSA office structure is convenient for customer service</b>	Strongly Disagree	68	17.8	2.83	1.058
	Disagree	41	10.7		
	Undecided	167	43.6		
	Agree	101	26.4		
	Strongly Agree	6	1.6		
	Total	383	100.0		
<b>Materials and documents provided as part of the service are appropriate and useful</b>	Strongly Disagree	45	11.7	2.96	.954
	Disagree	45	11.7		
	Undecided	176	46.0		
	Agree	115	30.0		
	Strongly Agree	2	.5		
	Total	383	100.0		
<b>Over all Tangibility</b>				2.8814	.85620

*Source: Own Survey 2016*

All variables are scaled using a likert scale with value ranging from 1(lowest) to 5(highest). As depicted above on Table 4, overall tangibles mean value of 2.8814 could be interpreted as on average most of the customers have moderate perception on ECCSA tangibles. On percentage that would be around 56% meaning more than half of the respondents. Among the tangibles the mean value of using up-to-date modern equipment (2.78) is relatively the least. The standard

deviation of the overall tangibles is relatively low. Low standard deviation means that the data are narrow spread, which tells that customers gave close opinion on tangibles.

### **A. Quality of Information and Service Provision Materials and Equipment**

Attractive office environment and availability of modern up-to-date equipment enhances service quality as it imparts positive impression. The mean value of using up-to-date modern equipment (2.74) is the least among the tangible attributes. Based on that data most of the respondents have moderate perception on ECCSA's use of up-to-date equipment to deliver quality information.

### **B. Availability and Reachability of Service Promotional Materials**

Service promotional materials are important to make the business community aware of and act to use ECCSA services. As the mean value of this item (2.93) respondents have moderate perception on availability and reachability of service promo materials.

### **C. Quality and Standard of Forms and Documents**

Respondents have moderate (2.94) perception on ECCSA forms and documents used during service delivery.

### **D. Service Places Comfort and Adequacy of Working Space**

Likewise respondents have moderate (2.84) perception on service places comfort and adequacy of working space.

### **E. Appropriateness of ECCSA Office Structure to provide Services**

Respondents have also average perception (2.83) on ECCSA office structure in providing services.

### **F. Appropriateness of Service Giveaway Materials**

Among the tangible items respondents have relatively highest perception on appropriateness of service give away materials but still the mean score (2.96) shows average satisfaction of respondents on this regard.

## **2. Customer Satisfaction on Dependability of the ECCSA (Reliability)**

Regarding the overall Reliability of ECCSA services respondents have moderate perception on the study shows that exactly half of the respondents have reservation while the other half agree on the reliability of those services.

**Table 4.5:** Respondents Opinion towards Reliability

Reliability		Frequency	Percent	Mean	Std. Deviation
<b>ECCSA is Reliable</b>	Strongly Disagree	35	9.1	3.08	.912
	Disagree	39	10.2		
	Undecided	171	44.6		
	Agree	137	35.8		
	Strongly Agree	1	.3		
	Total	383	100.0		
<b>In most cases ECCSA delivers service free of error (information, support documents ...)</b>	Strongly Disagree	38	9.9	2.96	.941
	Disagree	62	16.2		
	Undecided	161	42.0		
	Agree	121	31.6		
	Strongly Agree	1	.3		
	Total	383	100.0		
<b>Service providers have adequate knowledge of the services they provide</b>	Strongly Disagree	46	12.0	2.83	.984
	Disagree	84	21.9		
	Undecided	143	37.3		
	Agree	109	28.5		
	Strongly Agree	1	.3		
	Total	383	100.0		
<b>Over all Reliable</b>				2.9567	.80274

*Source: Own Survey2016*

As indicated on the above table the mean value of overall service reliability is 2.9567 which could be interpreted as respondents are not reliable on ECCSA services.

### **A. satisfaction Level on Delivering Promised Services**

The assessment result indicates that customers (49% of the respondents) of ECCSA have some reservations on what ECCSA is delivering compared to what it has promised.

### **B. Correctness of the Delivered Service**

Most of the customers (51%) also have objections on the correctness of the delivered services.

### **C. Adequacy of Employees' Knowledge on ECCSA Services**

The respondents' satisfaction level on employees' service knowledge shows that more than half (51%) of the total respondents confirmed the lack of knowledge on service providers of ECCSA.

## **3. Service Effectiveness of the ECCSA (Responsiveness)**

The overall service responsiveness is important for satisfaction of customers as service effectiveness of ECCSA.

**Table 4.6:** Respondents Opinion towards Responsiveness

		Frequency	Percent	Mean	Std. Deviation
<b>Most of the time I got prompt service and information</b>	Strongly Disagree	29	7.6	3.22	.893
	Disagree	31	8.1		
	Undecided	149	38.9		
	Agree	173	45.2		
	Strongly Agree	1	.3		
	Total	383	100.0		
<b>Employees try to resolve my problems and complaints</b>	Strongly Disagree	28	7.3	3.07	.887
	Disagree	52	13.6		
	Undecided	171	44.6		
	Agree	130	33.9		
	Strongly Agree	2	.5		
	Total	383	100.0		
<b>Employees deal with all my queries /give sufficient response/</b>	Strongly Disagree	32	8.4	3.08	.914
	Disagree	47	12.3		
	Undecided	163	42.6		
	Agree	139	36.3		
	Strongly Agree	2	.5		
	Total	383	100.0		
<b>Employees demonstrate excellent ethical conduct</b>	Strongly Disagree	35	9.1	3.06	.939
	Disagree	51	13.3		
	Undecided	156	40.7		
	Agree	139	36.3		
	Strongly Agree	2	.5		
	Total	383	100.0		
<b>Over all Responsiveness</b>				3.1084	.74891

*Source: Own Survey 2016*

On the overall responsiveness or service effectiveness of ECCSA only 55% of the respondents agree but the remaining 44% which is a significant percentage of the respondents are not happy.

### **A. Satisfaction on Prompt Service Delivery**

Only half of the respondents agree and satisfied on the current service delivery performance of ECCSA. The remaining 50% are not happy with current service delivery speed of ECCSA.

### **B. Staff Responsiveness to Customer Enquiries**

The overall responsiveness of the staff for any customer inquiries was rated as 63%, This means 37% of the respondents are not satisfied with the current customers handling of staffs.

### **C. Adequate Response towards Business requests**

Only 49% of the respondents are agree and satisfied on any adequate responses towards business requests and advices. However, more than half(51%) of the respondents are not happy with the responses they got for their requests.

## D. Employee Ethics

Regarding the ethics of ECCSA employees approach on handling customers only 59% are happy. Yet, significant proportions of 41% are not comfortable and disagree on the ethical approaches of ECCSA employees or service providers.

## 4. Customers Perception towards Assurance (Assurance)

Regarding the view of the respondents on the overall Assurance of ECCSA services and service providers only 63% of them are satisfied. The remaining 37% are not convincing on the service delivery trustworthiness, service providers ability, courtesy and their willingness to handle customers even out of working hours.

**Table 4.7 :** Respondents Opinion towards Assurance

Assurance		Frequency	Percent	Mean	Std. Deviation
<b>I have trust and assurance in ECCSA services</b>	Strongly Disagree	25	6.5	3.00	.883
	Disagree	72	18.8		
	Undecided	166	43.3		
	Agree	118	30.8		
	Strongly Agree	2	.5		
	Total	383	100.0		
<b>I am happy in the delivery of services</b>	Strongly Disagree	18	4.7	2.89	.836
	Disagree	101	26.4		
	Undecided	174	45.4		
	Agree	87	22.7		
	Strongly Agree	3	.8		
	Total	383	100.0		
<b>The working hour of ECCSA is convenient for me</b>	Strongly Disagree	39	10.2	2.80	.936
	Disagree	92	24.0		
	Undecided	162	42.3		
	Agree	86	22.5		
	Strongly Agree	4	1.0		
	Total	383	100.0		
<b>Over all Assurance</b>				2.8957	.72830

*Source: Own Survey 2016*

## A. Satisfaction towards Service Delivery Trustworthiness

Assessment of customer perception over services and staffs trustworthiness indicated that around 70 % of the respondents are satisfied on the reliability and dependability. This is an important result for building customer confidence and enhances the reputation of ECCSA. However, still

there are some doubts among 30 % of the respondents indicating further effort should be made to make the degree of trustworthiness higher than indicated. Because 30% is a significant proportion which should not be ignored.

## **B. Respondents Happiness Level towards the Approach of ECCSA Services**

Only 64% of the respondents are happy on the delivery of ECCSA services. However, significant proportions of the respondents (36%) are not happy on the service delivery by the service providers. So, ECCSA should exert its efforts on improving the service delivery and capacitating service providers.

## **C. Appropriateness of ECCSA Working hours**

53% of the respondents have agreed on the appropriateness of the current working hours of ECCSA. But the remaining 47% of the respondents are not comfortable on the current working hours that are allocated to provide services. Since the percentage is significant ECCSA should review its service hours in line with the demand of customers and/or encourage service providers to work out of office hours. Even some respondents are requesting to get services during weekends.

## **5. Customers Perception towards Sympathy (Empathy)**

Quality of the employee and performance of ECCSA to care for the customer and give them individualized attention could be the major starting point for satisfaction. Only half of the respondents have agreed on the overall sympathy that is ECCSA's effort to understand customers' need, ECCSA's readiness to stand by customers' side in business difficulties, employees caring and customer handling ability and also matching the service quality and the service charges.

**Table 4.8:** Respondents Opinion towards Empathy

Empathy		Frequency	Percent	Mean	Std. Deviation
<b>ECCSA tries to identify customer needs and satisfy them</b>	Strongly Disagree	20	5.2	3.02	.841
	Disagree	69	18.0		
	Undecided	182	47.5		
	Agree	109	28.5		
	Strongly Agree	3	.8		
	Total	383	100.0		
<b>When I face a problem, ECCSA stands by my side and supports me</b>	Strongly Disagree	27	7.0	2.96	.888
	Disagree	74	19.3		
	Undecided	171	44.6		
	Agree	108	28.2		
	Strongly Agree	3	.8		
	Total	383	100.0		
<b>Employees get adequate support from ECCSA to deliver quality service</b>	Strongly Disagree	23	6.0	3.09	.870
	Disagree	59	15.4		
	Undecided	163	42.6		
	Agree	137	35.8		
	Strongly Agree	1	.3		
	Total	383	100.0		
<b>The service charge I pay is reasonable for the service provided</b>	Strongly Disagree	37	9.7	2.92	.910
	Disagree	62	16.2		
	Undecided	181	47.3		
	Agree	101	26.4		
	Strongly Agree	2	.5		
	Total	383	100.0		
<b>Employees pay attention to and serve me genuinely</b>	Strongly Disagree	31	8.1	2.87	.852
	Disagree	69	18.0		
	Undecided	207	54.0		
	Agree	71	18.5		
	Strongly Agree	5	1.3		
	Total	383	100.0		
<b>Over all Empathy</b>				2.9221	.70640

*Source: Own Survey 2016*

As indicated on the above table the mean value of overall empathy is 2.9221 which shows that satisfaction level of ECCSA customers is below satisfactory. The highest mean value 3.09 of respondents opinion on employees getting adequate support from ECCSA to deliver quality service could show readiness of ECCSA to provide services from the respondents opinion.

#### **A. ECCSA Effort to Satisfy Customer Needs**

The perception assessment of customers towards ECCSA's efforts of improving service quality indicated that 59% of the total respondents agreed that they are aware of ECCSA's dedication to enhance and meet customers' interest. However, 41% of the respondents are not satisfied with

the current performance of ECCSA in meeting customers need. Therefore, ECCSA should gather the needs of customers and work towards meeting those needs.

### **B. ECCSA Stands by the Customer side in case of problems**

Only 48% of the respondents have agreed on the presence of ECCSA by the customer side in case of problems. However, the majorities of them (52%) disagreed and are expecting ECCSA and its service providers to stand by their side at the moment of their business related challenges and problems.

### **C. The Payment to ECCSA Services**

The majority of the respondents (55%) are not agreed on the appropriateness of their payment amounts to the service they get. This indicates that ECCSA should either enhance its service quality or review its service fees to match the payment and the service level.

### **D. Staffs serve Customers with Empathy**

Half of the respondents have agreed on ECCSA's staffs' customer caring and handling ability. However, the remaining significant proportions (50%) of the respondents are not happy on the staffs' customer handling approaches.

## **6. Customer Satisfaction Level by Services**

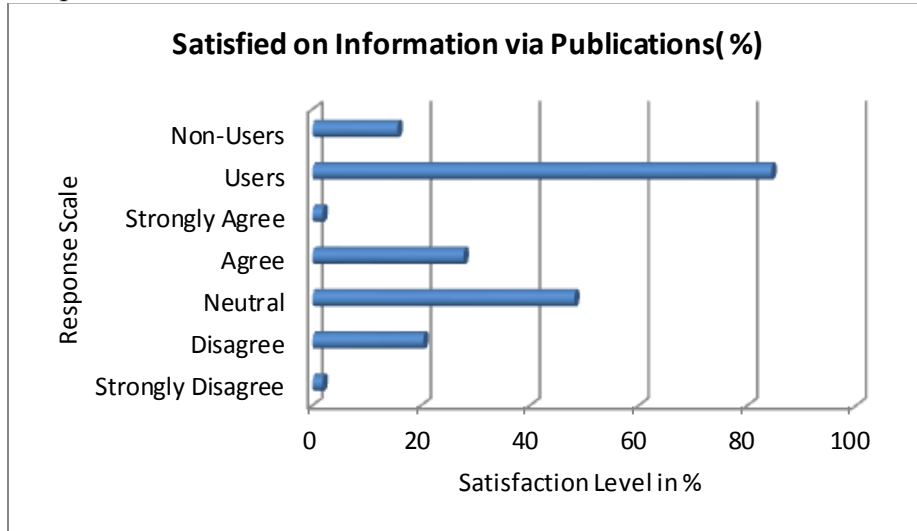
On this part respondents were requested to rate their satisfaction about the listed major services of ECCSA if and only if they are users of those services. If they don't experience the services they normally escape the question and for analysis purpose considered as not applicable (NA). The respondents were allowed to write additional services if they come across any.

The mean score of overall satisfaction is 2.766. That means ECCSA customers are moderately satisfied on the BDS services of ECCSA. The standard deviation shows that relatively there is close variation on the perception of customers on BDS services of ECCSA.

### **A. Information through Publications**

84% of the respondents were users of this service while 16% of them were not users of the service. Among the users of the service only 30 % of them have agreed and satisfied on business information services delivered through publications. However, large percentage share (70%) of users of the service are not satisfied. This shows ECCSA should improve business information services delivered through publications.

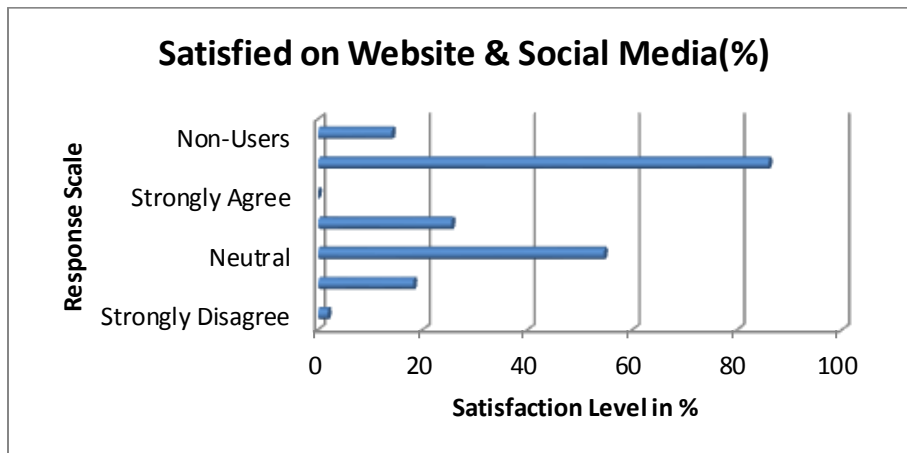
**Figure 4.9 :** Respondents’ Satisfaction Level on Information Provided via Publications



**B. Information through ECCSA Website and Social Media**

86% of the respondents were users of this service while 14% of them were not users of the service. Among the users of the service only 25 % of them have agreed and satisfied on business information services delivered through ECCSA website and social Medias. However, relatively a lot of respondents (75%) among the users are not satisfied. This shows ECCSA website and social Medias should be improved and promoted.

**Figure 4.10:** Respondents’ Satisfaction on ECCSA Website and Social Media

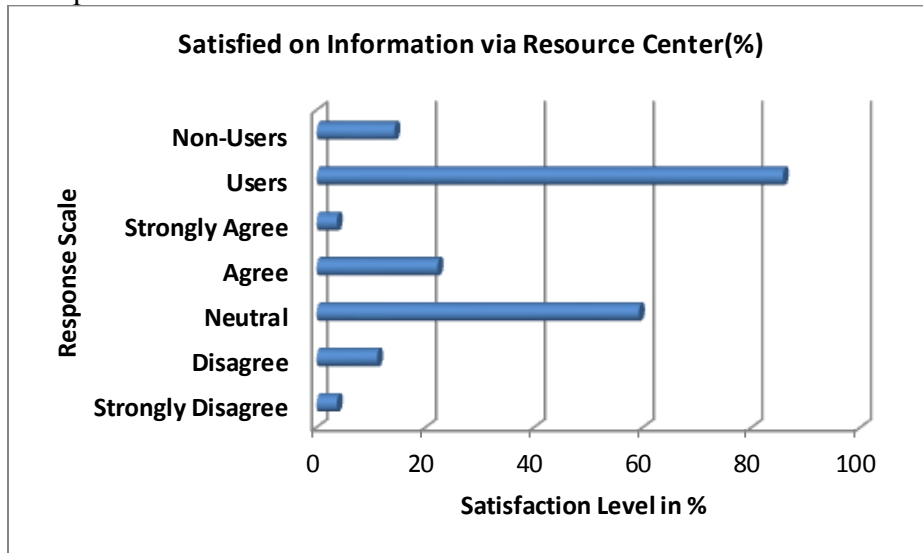


**C. Information through ECCSA Resource Center**

86% of the respondents were users of this service while 14% of them were not users of the service. Among the users of the service only 26 % of them have agreed and satisfied on business

information services delivered through ECCSA Resource Center. However, relatively a lot of respondents (74%) among the users are not satisfied. This indicates that business information services of ECCSA Resource Center should be improved and promoted.

**Figure 4.11:** Respondents' Satisfaction on ECCSA Resource Center



#### D. Trade Facilitation Services (Support Documents)

ECCSA though its trade facilitation services have been provided Certificate of Origin, COMESA Certificate, Document Authentication, Support Letters and the like. The overall trade facilitation services of ECCSA rated by the respondents as depicted by the following graph.

**Figure 4.13:** Respondents' Satisfaction on Trade Facilitation Services



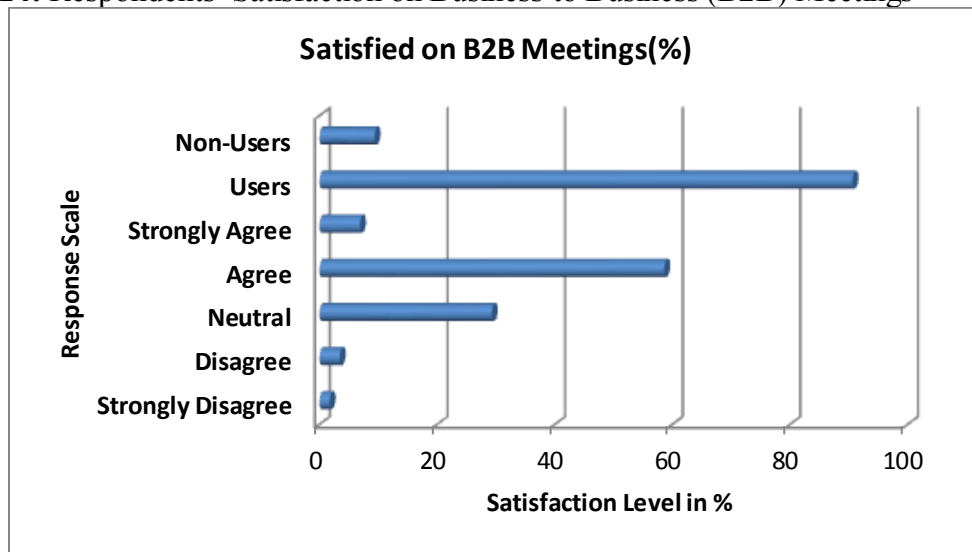
92% of the respondents were users of this service while 8% of them were not users of the service. Among the users of the service 45 % of them have agreed and satisfied on trade

facilitation services. However, more than half of the respondents (55%) among the users of the services are not satisfied. This indicates that ECCSA should further strive to improve and promote the trade facilitation services.

### E. Business to Business Meetings

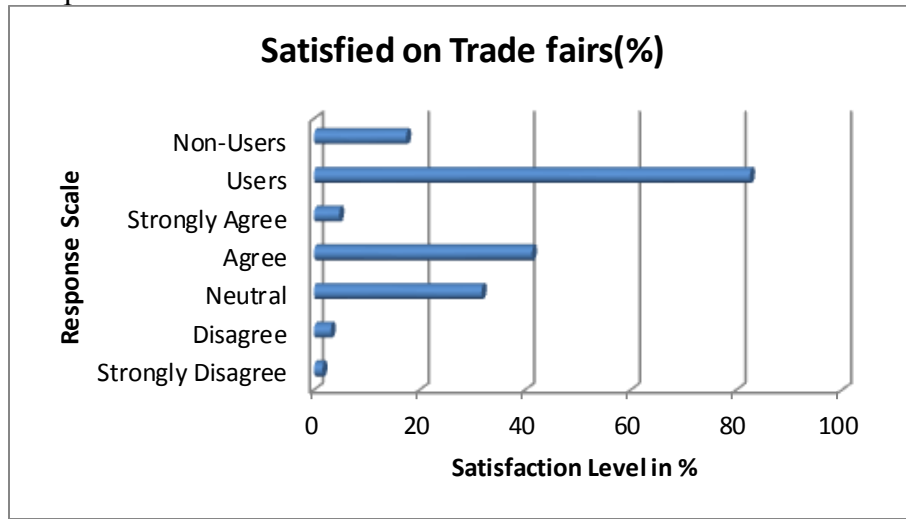
91% of the respondents have been participated on B2B forums organized by ECCSA while 9% of them were not users of the service. Among the users of the service 66 % of them have agreed and satisfied on the organized B2B forums. However, significant proportions among the users of the service (34%) are not satisfied. This indicates that those B2B forums and Trade Missions organized inside and outside of the country should be further improved to meet the needs of the business community.

**Figure 4.14:** Respondents’ Satisfaction on Business to Business (B2B) Meetings



**F. Trade Fairs:** 83% of the respondents have been participated on either as Exhibitors and/or Business visitors of ECCSA Trade Fair. Among those participated on the Trade fair 46% of them have agreed and satisfied. However, significant proportions among the users of the service (37%) are not satisfied. This indicates that ECCSA should strive to improve the quality of its Trade Fair to meet the demand of the business community.

**Figure 4.15:** Respondents' Satisfaction on Trade Fair

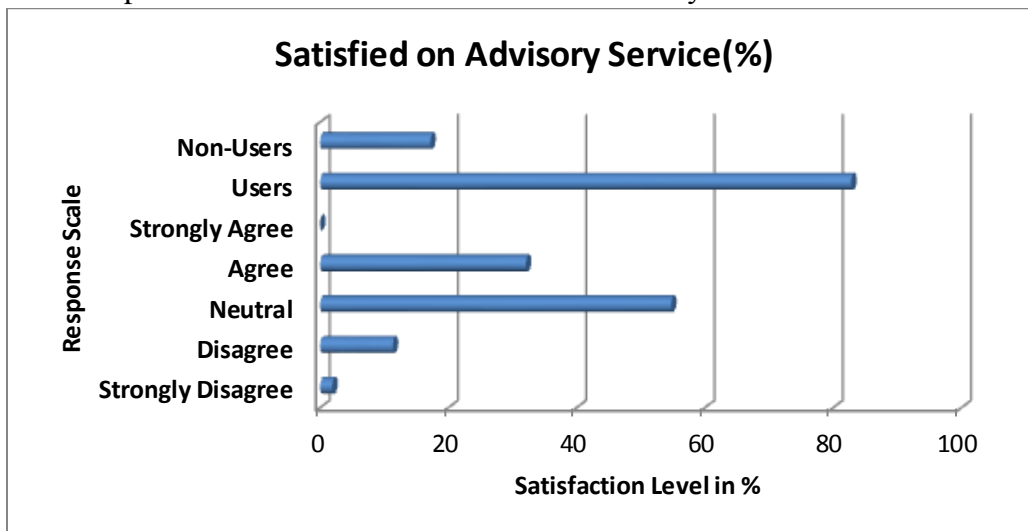


### G. Advisory Service

Even though, ECCSA has not have business advisory center which provides business advise on regular basis different business companies have approached and get advises on trade, investment, legal and related issues. Among the respondents around 83% of the respondents have confessed getting of some business information and advice from ECCSA one way or another. However, among those users only 32% have agreed on the quality of the service. The majority of the users (68%) are trying to get the advisory service but they are not convinced on the adequacy and the holistic approach of the service.

This shows that ECCSA should further strengthen the business advisory service and develop a dedicated staff specifically to provide this service.

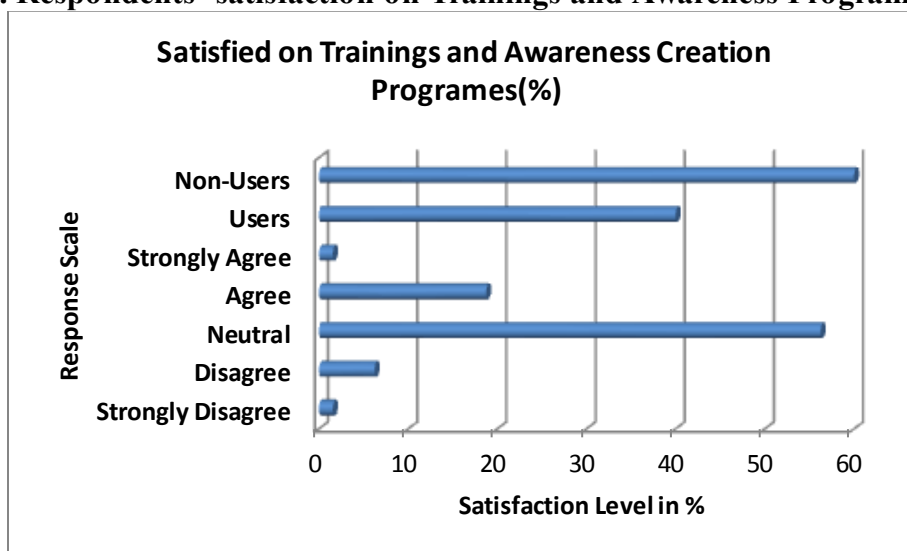
**Figure 4.16:** Respondents' Satisfaction on Business Advisory service



## H. Trainings and Awareness Creation

Only 40% of the respondents have been participated on trainings and Awareness creation programs organized by ECCSA and/or Members. Among those participated on those trainings and awareness creation programs only 21% of them have agreed and satisfied. However, the majority of the users (64%) have not satisfied by the trainings and awareness creation programs. This shows that ECCSA should work hard in gathering the needs of the business community and organize need based trainings to satisfy members and strengthen the capacity of the private sector.

**Figure 4.17: Respondents' satisfaction on Trainings and Awareness Programs**

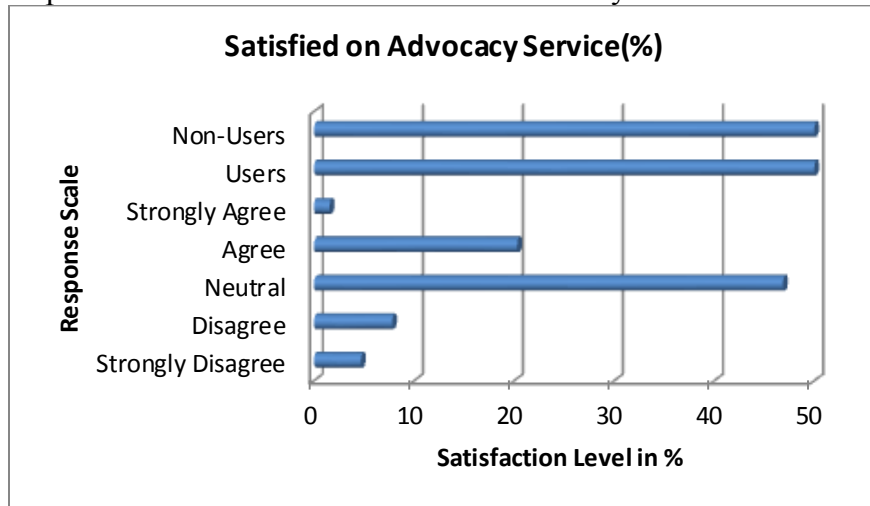


## I. Advocacy Services

Advocacy service is among the three missions of ECCSA. ECCSA has Public Private Consultative Forum (PPCF) at the National, Federal and Sectoral level to advocate the problems of the business community.

According to the data 50 % of the respondents have come across with this service but only 22% of them have agreed and satisfied on ECCSA advocacy service. The majority (59%) are not satisfied on the advocacy services of ECCSA. This indicates that ECCSA should further strengthen its advocacy service to represent the voice of its members and the business community as a whole.

**Figure 4.18:** Respondents' Satisfaction on ECCSA Advocacy Service



#### 4.2.12 Correlation analysis

Correlation coefficient is a very useful means to summarize the relationship between two variables with a single number that falls between -1 and +1. A correlation analysis with Pearson's correlation coefficient was conducted on all the independent and dependent variables in this study to explore the relationship between variables.

In this study, bivariate Pearson correlation was used to examine the relationship between each of the independent variables and the dependent variable using a two tailed test of statistical significance at the level of 95% confidence and significance  $< 0.05$ .

**Table 4.9: Pearson Correlation**

		Correlations						
		your satisfaction level on the overall service quality of ECCSA	tangible	reliable	responsive	assurance	empathy	satisfaction
<b>your satisfaction level on the overall service quality of ECCSA</b>	Pearson Correlation	1	.623**	.449**	.418**	.608**	.457**	.376**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	383	383	383	383	383	383	383
<b>tangible</b>	Pearson Correlation	.623**	1	.311**	.395**	.472**	.334**	.424**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	383	383	383	383	383	383	383
<b>reliable</b>	Pearson Correlation	.449**	.311**	1	.464**	.295**	.406**	.315**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	383	383	383	383	383	383	383
<b>responsive</b>	Pearson Correlation	.418**	.395**	.464**	1	.466**	.538**	.493**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	383	383	383	383	383	383	383
<b>assurance</b>	Pearson Correlation	.608**	.472**	.295**	.466**	1	.419**	.344**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	383	383	383	383	383	383	383
<b>empathy</b>	Pearson Correlation	.457**	.334**	.406**	.538**	.419**	1	.565**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	383	383	383	383	383	383	383
<b>satisfaction</b>	Pearson Correlation	.376**	.424**	.315**	.493**	.344**	.565**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	383	383	383	383	383	383	383

**\*\* Correlation is significant at the 0.01 level (2-tailed). Source: own survey 2016**

To interpret the strengths of relationships between variables, the guidelines suggested by Field (2005) as cited in Belay (2012) were followed, mainly for their simplicity. His classification of the correlation coefficient (r) is as follows: 0.1- 0.29 is weak; 0.3- 0.49 is moderate; and > 0.5 is strong.

The above Pearson correlation matrix shows that each dimensions TANGIBLE (.623\*\*), RELIABLE(.449\*\*), RESPONSVE(.418\*\*), ASSURANCE(.608\*\* ) and EMPATHY(.457\*\*)dimensions have positive and significant relationship with customer satisfaction. Tangible has the highest

and strong relationship with customer satisfaction. Following tangible, responsiveness and assurance have also strong positive and significant relationship with customer satisfaction. Next, reliability and empathy have moderately positive and significant relationship.

### Summary of correlation results

The highest correlation is between tangible and customer satisfaction (0.623\*\*); followed by assurance (0.608\*\*) and customer satisfaction; and the other 3 dimensions empathy (0.457\*\*), reliability (0.449\*\*) and responsiveness (0.418\*\*), and moderately correlate with customer satisfaction. The correlation between all the independent variables and dependent variable is proved to be positive and statistically significant, which means the improvement in any or all of the five independent variables results in improvement on customer satisfaction.

#### 4.2.13 Multiple Regression Analysis

Regression was conducted to determine the overall effect the five service quality dimensions in order to assess how well explain service quality as well as to indicate which service quality dimensions are important to customers.

**Table 4.10:** Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.618 <sup>a</sup>	.382	.372	.660

a. Predictors: (Constant), satisfaction, reliable, assurance, tangible, empathy, responsive  
 b. Dependent Variable: your satisfaction level on the overall service quality of ECCSA Business Development Services

**Source: own survey 2016**

38.2% (R square) of the variation in the service quality was explained by the model. That means 38.2% of the variation in customer satisfaction on the overall service quality is attributed to the five service quality dimensions. In other words, 61.8% of the variation in customer satisfaction is caused by other factors that are not considered in this study. That is because there are other factors customers could consider other than the 5 service quality dimensions.

**Table 4.11: ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	101.183	6	16.864	38.712	.000 <sup>b</sup>
Residual	163.793	376	.436		
Total	264.977	382			

a. Dependent Variable: your satisfaction level on the overall service quality of ECCSA Business Development Services  
 b. Predictors: (Constant), satisfaction, reliable, assurance, tangible, empathy, responsive.

38.2% of the variation, which is explained by five service quality dimensions, cannot happened as the result of chance because ANOVA table shows significant F- value (F-Value = 38.712 and sig = 0.00,<0.05).

The significance of the F-Statistics indicates that there is a relationship between the dependent variable (CS) and the five independent service quality variables. In other words, since the observed significance level is less than 0.005, it indicates that the service quality items are the main factors that affect customer satisfaction.

**Table 4.12: Regression Result of Independent and Dependent Variables**

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
<b>(Constant)</b>	1.702	.186		9.162	.000		
<b>tangibles</b>	.307	.048	.334	6.430	.000	.681	1.468
<b>reliable</b>	.046	.049	.044	.932	.002	.738	1.355
<b>responsive</b>	.020	.061	.018	.332	.004	.554	1.806
<b>assurance</b>	.382	.057	.316	6.691	.000	.661	1.514
<b>empathy</b>	.114	.064	.097	3.774	.003	.555	1.801
<b>satisfaction</b>	.202	.060	.177	3.365	.001	.592	1.688

a. Dependent Variable: your satisfaction level on the overall service quality of ECCSA Business Development Services

*Source: own survey 2016*

Standardized coefficient (Beta value) indicates the degree of importance of each service quality dimensions towards customer satisfaction and accordingly, the dimensions ranked in the following manners on the basis of contributor.

1. Tangibility (.334)
2. Assurance (.316)
3. Empathy (.097)

4. Reliability (.044)

5. Responsiveness (.018)

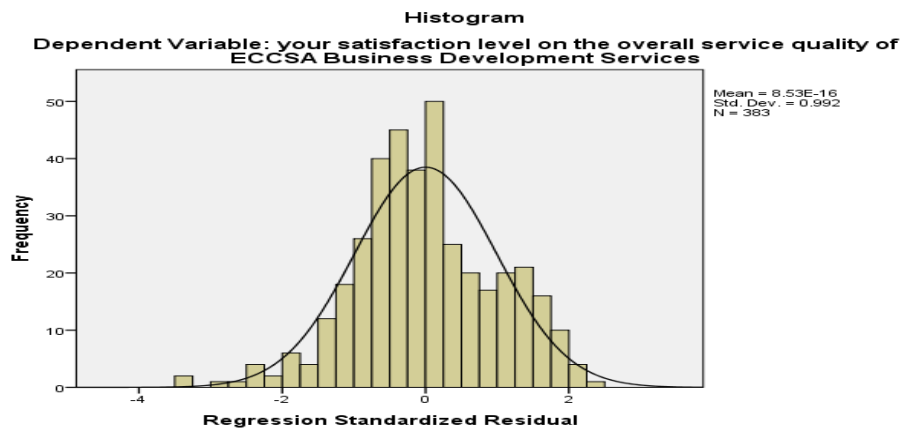
The tangible service quality dimension has the first highest standardized coefficient  $\beta=0.334$ ,  $p<0.05$ , which means that it is the best predictor of overall customer satisfaction. Also assurance has the second highest standardized coefficient  $\beta=0.316$ ,  $p<0.05$ , which means that it is the second best predictor of overall customer satisfaction. Analyzing the whole table results, the order of significance for predictors of overall customer satisfaction is tangible, assurance, empathy, reliability and responsiveness.

When tangibles quality increases by 1 then customer satisfaction increases by 0.334. When assurance quality increases by 1 then customer satisfaction increases by 0.316. When empathy quality increases by 1 then customer satisfaction increases by 0.097. When reliability quality increases by 1 then customer satisfaction increases by 0.044. When responsiveness increases by 1 then customer satisfaction increases by 0.018. Relatively tangibles and assurance have high effect on customer satisfaction. However, the finding shows that responsiveness has the lowest effect on customer satisfaction.

#### 4.2.14 Multivariate Test of Normality

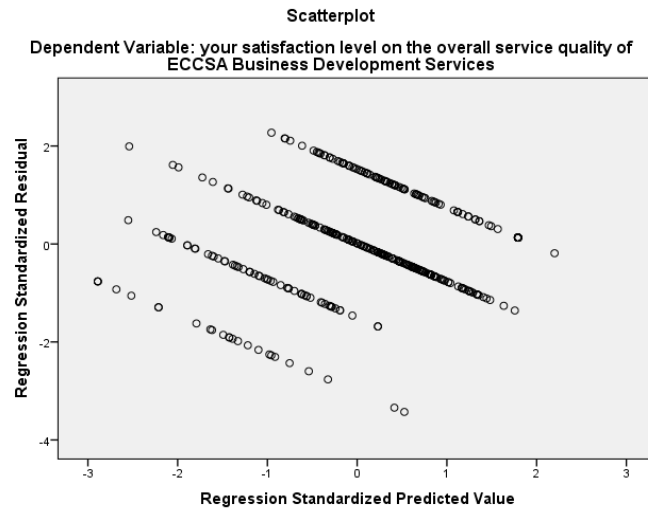
To check for meeting the assumption that the residuals or error term are normally distributed, the Normal p-p plot of regression standardized residual are used as shown below.

**Figure 4.19: Histogram Regression Standardized Residual**



*Source: own survey 2016*

**Figure 4.10: Scatter Plot of Regression Standardized Residual**



Source: own survey 2016

#### 4.2.15 Hypotheses testing

Ha1: There is positive and significant relationship between tangibles and customer satisfaction in the ECCSA BDS.

H01: There is no positive and significant relationship between tangibles and customer satisfaction in the ECCSA BDS.

Customer satisfaction is predicted (explained) by tangibles with beta coefficient of .316 and sig value of .000. Consequently, the null hypothesis is rejected but the alternative hypothesis number one of the research that “there is a positive relationship between tangibles and customer satisfaction in the ECCSA BDS” is accepted.

Ha2: There is positive and significant relationship between reliability and customer satisfaction in the ECCSA BDS.

H02: There is no positive and significant relationship between reliability and customer satisfaction in the ECCSA BDS.

Customer satisfaction is predicted (explained) by reliable with beta coefficient of .044 and sig value of .002. Consequently, the null hypothesis is rejected but the alternative hypothesis number

two of the research that “there is a positive relationship between reliability and customer satisfaction in the ECCSA BDS ” is accepted.

Ha3: There is positive and significant relationship between responsiveness and customer satisfaction in the ECCSA BDS.

H03: There is no positive and significant relationship between responsiveness and customer satisfaction in the ECCSA BDS.

Customer satisfaction is predicted (explained) by responsiveness with beta coefficient 0.18 and sig value of .004. Consequently, the null hypothesis is rejected but the alternative hypothesis number three of the research that “there is a positive and significant relationship between responsiveness and customer satisfaction in the ECCSA BDS” is accepted.

Ha4: There is positive and significant relationship between assurance and customer satisfaction in the ECCSA BDS.

H04: There is no positive and significant relationship between responsiveness and customer satisfaction in the ECCSA BDS.

Customer satisfaction is predicted (explained) by assurance with beta coefficient of .334 and sig value of .000. Consequently, the null hypothesis is rejected but the alternative hypothesis number four of the research that “there is a positive and significant relationship between assurance and customer satisfaction in the ECCSA BDS” is accepted.

Ha5: There is positive and significant relationship between empathy and customer satisfaction in the ECCSA BDS.

H05: There is no positive and significant relationship between empathy and customer satisfaction in the ECCSA BDS.

Customer satisfaction is predicted (explained) by empathy with beta coefficient of .097 and sig value of .003. Consequently, the null hypothesis is rejected but the alternative hypothesis number five of the research that “there is a positive and significant relationship between empathy and customer satisfaction in the ECCSA BDS” is accepted.

#### 4.2.16 Summary of multiple regression results

Tangibles, Assurance and Empathy had Sig. < 0.05; they were found to have more contribution to customer satisfaction. The result also indicated that assurance were the most important factor influencing customer satisfaction followed by assurance. The significant factors have been included for the establishment of the function. The established regression function is

$$CS = \beta_0 + \beta_1 (TAN) + \beta_2 (REL) + \beta_3 (RES) + \beta_4 (ASS) + e$$

*Where,*

*SQ* – Customer Overall Perception of Service Quality

*TAN* – Tangibility

*REL* – Reliability

*RES* – Responsiveness

*ASS* – Assurance

*EMP* – Empathy

$$CS = 1.702 + .316(TAN) + .044(REL) + .018(RES) + .334(ASS) + .097(EMP)$$

#### 4.2.17 Summary of Major Findings

On the basis of the assessment results obtained through quantitative data analyses, the following major findings are identified:

- Most of the users of ECCSA services are from Addis Ababa.
- Most of the respondents are from Import Export sectors.
- According to the collected data, the majority of the respondents have not been agreed and satisfied on the overall quality of the services.
- Expectation of the respondents when they come to ECCSA has been very high but the perception of them after they got the services is observed as low with gaps of service quality..
- The majority 68% of the respondents considered the benefit level of ECCSA services as high for their businesses.
- The majority 53 % of the respondents satisfaction level is high but the remaining 47% of the respondents satisfaction level observed as low.

- Almost all of the respondents are willing to continue to use ECCSA services. Similarly most of the respondents (86%) are willing to recommend to others to use ECCSA services.
- The majority (56%) of the respondents are not satisfied on the tangibles of ECCSA. Respondents moderately satisfied on ECCSA tangibles.
- Responsiveness has the highest mean value of 4.1018. Reliability is second with a mean value of 3.9540. Empathy stands third with a mean value of 3.9366. Assurance is on the fourth stand with a mean value of 3.8644. Tangible is the least with mean value of 3.8291. Respondents have good perception on tangible, reliable, responsive, assurance and empathy.
- The impacts of “Tangibility”, “Assurance”, “Empathy”, “Reliability” “Responsiveness” and on customers’ satisfaction in the ECCSA BDS are 334, .316, .097 .044 and 018 respectively, in their descending order.
- The tangible service quality dimension has the first highest standardized coefficient  $\beta=0.334$ ,  $p<0.05$ , which means that it is the best predictor of overall customer satisfaction followed by assurance.. From which satisfaction has higher correlation with tangibility (0.623) and lower correlation with responsiveness (0.418) dimensions of service quality.
- The correlation value between service quality and customer satisfaction is 0.725. It is significant at 0.01 levels showing positive linear relationship between the service quality and customer satisfaction.
- The regression model revealed that service quality dimensions contribute 38.2% for overall customer satisfaction in ECCSA.

# CHAPTER FIVE

## Conclusion and Recommendation

### 5.1 Conclusion

The main objectives of the study were to investigate the influence of service quality dimensions (tangibility, reliability, responsiveness, assurance, and empathy) on the level of satisfaction of ECCSA customers; and to examine the positive and significant relationship between service quality and customer satisfaction in ECCSA. The findings confirmed that the five quality dimensions were significantly related with customer satisfaction. Service quality was found to be positively correlated with a customer satisfaction in the ECCSA.

There is positive linear relationship between the service quality and customer satisfaction. The current study showed that all service quality dimensions were positively correlated with customer satisfaction..

The relation of service quality of ECCSA with customer satisfaction shown on the correlation result which indicated that there is a positive strong correlation between Tangibility dimension and overall customer satisfaction, there is a positive moderate correlation between Reliability dimension and overall customer satisfaction, there is a positive strong correlation between Responsiveness dimension and overall customer satisfaction, that there is a positive moderate correlation between Assurance dimension and overall customer satisfaction and that there is a positive moderate correlation between Empathy dimension and overall customer satisfaction in which are all at significance level of 0.001.

According to Pearson correlation matrix TANGIBLE, RELIABLE, RESPONSVE, ASSURANCE and EMPATHY have positive relationship with customer satisfaction.

- There is strong positive and significant relationship between tangibles and customer satisfaction in the ECCSA BDS.
- There is weak positive and significant relationship between reliability and customer satisfaction in the ECCSA BDS.

- There is weak positive and significant relationship between responsiveness and customer satisfaction in the ECCSA BDS.
- There is strong positive and significant relationship between assurance and customer satisfaction in the ECCSA BDS.
- There is moderate positive and significant relationship between empathy and customer satisfaction in the ECCSA BDS.

Regression analysis was conducted on customer satisfaction as a dependent variable and the five service quality dimensions (tangibles, reliability, responsiveness, assurance and empathy) as independent variables. The Pearson correlation results of the regression analysis indicates that there is a positive and significant correlation between customer satisfaction and service quality dimensions. From which satisfaction has higher correlation with tangibility and lower correlation with responsiveness dimensions of service quality. On the other hand, the regression model revealed that service quality dimensions contribute 38.2% for overall customer satisfaction in ECCSA. This shows that besides these service quality dimensions, there are other important variables which lead to overall customer satisfaction in the ECCSA service delivery. All service quality dimensions have statistically significant contribution towards overall customer satisfaction. On the basis of their level of significance, the order of importance of the dimensions for customer satisfaction is tangibility, assurance, empathy, reliability and responsiveness.

The effects of “Tangibility”, “Assurance”, “Empathy”, “Reliability” and “Responsiveness” have impacts on customers’ satisfaction in the ECCSA BDS, respectively, in their descending order indicating that Tangibility has the highest impact on customer satisfaction. The relative importance of the significant predictors is determined by looking at the standardized coefficients. Tangibility has the highest standardized coefficient, which means tangibility is the best predictor. Assurance is the second best predictor.

## **5.2 Recommendations**

- Most of the users of ECCSA services are from Addis Ababa. The services should be accessible to regions by promoting its services and delegating the services at regional level.

- ECCSA should use modern technology and other tangible elements in order to disseminate information. Most importantly ECCSA should provide assurance for business community by helping them when they face problems and advising them in business transactions.
- Most of the respondents are from Import Export sectors. Other sectors from the priority sectors should be encouraged to use ECCSA services. Specially strategies should be developed by ECCSA managers to reach strategic sectors like agro processing, textile, leather and the like.
- Expectation of the respondents when they come to ECCSA has been very high but the perception of them after they got the services is observed as low with gaps of service quality. Those gaps according to study towards tangibility and assurance could be improved by ECCSA.
- ECCSA should improve its tangibles and assurance dimensions significantly to get highest customer satisfaction.
- ECCSA should capacitate its service delivery units and staffs, establish system to deliver prompt service, alert to respond as per customers request and service . ECCSA should establish dedicated business advisory service center and well organized database to respond to customers quickly and adequately in an ethical manner.
- Significant proportion of the respondents are not convincing on the service delivery trustworthiness, service providers ability, courtesy and their willingness to handle customers even out of working hours. ECCSA should employ competent service providers and motivate them to serve customers willingly at any time.
- ECCSA should gather the needs of customers and work towards meeting those needs, and business information services delivered through publications as well as website and social Medias should be improved and promoted.
- The business information services through ECCSA Resource Center should be improved and promoted.

- More than half of the respondents among the users of the trade facilitation services are unsatisfied. ECCSA should start one stop service and improve service providers' customer handling approaches.
- Significant proportions among the users of the Business to Business services are unsatisfied. B2B forums and Trade Missions organized inside and outside of the country should be further improved to meet the needs of the business community.
- Among those participated on the Trade fair only 46% of them have agreed and satisfied. ECCSA should further improve the quality of its Trade Fair to meet the demand of the exhibitors and visitors.
- The majority of the users (59%) are not satisfied on the advocacy services of ECCSA. ECCSA should further strengthen its advocacy service to represent the voice of its members and the business community as a whole. ECCSA also should advocate using different print and electronic Medias.
- ECCSA should establish one-stop window service specifically to trade facilitation service as most customers have been complaining about it.
- Information should be accessible easily through modern channels i.e mobiles, emails, website, social Medias and the like. Sufficient business related information about import export, investment opportunities and the like should be accessed from ECCSA resource center.

### **5.3 Implications for Future Research**

In order to complete the study or minimize its limitations further study could be essential. Future research should be conducted by ECCSA itself or student researchers. The Ethiopian Chamber's Business Development Service satisfaction study has not been conducted at length so far. All the stakeholders' i.e NGOs, Government, Private Sector institutions, Business Associations and the like should be considered. The future study could also focus on the internal marketing and service providers of ECCSA. Each Business Development Services also could be analyzed separately to observe the satisfaction level of customers on each service and to identify gaps.

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### **Online**

<http://www.emeraldinsight.com/> (the source of most journals)

<http://www.ethiopianchamber.com/>

# **APPENDIX**



- a) 1-5 b) 5-20 c) 20-50 d) 50-100 e) >100
6. Do you use services of Ethiopian Chamber of Commerce and Sectoral Associations?
- a) Yes  
b) No (if you choose this please describe the reason) \_\_\_\_\_
- 
7. If your answer to question number 6 is “Yes” please circle those services you have been using?
- a) Information by publication                      h) Information by letter  
b) Business-to-Business meetings              I) Awareness Program  
c) Document Authentication                      J) Information by website  
d) Advisory service                                      K) other \_\_\_\_\_  
e) Trade fair  
f) Information by email  
g) Training
8. Please indicate the reason why you don’t use those services not circled?
- a) I don’t have information  
b) I don’t think they are useful  
c) They are not useful for the time being  
d) Other reason \_\_\_\_\_
9. On average how often do you get those services?
- a) Once in a week                                      d) Once in a year  
b) Once in a month                                  e) Other \_\_\_\_\_  
c) Once in six month
10. Please rate the services when you come to get the services? (1=very low 5=very high)
- |     |   |   |   |   |   |      |
|-----|---|---|---|---|---|------|
| Low | 1 | 2 | 3 | 4 | 5 | High |
|-----|---|---|---|---|---|------|
11. Please rate your perception after you get the services? (1=very low 5=very high)
- |     |   |   |   |   |   |      |
|-----|---|---|---|---|---|------|
| Low | 1 | 2 | 3 | 4 | 5 | High |
|-----|---|---|---|---|---|------|
12. Do the services benefit your business? (1=very low 5=very high)
- |              |   |   |   |   |   |                 |
|--------------|---|---|---|---|---|-----------------|
| I do Benefit | 1 | 2 | 3 | 4 | 5 | I don’t Benefit |
|--------------|---|---|---|---|---|-----------------|
13. If your answer is ‘I don’t Benefit’ please describe the reason?
- \_\_\_\_\_
14. If you benefit from the services are you happy by the presentation? (1=very low 5=very high)
- |         |   |   |   |   |   |      |
|---------|---|---|---|---|---|------|
| I don’t | 1 | 2 | 3 | 4 | 5 | I do |
|---------|---|---|---|---|---|------|
15. Are you satisfied by the services?  
(Please rate your satisfaction level 1= very low 5= very high)
- |               |   |   |   |   |   |           |
|---------------|---|---|---|---|---|-----------|
| Not satisfied | 1 | 2 | 3 | 4 | 5 | satisfied |
|---------------|---|---|---|---|---|-----------|
16. If your response is ‘Not satisfied’ please describe the reason?
- \_\_\_\_\_
- \_\_\_\_\_
17. Please mention the problems you faced in getting the services?
- \_\_\_\_\_
- \_\_\_\_\_

18. Please indicate the gaps you observed in those services?

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19. Will you continue using those services?

- a) Yes I will      b) I will not      c) No response

20. If your response is “I will not” then please mention the reason?

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21. Will you recommend the ECCSA services to others?

- a) No                      b) yes                      c) No response

22. What is your recommendation to improve those services?

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23. Please list additional services ECCSA should deliver?

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24. Please provide your overall suggestion on ECCSA Business Development services (BDS)?

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**Part II**

**Note:-** Rate statements under “description” column against your level of agreement on the right column by putting a “✓” mark

S/N	Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
<b>Tangibles</b>						
1	ECCSA uses up-to date equipment and instrument					
2	ECCSA promotional brochures and materials are reachable to customers					
3	ECCSA provides standard and clear forms to give its services					
4	ECCSA has adequate and					

	comfortable space for serving customers					
5	ECCSA office structure is convenient for customer service					
6	Materials and documents provided as part of the service are appropriate and useful					
<b>Reliability</b>						
1	ECCSA is Reliable					
2	In most cases ECCSA delivers service free of error (information, support documents ...)					
3	Service providers have adequate knowledge of the services they provide					

S/N	Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
<b>Responsiveness</b>						
1	Most of the time I got prompt service and information					
2	Employees try to resolve my problems and complaints					
3	Employees deal with all my queries /give sufficient response/					
4	Employees demonstrate excellent ethical conduct					
<b>Assurance</b>						
1	I have trust and assurance in ECCSA services					
2	I am happy in the delivery of services					
3	The working hour of ECCSA is convenient for me					
<b>Empathy</b>						
1	ECCSA tries to identify customer needs and satisfy them					
2	When I face a problem, ECCSA stands by my side and supports me					
3	Employees get adequate support from ECCSA to deliver quality service					
4	The service charge I pay is reasonable for the service provided					
5	Employees pay attention to and					



**Annex 2: Amharic Version of the Questionnaire**



**በአዲስ አበባ ዩኒቨርሲቲ የንግድ ሥራ ት/ቤት ለሁለተኛ ዲግሪ ማግኛ**

**ለሚከተለው መረጃ የተዘጋጀ መጠይቅ**

**የኢትዮጵያ የንግድና ዘርፍ ማህበራት ምክር ቤት የንግድ ልማት የአገልግሎት ጥራት በደንበኞች እርካታ ላይ ያለውን ተፅዕኖ ለመተንተን ለሚሰራ ጥናት የተዘጋጀ አስተያየት መቀበያ መጠይቅ**

ይህ መጠይቅ የተዘጋጀው የኢትዮጵያ የንግድና ዘርፍ ማህበራት ምክር ቤት የሚሰጠው የንግድ ልማት አገልግሎቶች ጥራት ለደንበኞች እርካታ ላይ ያለውን ተፅዕኖ እንዲለካው ለመተንተን ተብሎ ለሚሰራ የሁለተኛ ዲግሪ ማግኛ ጥናት እንዲረዳ ነው፡፡

ስለሆነ ምን እርስዎ አስተያየት አላማውን ለማካተት ወሳኝ ግብአት በመሆኑ በጥንቃቄ እንዲሞሉልን በአክብሮት እየጠየቅን የሚሰጡን ምላሽ ማስጠበቅ ማስጠበቅ ማስጠበቅ ማስጠበቅ እናረጋግጣለን፡፡

ስምዎንን መጻፍ አያስፈልግዎትም፡፡

**ክፍል 1**

1. ጾታ ሀ. ወንድ ለ. ሴት  
2. የንግድ ምክር ቤት አባል ነዎት? ሀ. ነኝ ለ. አይደለሁም  
3. ከሆኑ የሆኑበትን ንግድና ዘርፍ ማነበር ስም ይጻፉ?

.....  
.....

4. የተሰማሩበት የቢዝነስ ዘርፍ?  
ሀ. አገልግሎት ለ. ጅምላና ችርቻሮ ንግድ  
ሐ. ማሞረት መ. ግብርና  
ሠ. አግሮ ፕሮሰሲንግ ረ. አስመጫ ላኪ  
ሸ. ሌላ (ይጻፉት).....

5. በድርጅት ወስጥ የሚገኙ የሠራተኞች ብዛት?  
ሀ. 1-5 ለ. 5-20 ሐ. 20-50 መ. 50-100 ሠ. ከ100 በላይ

6. የሀገራዊ ንግድ ምቹቱ የሚጠቀሙ አገልግሎቶች ተጠቃሚነት?  
ሀ. ነኝ ለ. አይደለሁም (ይህን ካከበቡ ምክንያቱን ቢገልጹልን)  
.....  
.....  
.....

7. ማለት "ነኝ" ከሆነ በአብዛኛው የሚጠቀሙት የትኞቹን ነው?  
ሀ. መረጃ በህትመት ለ. የአቻ ለአቻ ወይይት በ. አድቫከሲ  
ሐ. የሰነድ አገልግሎት መ. ምክር ተ. ንግድ ትርጉም  
ሠ. መረጃ በኢ-ማይል ረ. ስልጠና ቸ. መረጃ በደብዳቤ  
ሸ. የግንዛቤ ማስጨጨጫ ፕሮግራም ቀ. መረጃ በድረ-ገፅ  
ሌላ (አባክዎ ይግለጹት).....

8. ያላከበረቸውን አገልግሎቶች ያልተጠቀሙቸው ምክንያትን ቢገልጹልን?  
ሀ. መረጃው ስለሌለኝ ለ. ይጠቅሙል ብዬ ስላላመንኩ ሐ. ለጊዜው ስላላስፈለገኝ መ.  
ሌላ.....

9. ከንግድ ምቹት በአማካኝ ምን ያህል ጊዜ አገልግሎት ያገኛሉ?



21. አገልግሎቶቹን ሌሎች እንዲጠቀሙ ይነግራሉ?

ሀ. አልነግርም

ለ. እነግራለሁ

ሐ. መልስ የለኝም

22. አገልግሎት አሰጣጡ ላይ መሻሻል አለበት የሚሉት?

.....

.....

.....

23. አባክዎ ንግድ ምቹ በተጨማሪ ለሰጣቸው ይገባል የሚሉት አገልግሎቶችን ይጥቀሱ?

.....

.....

.....

24. አባክዎ ሀገራዊ ንግድ ምቹ ስለሚሰጣቸው የንግድ ልማት አገልግሎቶች አጠቃላይ አስተያየት በሰጠዎት ?

.....

.....

**ክፍል 2**

በቀኝ በኩል ከተቀመጡት ምርጫዎች በአንዱ ላይ የ✓ ምልክት በሚደረግ በግራ በኩል ከተጻፉት ሀሳቦች ጋር

የመስማማት/ያለመስማማት ደረጃ ይግለጹ፡፡

ተ.ቁ	መግለጫ	በጣም አልሰማም	አልሰማም	በጉዳዩ ሀሳብ መስጠት አልችልም	እሰማለሁ	በጣም እሰማለሁ
<b>የሀገራዊ ምክር ቤቱ ገፅታ (Tangibles)</b>						
1.	ምቹ የሚጠቀሙት የሚገኝና የአገልግሎት መስጫ ቁሳ ቁሶች ዘመናዊ ናቸው					
2.	ምቹ ስለሚሰጣቸው አገልግሎቶች የሚዘጋጁባቸው ብሮሽሮችና የመሳሰሉት ለተገልጋዮች ተደራሽ ናቸው					
3.	ምቹ አገልግሎቶችን ለመስጠት የሚያስፈልገው ቅጾች ደረጃቸውን የጠበቁና ገላጭ ናቸው					
4.	አገልግሎት መስጫ ቦታዎች ለመስተንግዶ አመቺ ናቸው					
5.	የምቹ የቢሮ አደረጃጀት አገልግሎት ለማግኘት አመቺ ነው					
6.	ከአገልግሎቱ ጋር ተያይዞ የሚሰጡ ማቴሪያሎች፣ ሰነዶች ተገቢነት አላቸው					
<b>የሀገራዊ ንግድ ምቹ አስተማማኝነት (Reliability)</b>						
1.	በምቹ እተማማኝ ለሁ					
2.	አብዛኛውን ጊዜ በአገልግሎቱ ስህተት አላጋጠመኝም (የሚገኝ የድጋፍ ሰነዶች)					

ተ.ቁ	መግለጫ	በጣም አልሰማም	አልሰማም	በጉዳዩ ሀሳብ መከፈት አልችልም	እሰማለሁ	በጣም እሰማለሁ
3.	አገልግሎት ሰጪዎቹ ስለአገልግሎቱ በቂ መረጃና ዕውቀት አላቸው?					
<b>መፍትሄ የመከፈት ዝግጁነት (Responsiveness)</b>						
1.	አብዛኛውን ጊዜ በጠበቅኩት ፍጥነት እስተናገዳለሁ፤ መረጃ አገኛለሁ					
2.	ችግር ሲያጋጥመኝ የምቤቱ ሠራተኞች በከፍተኛ ሁኔታ ለረጅሙ ይሞክራሉ					
3.	ንግዴን አስመልክቶ ለማንኛውም ጥያቄዎች በቂ መልስ አገኛለሁ					
	የሠራተኞቹ ስነ-ምግባር የሚሞከረው ነው					
<b>በአገልግሎት አሰጣጥ ላይ ያለ እርግጠኝነት (Assurance)</b>						
1.	በአገልግሎት አሰጣጡ አተማማኝ ነሁ					
2.	በሚሰጡ መረጃዎች ደስተኛ ነኝ					
3.	የምቤቱ ስራ ስህተት ለእኔ አመቺ ነው					
<b>ምቤቱ ከጎንጎራ ጋር የመቆም ሁኔታ (Empathy)</b>						
1.	ምቤቱ የደንበኞችን ፍላጎት ለማሟላት ለሚጠይቁት ከፍተኛ ጥረት እያደረገ ነው					
2.	ችግር ሲያጋጥመኝ ምቤቱ ከጎንጎራ እየቆመ ነው፤ ይረዳኛል					
3.	ምቤቱ የተሟላ አገልግሎት እንዲሰጥ አስፈላጊውን ሁሉ ያመቻቻል					
4.	የከፈልኩት ገንዘብ ላገኘሁት አገልግሎት ተገቢ ነው					
5.	ሠራተኞቹ የእኔን ጉዳይ ትኩረት ሰጥተው ከልብ ያስተናግዳኛል					
<b>ቀጥሎ በተመለከቱት የምቤቱ የንግድ ልማት አገልግሎቶች እኔ በተጠቀምኩበት አገልግሎት ረክቻለሁ</b>						
1.	የመረጃ አገልግሎት በህትመት					
2.	የመረጃ አገልግሎት በዌብሳይትና ሶሻል ሚዲያ					
3.	የመረጃ አገልግሎት በምቤቱ የመረጃ ማከፈት					
4.	የሰነድ አገልግሎቶች (የአምራች ሀገር የምስክር ወረቀት፣ ኮሙኒኬሽን፣ የሰነድ ማረጋገጫ፣ የድጋፍ ደብዳቤ)					
5.	የአቻ ለአቻ ወይይት					
6.	የንግድ ትርጉም					

ተ.ቁ	መግለጫ	በጣም አልሰማኝም	አልሰማኝም	በጉዳዩ ሀሳብ መስጠት አልችልም	እሰማለሁ	በጣም እሰማለሁ
7.	የምዝገባ አገልግሎት					
8.	ስልጠና					
9.	የግንዛቤ ማሻሻያ ጥራት					
10.	የመንግስትና የግሉ ዘርፍ የምክክር መድረክ					
11.	ሌላ _____					
12.	ሌላ _____					

ጠቅላላ ስላገጃቸው አገልግሎቶች የአቀራረብ ጥራት እባክዎ ነጥብ ይስጡ?

ሀ. ዝቅተኛ      1      2      3      4      5      ለ. ከፍተኛ

**ስለትብብርዎ በጣም እናመሰግናለን!**