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**ADDIS ABABA UNIVERSITY  
COLLEGE OF BUSINESS & ECONOMICS  
DEPARTMENT OF MANAGEMENT  
EXECUTIVE MASTER OF BUSINESS ADMINISTRATION**

***Assessment of Service Quality and Its Influence on Customer  
Satisfaction: The Case of Oromia International Bank SC.***

**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE  
REQUIREMENT FOR THE AWARD OF DEGREE OF EXECUTIVE MASTERS OF  
BUSINESS ADMINISTRATION (EMBA)**

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**ADDIS ABABA, ETHIOPIA**

### **Declaration**

I, the undersigned, declare that this research project is my original work and has not been presented for a degree award in any other university.

**Girma Bersisa**                      **Signature**\_\_\_\_\_                      **Date**\_\_\_\_\_

This research project has been submitted for examination with my confirmation as a supervisor to the candidate.

**Advisor**                                      **Signature**                                      **Date**

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## **Acronyms**

BANKQUAL: Bank Quality Service

BSQ: Bank Service Quality

GDP: Gross Domestic Products

OIB; Oromia International Bank SC

NBE: National Bank of Ethiopia

SERVQUAL: Service Quality

SERVPERF: Service Performance

SPSS: Statistical Package for Social Sciences

VIF: Variance Inflation Factor

## **Abstract**

*This research aims to measure service quality at Oromia International Bank SC. It also examined the influence of quality service towards customer satisfaction. The SERVQUAL model was used to determine customers' perception of service quality at OIB. The researcher collected sample data from 40 branches of Oromia International bank selected on simple random sampling. Systematic random sampling also used to select 399 respondents from each sample branches and questionnaires were distributed to all. Out of the total distributed questionnaire 225 were returned and 14 of the returned were rejected due to missing data while the remaining 211 responses were used for data analysis. All the service quality dimensions showed a negative disconfirmation result indicating that the service quality at OIB is below the customers' expectation. Moreover the study identified positive and strong relation between the independent variables, the five service quality dimensions indicating that customers of OIB are less satisfied by the its service. The negative disconfirmation for tangibles is the highest score that calls for the OIB managements' immediate action since the improvement in this dimension significantly changes the service quality and customers satisfaction as well. The researcher recommended that the bank should invest on the human resources part to enhance the skill and quality of the service providing staff. By doing so the bank could have sustained competitive advantages as the human aspect of an organization is not easily imitated by the competitors. Secondly, it should also invest in the physical evidence of the service, the tangible dimension.*

**Key words:** Service quality, SERVQUAL, Customer satisfaction, Oromia International Bank

## CHAPTER ONE

### 1.1. Background of The Study

Service quality is critical particularly for the growth and development of service sector business enterprises (Juran, 1988). Service quality is an important antecedent of customer satisfaction, (Zeithaml and Bitner, 2003; Andaleeb and Conway, 2006). The deliverance of quality services to customers is the competitive advantages of any service giving companies, Parasuraman, et al. (1985). The quality of services offered by a company determines the customer satisfaction and long term loyalty (Naik et al. 2010).

Service sector in the Ethiopian economy accounts the highest share 45.9% in GDP and contributes 51% to the GDP growth of the country (NBE Annual Report 2013/14). The share of the service sector in the GDP and its contribution for the growth signifying that improving the service quality has significant impact on the economic development and value creation which in turn compel measuring service quality.

The banking sector in Ethiopia in general is underdeveloped in terms of its outreach and the range of banking products the sector is offering to its customer as compared to the level of development that the global banking is currently stands. The advent of the 1984 banking business proclamation has made the economy to open up its door for proliferation of private banks in Ethiopia, which has gradually evolved in to an industry characterized by stiffer competitive market.

Oromia International Bank S.C (OIB) was established on September 18, 2008 by securing its license from the National Bank of Ethiopia in accordance with the regulation and the 1960 Commercial Code of Ethiopia and the Monetary and Banking Proclamation 83/1984 and currently operating under the Licensing and Supervision of Banking proclamation no. 592/2008. ([www.oroointbank.com](http://www.oroointbank.com))

Oromia International Bank is operating in an environment characterized by high market competition and the direction shows a growing intensity. There is also little banking

product differentiation due to rapid imitation of new products by competitors, which lead to increased standardization of banking products. In other words the banking services are converging to similarities. Therefore, the stiff market competition and the similarity of bank products this day gave no option to commercial banks in Ethiopia but to consider the service quality as their competitive advantage to which Oromia International Bank (OIB) is not an exception.

## **1.2. Statement of the Problem**

The banking service in Ethiopia has evolved from over the counter services at the bank branches to the doorstep banking service at the customers' site (i.e. customized service). This signifies that the competition is getting stiffer and stiffer. Some banks innovativeness in terms of providing customized customer services is awakening others to follow suit and invest on customer service quality to stay in the market. To gain their competitive advantage they are investing in the areas, like product development, branch expansion and extending service hours.

Similar to other banks, most of the investments undertaken by OIB are in the outlet expansion, product development and acquiring banking software. However, these decisions are usually made either to react to the competitors' move or simply out of the decision makers' conventional wisdom. The main objectives of such investments are customers' attraction and retention through improved service quality and thereby beat the competition.

However, in order to maximize the benefit from their investments decisions, the bank managements should have an insight on the dimensions of service quality, objectively measure the service quality using elements of service quality dimensions, and understand the relationship of the dimensions with customer satisfaction. This research therefore, explored the service quality at Oromia International Bank from the customers' perspectives by measuring the service quality and its influence on customers' satisfaction using SERVQUAL model.

### **1.3. Research Questions**

The researcher attempted to get answer to the following research questions regarding the level of service quality at OIB and the influence that service quality dimensions have on customers' satisfaction:

- a) What are the gaps between the customers' perceptions and expectations on the OIB's service quality in terms of the five service quality dimensions?
- b) What is the relationship between the service tangibility and customer satisfaction in Oromia International Bank?
- c) What is the relationship between the service reliability and customer satisfaction in Oromia International Bank?
- d) What is the relationship between the service responsiveness and customer satisfaction in Oromia International Bank?
- e) What is the relationship between the service assurance and customer satisfaction in Oromia International Bank?
- f) What is the relationship between the service empathy and customer satisfaction in Oromia International Bank?
- g) Which dimensions are the best predictors of overall service quality perceived by the customers in Oromia International Bank?

### **1.4. Objectives of the Study**

#### **1.4.1. General Objective**

This study tried to measure the service quality at Oromia International Bank (OIB) using the SERVQUAL model with special emphasis to customers' perception-expectation gap in terms of the five service quality dimensions, i.e. tangibles, reliability, empathy, responsiveness and assurance. Moreover, the study investigated the relationship between the service quality and customers' satisfaction at OIB. The research also focused on the relationship of the five (5) independent variables (tangibles, reliability, empathy, responsiveness and assurance) with the identified dependent variable, customer satisfaction, using the SERVQUAL model.

#### **1.4.2. Specific Objectives**

The followings were the specific objectives that the researcher tried to address by conducting this research.

- a) To measure customers' perception and expectation gaps using reliability, tangibles, assurance, empathy and responsiveness dimensions in the case of Oromia International Bank
- b) To explore the relationship between the tangible dimension of service quality and the customer satisfaction at OIB.
- c) To explore the relationship between reliability dimension of service quality and the customer satisfaction at OIB.
- d) To explore the relationship between service responsiveness and the customer satisfaction at OIB.
- e) To explore the relationship between service assurance and the customer satisfaction at OIB.
- f) To find out the relationship between empathy dimension of the service quality and the customer satisfaction at OIB.
- g) To identify the best SERVQUAL dimension as perceived by the customer at OIB.

### **1.5. Significance of the Study**

OIB has been using different strategies to recruit and retain its customers, such as expanding its outreach, new product development, investing on technologies to support its customer services, training and development of its work force, investing on promotional activities, etc. All this strategic decisions have been taken out of necessity, i.e. either influenced by the intense rivalry in the market or out of conventional wisdom of the management. OIB, so far, did not conduct scientific research to get customers perception about the quality of the service it has been providing. This indicates that the bank has been investing without identifying critical success areas for quality customer services.

Therefore, this research tried to measure the service quality level at OIB from the customers' perspective. By doing so it shaded the light to the management to make an informed investment decision in the areas that meaningfully bring changes in OIB's service quality and thereby maintained sustained competitive advantage.

## **1.6. Scope and Limitation of the Study**

The scope of this study is to measure the service quality level specific to Oromia International Bank and measure the level of significance that each service quality dimension have on the customers' satisfaction by using SERVQUAL model.

Since the research is conducted specifically in Oromia International Bank, the result of the study is more relevant to the management consumption of OIB. As a result of this the findings of the research may not be generalized to the banking industry, which could be the limitation of the study.

## **1.7. Organization of the Paper**

The paper is prepared in five chapters. The first chapter dealt with introductory part consisting of background of the study, statement of the problem, objectives of the study, methodology, significance of the study and scope and limitation of the study.

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

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

Analysis of collected data and interpretation of the analyzed data are presented in the fourth chapter. The final chapter presents summaries of findings, conclusions and possible recommendations.

## CHAPTER TWO

### 2. Literature Review

This chapter presented the result of literature review on the service, quality, service quality dimensions and service quality measurement models that include the SERVQUAL, SERVPERF, BSQ and BANKQUAL. The researcher tried to review researches conducted on service quality of banks, education, hospitals and hotels and tourisms for the last thirty five years to have an insight on the measurement of service quality and the service quality dimensions.

#### 2.1. Service

To comprehend the nature of services one should first distinguish between service and goods. Goods are most tangible which can be referred as an object that the customer can see, touch or taste while services based on the business perspectives are more of a valuable action, performance or an effort to satisfy a need and fulfill the demand from the customer, Juran (1988). There are many definitions of services in the literature which may depend on the scholars and focus of a specific research. Comprehensive definition of services as defined by Gronroos (1984) is that "an activity or series of activities of a more or less intangible nature than normal, but not necessarily, take place in the interaction between the customer and the service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems".

#### 2.2. Quality

There are many definitions of quality derived from different scholars. One of them is a, qualities are those features of products which meet customer needs and thereby provide customer satisfaction Juran (1988). The purpose of such higher quality is to provide greater customer satisfaction. However, providing more or better quality features usually requires an investment and hence usually involves increases in costs. Good quality means a predictable degree of uniformity and dependability with a quality standard suited to the customer. Besides that, the customer's definition of quality is the only definition that matters, Deming (1983) as cited by Juran (1988). Crosby (1984) defined quality of goods as "conformance to requirements". Garvin (1983) identified internal failures (those observed before a

product left a factory) and external failures (those incurred in the field after a product had been delivered and installed) and measured quality by counting the malfunctions. The review of articles on quality revealed that early research has been more focusing on defining and measuring the quality of tangible goods and products (Garvin, 1983, Juran 1988) while the more challenging service sector was disregarded. Service quality has been defined in different ways by researchers. For Example, Gronroos (1978) suggests that service quality is made of two components – technical quality and functional quality. Technical quality refers to what the service provider delivers during the service provision while functional quality is how the service employee provided the service. Parasuraman, Zeithaml and Berry (1985) stated that it may be inappropriate to use a product-based definition of quality when studying the service sector and therefore developed the expression of "service quality". For this particular study, only one definition was chosen and used for the purpose. Considering the research questions, Parasuraman et al.(1985) definition of quality, i.e. the difference between customer expectation of service and customers' perceptions applied.

### 2.3. Service Quality Dimensions

Initially, Parasuraman et. al. (1985) in their focus group study developed ten dimensions of service quality. These were: Reliability, Responsiveness, Competence, Access, Curtsey, Communication, Credibility, Security, Understanding the customer and Tangibles.

**Reliability:** It refers to performing as per the promises and designated time, just ability to render unflinching and reliable service.

**Responsiveness:** refers to willingness or readiness of employee to provide service promptly or even setting up appointment quickly and understanding customers' interest, goals or problems.

**Competence:** It is all about possessions of the required skills and knowledge to perform the promised service; it also include the research capability of the organization, sound judgment and intelligent decisions

**Access:** this dimension refers to approachability and easy accessibility, convenient service provision hours and location of service facility.

**Courtesy:** consists of consideration, friendliness, politeness, respect of contact personnel for customers and their properties. It also includes personnel respect for their organization. If customers sense staffs don't care about their things, they begin to wonder how the staff will treat them and their things.

**Communication:** it means keeping customers informed in language they can understand as information is valuable to customers and listening to them.

**Credibility:** it refers to trustworthiness, honesty and having the customers' best interest at heart.

**Security:** is the freedom from danger, risk or doubt, it involves physical safety, financial security and confidentiality. It is providing customers with a comfort zone or peace of mind since they want to maximize gain and minimize or eliminate loss.

**Understanding / knowing the customer:** it means making an effort to understand the customer's needs / specific requirements providing individual attention. It is recognizing and acknowledging regular, loyal and repeat customers by name.

**Tangibles:** it includes the physical evidence of the service, physical facilities, promotional materials and personnel appearance.

In their next research these scholars examine & purify the content of the items and developed five SERVQUAL dimensions (three original and two combined dimensions) suggested the following concise definitions and labeling for the dimensions.

**Tangibles:** pertain to the physical facilities, equipment, personnel and communication materials;

**Reliability:** refers to the ability to perform the promised services dependably and accurately;

**Responsiveness:** refers to the willingness of service providers to help customers and provide prompt service;

**Assurance:** relates to the knowledge and courtesy of employees and their ability to convey trust and confidence; and

**Empathy:** refers to the provision of caring and individualized attention to customers.

The last two dimensions (assurance & empathy) incorporated items represented by the seven original dimensions, i.e. access, understanding/knowing customers, credibility, security, communications, courtesy, and competence. Therefore, although SERVQUAL has only five dimensions, these dimensions are believed to capture the features of all ten original dimensions, Parasuraman et.al (1988).

## 2.4. Service Quality Models

### 2.4.1. SERVQUAL

SERVQUAL, One of the most frequently used measures, is a multi item scale developed to assess customer perceptions of service quality. The foundation for the SERVQUAL scale is the gap model proposed by Parasuraman, Zeithaml and Berry (1985, 1988). They said that when perceived service is less than expected service, the obvious implication is that service quality is less than satisfactory. But, when perceived or experienced service is higher than expected service, it implies that customers have got more satisfactory service quality. Perception of service quality by the customers depend on the level the gap between the service the customer expects to receive and what he or she perceive, Parasuraman et al. (1985). Therefore, service quality is the difference in customers' perception of the service and expectation of the service. The gap theory is the method for calculating the service quality by subtracting the customers' evaluation for perception of the service from the evaluation of what was expected, Clow and Kurtz (2003). Therefore, this model has a disconfirmation scale which is the gap between expectations and perception of the service. On their empirical research, Parasuraman, Zeithaml and Berry (1988) identified a total of 22 factors distributed under five service quality dimensions i.e. Responsiveness, Empathy, Tangibles, Assurance & Reliability. The service quality measurement scale is comprises a total of 44 attributes (22 for expectations and 22 for perceptions). Customers' responses to service expectations and perceptions that is acquired by a 7-point Likert scale and are calculated to arrive at (P-E) gap scores. The higher is the perception minus expectation scores, the

higher is the level of service quality, Parasuraman et al. (1985). The SERVQUAL gap model is the most valuable and one of the best received contributions to the service literature, Brown et al.(1993); Ladhari, (2009).

#### **2.4.2. SERVPREF**

SERVPREF was developed by Cronin and Taylor in 1992. They developed this instrument to simplify the measurement of service quality and customer satisfaction. It has the same dimensions of the SERVQUAL model. The model is developed to study banking, pest control, dry cleaning, and fast food sectors.

It is a modification of the SERVQUAL model and based upon the performance theory. The fact that SERVPREF does not consider customer expectations it becomes only difference between SERVPREF and SERVQUAL. It brings into consideration only customer perceptions of service performance. Therefore disconfirmation scale, which is the gap between expectations and perceived performance of service, is not used by this model; SERVPREF has only one part, which is the perceived performance of service. In this instrument, customers are only required to rate their perceptions of performance of the same attributes that are covered in the SERVQUAL model. The five dimensions, i.e. Reliability, responsiveness, tangibles, empathy and assurance, identified in the SERVQUAL model are equally applicable to the SERVPREF model.

#### **2.4.3. BSQ**

BSQ scale was proposed by Bahia and Nantel in 2000 when they have conducted a study on banks' service quality in Canada. The BSQ is the acronym for Bank Service Quality. The BSQ scale is the extension of SERVQUAL scale. In SERVQUAL scale there are five dimensions, while BSQ scale is composed of six dimensions with 31 attributes. The service dimensioned proposed in the BSQ include Effectiveness & Assurance, Access, Price, Tangibles, Service Portfolio and Reliability.

#### **2.4.4. BANKQUAL**

BAKQUAL scale was proposed by Tsoukatos and Mastrojianni (2010) in the study conducted in Greece retail banking industry. The BANQUAL scale proposed, with

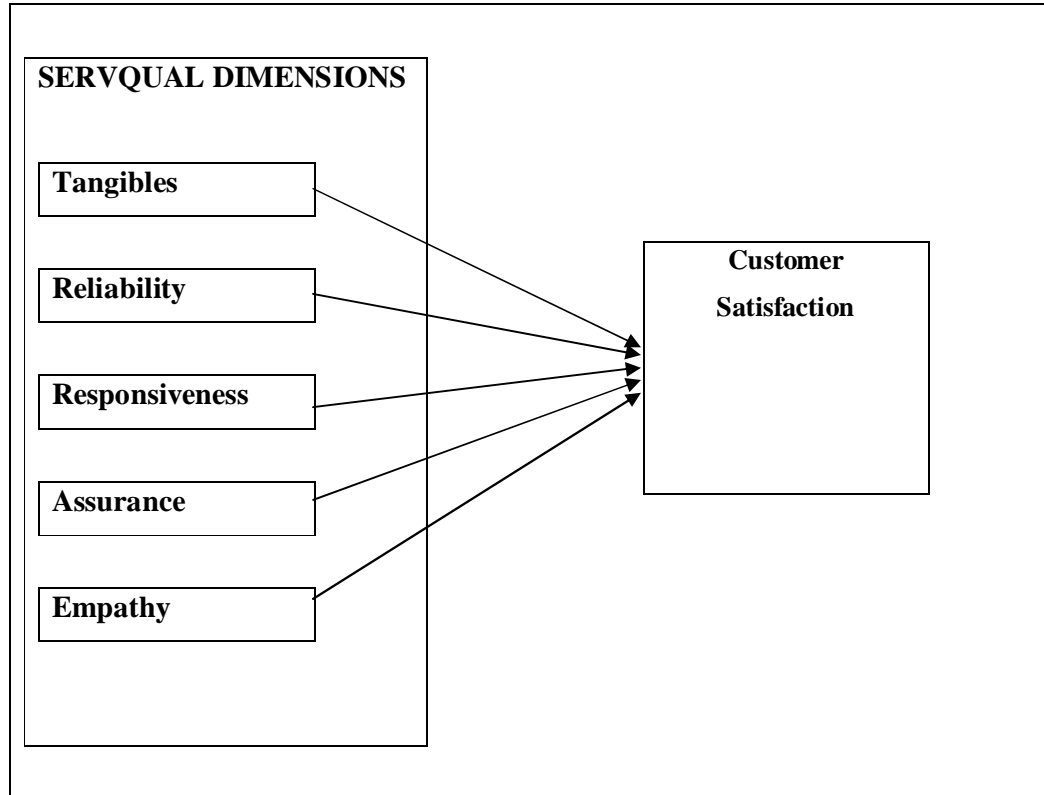
key dimensions effectiveness, reliability, assurance/empathy and confidence, which is a combination of SERVQUAL and BSQ dimensions. The 27 attributes in BANQUAL scale consists of twelve SERVQUAL, seven BSQ, two common in BSQ and SERVQUAL and six are specific setting items. In this respect, the scale is a mixture of the SERVQUAL and BSQ scales. The dimensions structure of BANQUAL consists of SERVQUAL's Empathy, and Assurance (Parasuraman et al., 1988), BSQ's Effectiveness (Bahia and Nantel, 2000), Reliability which is common in SERVQUAL and BSQ and finally Confidence.

## **2.5. Customer Satisfaction**

Customers are important part of a business and they are required to be handled and managed properly. The customer is satisfied when expectations are met and delighted when expectations are exceeded. Contented customers remain loyal, less sensitive and speak positively about the company and buy more (Brown et al., 1992). Customer satisfaction normally indicates customer opinion of the fulfilled condition and customer response to the state of fulfillment (Oliver, 1997). Customer satisfaction as defined by Kotler (1997) is: “a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations.” Recently the concept of customer satisfaction has received more interest. Satisfaction may be defined as a consumer’s post-purchase evaluation of a product or service (Zeithaml & Bitner, 2003). Triplett et al. (2007) further suggest that service quality has become an important topic because of its positive relationship to profitability, customer satisfaction, customer retention and positive word of mouth. Customer satisfaction is also widely considered as a driver of financial performance and corporate marketing.

## 2.6. Conceptual Framework

The conceptual framework presented below served as the foundation of this study. It is adopted from the Parasuraman et.al. (1985) gap model theory.



*Figure 2.1: The Theoretical framework of relationship between the dimension of SERVQUAL and customers' satisfaction.*

## CHAPTER THREE

### 3. Research Design and Methodology

#### 3.1. Introduction

This chapter presents details of the research design, sample size and sampling technique, data source and collection method, procedure of data collection, questionnaire and the method of data analysis.

#### 3.2. Research Design

Both descriptive and explanatory study design were used to conduct this research. The researcher used quantitative research method to analyze the data collected from respondents. Application of descriptive study design is chosen as the researcher is interested in describing the existing service quality dimensions that lead to customer satisfaction. This study also used explanatory study design, to explaining, understand and control the relationship between variables. The study is also cross-sectional as relevant data was collected at one point in time.

#### 3.3. Sample Size and Sampling Technique

The researcher applied systematic simple random sampling. The total sample size was determined by using the following sample size determination formula developed by Taro Yamane (1967).

$$n = \frac{N}{1+Ne^2}$$

Where:

n; The sample size

N; The population size

e ; The level of precision or sampling error (0.05)

Accordingly, the total sample size for the total number of OIB's customers is calculated as follow.

$$n = \frac{315,469}{1+(315,469*0.05^2)} = 399$$

After the total sample size is determined simple random sampling applied to select the number of sample branches from which respondents are approached to provide their response to the questionnaire. Accordingly the researcher selected 30% sample branches, i.e. 40 branches out of the total 134 branches of the Bank by using simple random table.

Then, the researcher further allocated the total number of samples proportionately for each randomly selected branch based on their respective total number of customers using the following formula.

$$n_1 = \frac{nN_1}{N}$$

Where n = total number of samples=399

N= total number of customers from sample branches

N<sub>1</sub>= total number of customers at each Branch

n<sub>1</sub>= sample size at each branch

After each branch sample size was determined, the researcher used systematic random sampling method to select respondents and administer the questionnaire. The rationale behind using systematic random sampling technique is because it helps the researcher to approach customers during the service hours thereby increase the response rate.

### **3.4. Data Source and Collection Method**

For the proper achievement of the objectives of the study; the researcher used primary data source. Primary data was collected using survey questionnaires. Questionnaires were distributed to the customers of the bank at selected branches during the service hours to customers visited the branch. The variables were attitudinal and measured using seven Likert-scales labeled as strongly disagree, disagree, slightly disagree, neither agree nor disagree, slightly agree, agree and strongly agree. Moreover, secondary data was also used to understand the literatures produced in the area. In addition publications and reports produced by OIB were also used to conduct this research.

### **3.5. Procedure of Data Collection**

The researcher sought permission from the bank Top management to use the branch managers as survey data collector in their respective branches. In order to maximize the *Assessment of Service Quality and Its Influence on Customer Satisfaction: The Case of Oromia International Bank SC.* 22

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branches managers' unbiased involvement in collecting the data the questionnaire is designed not to indicate the branch name. The researcher also conducted orientation to the managers explaining that the outcome of the research has nothing to do with specific branch's service performance and instead used for measuring the bank-wide service quality. After the orientation, the questionnaires were dispatched to the branch, distributed to the respondents and responses were collected.

### **3.6. Questionnaire**

SERVQUAL instrument was used as questionnaire. The questionnaire has four parts; respondents' demography data enquiry, Service Quality expectation part and Service Quality perception feedback part, and Customer Satisfaction Questionnaire parts.

After the respondent demographic part, the second and the third parts of the questionnaire measure the customers' expectation of quality in bank service and their actual experience at OIB respectively. Respondents are expected to score the twenty two attributes using seven Points Likert response scale which includes strongly disagree (1), disagree(2), slightly disagree (3) neither agree nor disagree(4), slightly agree(5), agree(6) and strongly agree (7). The fourth part of the questionnaire measures customer satisfaction level by using a seven - point Likert response scale as well which includes highly dissatisfied (1), dissatisfied (2), slightly dissatisfied (3), neither satisfied nor dissatisfied (4), slightly satisfied (5), satisfied (6) and highly satisfied (7).

In addition to using the standard SERVQUAL questionnaire in the English language the researcher adopted SERVQUAL questionnaire translated in Amharic and Oromiffa languages. The purpose using translated questionnaire is to address the cultural gap that may result in language differences.

### **3.7. Method of Data Analysis**

Statistical Package for Social Science (SPSS) software version 20.0 was employed to analyze and present the data through the statistical tools used for this study, namely descriptive analysis, correlation and multiple regression analysis.

#### **a) Descriptive analysis**

The descriptive statistical results were presented by tables, frequency distributions and percentages. Summary statistics, which includes the means, standard deviations values which are computed for each variable in this study.

#### **b) Pearson Correlation analysis**

In this study Pearson's correlation coefficient was used to determine the relationships between service quality dimensions (reliability, empathy, responsiveness, tangibility and assurance) and customer satisfaction.

#### **c) Multiple Regression Analysis**

To investigate the effect of service quality dimensions (reliability, responsiveness, assurance, and empathy) on customer satisfaction the researcher used multiple regression analysis.

#### **d) Regression functions**

In this study the equation of multiple regressions is generally built around two sets of variable, the dependent variables (customer satisfaction) and independent variables (Tangibility, responsiveness, responsiveness, assurance, reliability and empathy). By using regression equation on this study the researcher was able to be more effective at describing, understanding and controlling the stated variables.

Regress customer satisfaction on the service quality dimensions:

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

Where: **Y** is the dependent variable- customer satisfaction.

**X<sub>2</sub>, X<sub>3</sub>, X<sub>4</sub>, X<sub>5</sub>, and X<sub>6</sub>**: are the explanatory variables.

**β<sub>1</sub>**: is the intercept term- it gives the mean or average effect on **Y** of all the variables excluded from the equation, or it is the average value of **Y** when the stated independent variables are set equal to zero.

**β<sub>2</sub>, β<sub>3</sub>, β<sub>4</sub>, β<sub>5</sub>, and β<sub>6</sub>**: refer to the coefficient of their respective independent variable which measures the change in the mean value of **Y**, per unit change in their respective independent variables.

**□**: refers to the error term

## CHAPTER FOUR

### 4. Results and Discussions

#### 4.1. Introduction

This chapter presented a discussion of the final results and the process through which the results were obtained. In addition to this, background information of respondents is presented. Finally, the statistical methods of analysis were discussed, which included a descriptive analysis, a correlation analysis, and a multiple regression analysis computed using SPSS version 20.

A total of 399 questionnaires were distributed out of which 225 were returned, fourteen questionnaires were rejected due to missing data. Therefore, 211 questionnaires served as data for analysis to present the findings and draw conclusion.

#### 4.2. Background Information of Respondents

As can be observed from Table 4.1 below, 137 respondents (65%) were between 18-40 years of age,

**Table 4.1: Age Distribution of Respondents**

Age	Frequency	Percentage
18-30	70	33.2
31-40	67	31.8
41-50	49	23.2
51-60	15	7.1
≥61	10	4.7
Total	211	100

*Source: own Survey (2015)*

According to Table 4.2 below 46.4% of the respondents were females and the rest 53.6% were males. This shows that majority of the respondents were male.

**Table 4.2** Gender Distribution of the Respondents.

Sex	Frequency	Percentage (%)
Female	98	46.4
Male	113	53.6
Total	211	100

Own survey (2015)

As regard to the Customers' relationship period with OIB, the responses collected and presented in Table 4.3 shows that 57(27%) of the respondents were using the bank for more than 4 years, majority of the customers 95(45%) were using the branch between 1 to 3 years, and less than one year respectively. Thus, from the above data it can be seen that the respondents with less than one year were the least customer groups in the banks customer portfolio while the highest number of customers are banking with OIB for more than four years.

**Table 4.3:** Distribution of Respondents' length of relationship with OIB

Length of relationship in year	Frequency	Percentage
Less than 1	28	13.3
1-2	45	21.3
2-3	50	23.7
3-4	31	14.7
>4	57	27.0
Total	211	100

Source: Own survey (2015)

### 4.3. Descriptive Statistics Analysis

**Table 4.4:** Mean Score for Service Quality Dimensions

<b>Service quality dimensions</b>	<b>Gap Mean Score</b>	<b>Gap Standard Deviation</b>
Tangibility	-2.05	1.589
Reliability	-1.46	1.313
Assurance	-1.39	1.457
Responsiveness	-1.37	1.438
Empathy	-1.36	1.384

Source: Own survey (2015)

Table 4.4 shows the mean score for the five dimensions of service quality. The highest mean gap is for tangibility (-2.05) followed by reliability (-1.46) and assurance (-1.39). The least mean score is for empathy (-1.36) followed by responsiveness (-1.37). According to Table 3, the mean scores of the five dimensions of service quality are all negative, which indicate that customers are less satisfied by the bank services as their expectation is more than their perception of the overall service quality of the OIB. In other words the quality of the services rendered at OIB is less than from what customers are expecting and resulting lower customer satisfaction.

The highest gap score is given for tangibility dimension (-2.05). On the other hand the smallest gap score is from empathy (-1.36). This shows that on comparison from other dimensions respondents empathy gap score is lowest from all other dimensions while the bank is expected to improve a lot in the tangibility dimensions to bring more changes in its service quality.

**Table 4.5:** Attributes of service quality Dimensions and their average point and gap scores

No	Attributes	Designation	Average Expectation Score (E)	Average Perception Score (P)	Average Gap Score $G = P - E$	Average for Dimension
1	Modern looking equipment	Tangibility <sub>1</sub>	6.31	4.19	-2.12	<b>-2.05</b>
2	Visually Appealing physical facilities	Tangibility <sub>2</sub>	6.32	4.41	-1.91	
3	Neatness and appearance of staff	Tangibility <sub>3</sub>	6.45	4.54	-1.91	
4	Materials associated with the service are visually appealing	Tangibility <sub>4</sub>	6.34	4.07	-2.27	
5	When the bank promise to do something by a certain time, it does so	Reliability <sub>1</sub>	6.33	4.72	-1.61	<b>-1.46</b>
6	The bank shows sincere interest to solve customers' problems	Reliability <sub>2</sub>	6.36	4.94	-1.43	
7	The bank performs the service right the first time	Reliability <sub>3</sub>	6.27	4.86	-1.40	
8	The bank provides services at the time it promises to do so	Reliability <sub>4</sub>	6.35	4.90	-1.45	
9	The bank insists on error free records	Reliability <sub>5</sub>	6.32	4.92	-1.40	<b>-1.37</b>
10	Employees of the bank tell customers exactly when services will be performed	Responsiveness <sub>1</sub>	6.38	4.96	-1.42	
11	Employees of the bank give prompt service to Customers	Responsiveness <sub>2</sub>	6.39	4.95	-1.45	
12	Employees of the bank are always willing to help customers	Responsiveness <sub>3</sub>	6.38	5.09	-1.29	
13	Employees of the bank are never be too busy to respond to customers' requests.	Responsiveness <sub>4</sub>	6.27	4.92	-1.34	<b>-1.39</b>
14	Behavior of the bank's employees instill confidence in customers	Assurance <sub>1</sub>	6.37	4.94	-1.43	
15	Customers feel safe in their transactions with the Bank	Assurance <sub>2</sub>	6.38	5.03	-1.35	
16	Employees of the bank are consistently courteous to the customers	Assurance <sub>3</sub>	6.39	5.06	-1.33	
17	Employees of the bank have the knowledge to answer customers' questions	Assurance <sub>4</sub>	6.29	4.84	-1.45	<b>-1.36</b>
18	The bank gives Individual attention to its customers	Empathy <sub>1</sub>	6.27	4.84	-1.43	
19	The bank have Convenient operating hours	Empathy <sub>2</sub>	6.32	4.98	-1.34	
20	Employees of the bank give personal attention to customers	Empathy <sub>3</sub>	6.22	4.76	-1.46	
21	The bank always keep its customers best interest at heart	Empathy <sub>4</sub>	6.32	5.06	-1.26	
22	Employees of the bank understand the specific needs of customers	Empathy <sub>5</sub>	6.28	4.94	-1.34	
<b>Overall average SERVQUAL gap score:</b>						<b>-1.53</b>

According to Table 4.5 above, the two lowest average perception score is given to the Tangibility<sub>4</sub> and Tangibility<sub>1</sub>, which is 4.07 and 4.19 respectively. On the other hand the top

three perception score from the twenty two attributes was given to Responsivness<sub>3</sub>, Assurance<sub>3</sub> and Empathy<sub>4</sub> attributes.

**Table 4.6:** Mean Gap Score of Tangible Attributes

No	Attribute	Gap Mean Score of the attribute
1	Tangibility <sub>1</sub>	-2.12
2	Tangibility <sub>2</sub>	-1.91
3	Tangibility <sub>3</sub>	-1.91
4	Tangibility <sub>4</sub>	-2.27
Mean gap score of the Tangibility dimension		-2.05

Source: Own survey data (2015)

The perception expectation gap for Tangibility<sub>1</sub> as can be seen from the Table 4.6 above is -2.12, which is the second highest negative disconfirmation in the tangibility dimension. This indicated that the mean score of customers' expectation from the bank in terms of finding modern looking office equipments exceeded the mean score of the customers' actual encounters at OIB.

As can be seen from the Table 4.6 above the perception Expectation gap for Tangibility<sub>2</sub> is -1.91 which indicated that the mean score of customers' expectation in terms of visual attractiveness of the bank's facilities exceeded the mean score of the actual perception of customers. This means, the Bank's branches or services outlets were not visually appealing for the customers.

The gap between perception and expectation for Tangibility<sub>3</sub> is also -1.91 which illustrates the mean customers' expectation score exceeds from that of the mean customers perceived score in relation to neatness and appearance of staff. That is, staff neatness and appearance were not as to the customers' expectation.

The gap between perception and expectation for Tangibility<sub>4</sub> showed a mean difference of -2.27 which indicates that there is significant gap between customers' expectation and perceived performance regarding the clarity and attractiveness of communication materials of OIB. In other words the communication materials in OIB were not as clear and understandable as expected by customers.

A close look at on the mean score of all the attributes of Tangible dimensions revealed that the average perception-expectation gap score for the Tangibility<sub>1</sub> and Tangibility<sub>4</sub> are -2.12 and -2.27. This implies, the customers’ negative disconfirmations in these attributes are significant as compared to the rest of attributes of tangibility dimension. In other words customers expect more from the bank to place modern looking office equipments and use clear and attractive communication materials. Moreover, tangibility dimension could be improved by narrowing the highest gap score on these two attributes of tangibility dimension.

**Table 4.7:** Mean Gap Score for Reliability Attributes

No	Attributes	Mean Score of the attribute
1	Reliability <sub>1</sub>	-1.61
2	Reliability <sub>2</sub>	-1.43
3	Reliability <sub>3</sub>	-1.40
4	Reliability <sub>4</sub>	-1.45
5	Reliability <sub>5</sub>	-1.40
Average Gap Score for the Reliability Dimension		<b>-1.46</b>

Source: Own survey data (2015)

As shown in Table 4.7 above the mean difference between perception and expectation for Reliability<sub>1</sub>, one of the attributes of the reliability dimension, is -1.61, which is the highest negative disconfirmation among other attributes of the reliability dimension. This means that customers’ perceived mean scores regarding the bank’s ability to deliver the promised services at the promised time is less than customers’ expectation score. From this one can understand that customers are seeking more improvements on the bank’s ability to provide what it has promised up to their expectation.

The mean difference for perception and expectation of Reliability<sub>2</sub> attribute is -1.43. This means that there is a gap between customers’ expectation regarding the commitment of showing sincere interest to solve customers’ problems and it exceeded from that of the customers’ actual experience at OIB. It also showed that customers are expecting more from the bank in solving their problem.

The mean gap score between customers’ perception and expectation for Reliability<sub>3</sub> attribute is -1.40, which is negative disconfirmation gap score between customer’s expectation regarding the bank’s ability to perform the service right the first time and customers’ perception of this attribute. From this we can conclude that customers expect more from the bank’s in performing the service well right the first time.

In general, there is an average gap score of -1.45 for the reliability dimension, which is a negative disconfirmation gap between customers' expectation and their perception regarding the bank's ability to provide the promised service by the time it promised to do so. The gap also shows that customers are expecting more improvement from the bank regarding the provision of the service as promised. In addition, the perceived performance of OIB's error free records is also less by an average score of 1.40 from customer's expectation. From this one can understand that customers still need improvement on the transaction record of the bank, i.e. they expect more error free records from the bank.

**Table 4.8:** Mean Gap Score for Responsiveness Attributes

No	Attribute	Mean Score of the attribute
1	Responsiveness <sub>1</sub>	-1.42
2	Responsiveness <sub>2</sub>	-1.45
3	Responsiveness <sub>3</sub>	-1.29
4	Responsiveness <sub>4</sub>	-1.34
<b>Average gap score of the Responsiveness dimension</b>		<b>-1.37</b>

Source: Own survey (2015)

As shown in Table 4.8 above the gap between perception and expectation of customers for Responsiveness<sub>1</sub> is -1.42. The result indicated that the mean gap score of customers' expectation regarding whether employees of the bank tell customers exactly when services will be performed is greater than their actual experience at OIB by 1.42. This implies more improvement is expected from employees of OIB when communicating the service delivery time to customers.

Table 4.8 also shows the gap between perception and expectation of customers for attribute designated by Responsiveness<sub>2</sub> is -1.45. This means customer's expectation for prompt service provision by employees of the bank is greater than what they have actually experienced at OIB. Improvement is required from the bank in order to enhance the employees' ability or motivation to render quick service to their customers.

As portrayed in Table 4.8 above the difference between perceptions and expectation for the Responsiveness<sub>3</sub> is -1.29, which indicated that customers' expectation is greater than the actual perception concerning the willingness of employees to help their customers. This result indicated that customers are expecting more from employees of the bank to demonstrate willingness to help others.

The average gap in the Table 4.8 above shows negative disconfirmation mean score of 1.34 for Responsiveness<sub>4</sub>, the attribute that refers to employees sensitiveness to respond to customers' requests despite they are too busy in other tasks. That is, the mean score of customers' expectation regarding this factor, employees of the bank are never be too busy to respond to customers' requests, is greater than the perceived performance of employees by 1.34, which shows that employees' of the bank did not attend their customers if they are busy on other tasks.

**Table 4.9:** Mean Gap Score for Assurance Attributes

	<b>Attribute</b>	<b>Mean Score of the attribute</b>
1	Assurance1	-1.43
2	Assurance2	-1.35
3	Assurance3	-1.33
4	Assurance4	-1.45
5	Average gap score of the dimension (Assurance)	-1.39

*Source: Own survey (2015)*

As shown in Table 4.9 the mean difference between perception and expectation for the Assurance<sub>1</sub> is -1.43. This indicated that the mean expectation score exceed the mean perceived scores in connection to the behavior of OIB's employees in instilling confidence on customers. In other words, the bank employees' behavior is not to the expectation of customers to infuse confidence on them.

As far as the gap score of Assurance<sub>2</sub> concerned it shows negative disconfirmation score of 1.35. That means, the customers' felling of security with the transactions they conduct with the bank is not to their desired level.

Table 4.9 also portrays a negative disconfirmation score of 1.33 for the attribute designated by Assurance<sub>3</sub>. This means a mean gap score of customers' perception regarding courteousness of employees of OIB to the customers in consistent manner is less than the mean score of customers' expectation for same.

As regard to the perception and expectation gap for Assurance<sub>4</sub> it is calculated as -1.45. It proves that the mean score of the actual experience of customers at OIB is less than their expectation as regard to the knowledge of employees to answer the customers' questions.

From this one can understand that employees' did not have enough knowledge to answer customers' question.

**Table 4.10:** Mean Gap Score for Empathy Attributes

No	Attribute	Mean Score of the attribute
1	Empathy <sub>1</sub>	-1.43
2	Empathy <sub>2</sub>	-1.34
3	Empathy <sub>3</sub>	-1.46
4	Empathy <sub>4</sub>	-1.26
5	Empathy <sub>5</sub>	-1.34
Average gap score of the Empathy dimension		<b>-1.36</b>

Source: Own survey (2015)

As depicted in Table 4.10 above, the mean score of customers' perception for Empathy<sub>1</sub>, which refers to the OIB willingness to give individualized attention to its customer, is less than that of customers' expectation mean score by 1.43 points; this evidence that customers are expecting more from the bank to get individualized attention or tailored services.

The average gap score between the perception and expectation of customers for Empathy<sub>2</sub> is -1.34, that is, the OIB service provisioning hours are not convenience to the expectation of its customers.

Empathy<sub>3</sub> designate giving personal attention to customers by the bank employee. The Table 4.10 above indicates that there is a negative disconfirmation score of -1.46 for this attribute of empathy. Because perceived performance mean score is less than the expected performance, customers of the bank need improvement to get more personal attention of the bank's employees.

From Table 4.10 above we can see that the average gap score between perception and expectation for Empathy<sub>4</sub> is -1.26. That means that the mean score of expectation is greater than perceived performance score in connection to the bank's commitment to have customers' best interest at heart. From this we can understand that customers need more improvement because perceived performance is less than their expectation.

The perception expectation gap score for Empathy<sub>5</sub> attribute as portrayed in table 4.10 above is -1.34. This indicated that employees understanding of the specific needs of

customers are not to the expectation of the customers. Therefore, customers expect more from the employees of the bank in terms of understanding client’s specific need.

#### 4.4. Pearson Correlation Analysis

**Table 4.11:** Partial Correlation between customer satisfaction and service quality dimensions

		Customer Satisfaction
Tangibility	Pearson Correlation	0.675**
	Sig. (2-tailed)	0.000
	N	211
Reliability	Pearson Correlation	0.775**
	Sig. (2-tailed)	0.000
	N	211
Responsiveness	Pearson Correlation	0.790**
	Sig. (2-tailed)	0.000
	N	211
Assurance	Pearson Correlation	0.820**
	Sig. (2-tailed)	0.000
	N	211
Empathy	Pearson Correlation	0.789**
	Sig. (2-tailed)	0.000
	N	211

\*\* Correlation is significant at  $p < 0.01$  significance level (2-tailed)

Source: Own survey (2015)

As presented in the above Table 4.11 above there is a positive and significant relation between tangibility and customer satisfaction (Pearson correlation=0.675 and  $p < 0.01$ ).

Similarly the result also showed that there is a positive and significant relation between reliability and customer satisfaction (Pearson correlation=0.775 and  $p < 0.01$ ). The correlation between responsiveness and customer satisfaction is significant and positive (Pearson correlation=0.790 and  $p < 0.01$ ). Assurance dimension have also a positive and significant relation with customer satisfaction (Pearson correlation=0.820 and  $p < 0.01$ ). There is a positive and significant relation between customer satisfaction and empathy (Pearson correlation=0.789 and  $p < 0.01$ ). In general, the result of the above table shows that there is a positive and significant relation between customer satisfaction and the five service quality dimension.

## 4.5. Regression Analysis

**Table 4.12:** Test for the model ANOVA

Model	Sum of squares	Mean squares	F	Sig.
Regression	260.007	52.001	139.323	0.000
Residual	76.515	0.373		
Total	336.521			

Source: Own survey (2015)

The overall significance of the independent variables is tested using ANOVA as depicted in table 4.12 above;

*Null Hypothesis (H<sub>0</sub>):* There is no linear relationship between the independent variables and dependent variable.

*Alternative Hypothesis (H<sub>1</sub>):* At least one independent variable influences dependent variable.

Table 4.12 above shows that the overall multiple regression relationship is significant with F ratio = 139.323 and  $\alpha = .000$ . This model indicates that at least there is one explanatory variable which is different from zero and influences the dependent variable, which is customer satisfaction. So, the whole model is significant at 0.05 sig. level.

**Table 4.13:-** Multicollinearity Test Statistics

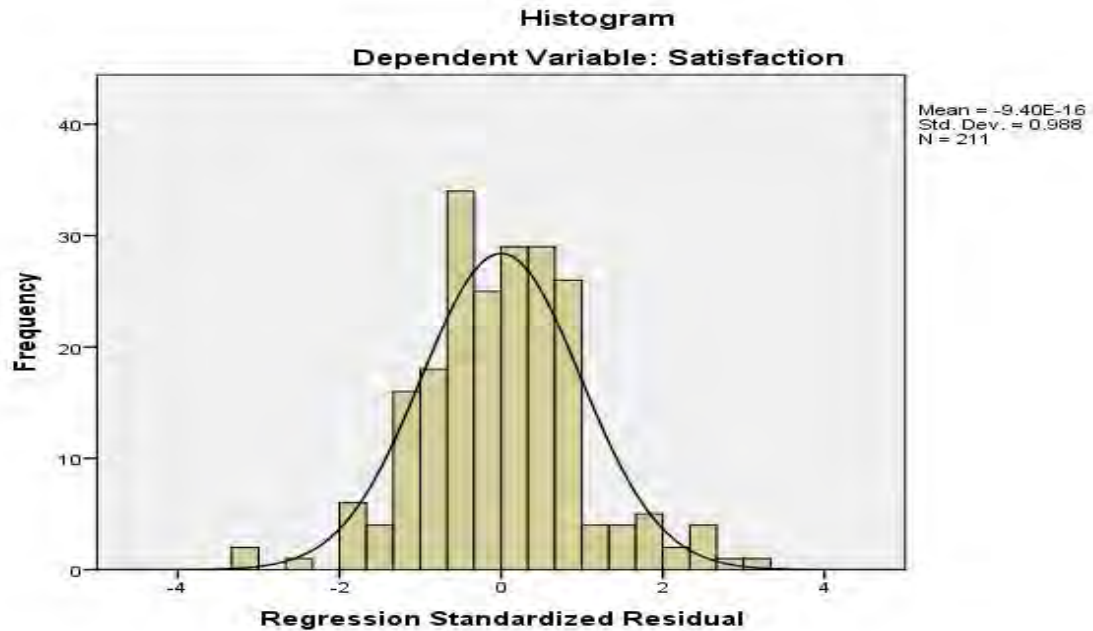
Model	Collinearity Statistics	
	Tolerance	VIF
<b>Tangibility</b>	<b>0.528</b>	<b>1.894</b>
<b>Reliability</b>	<b>0.327</b>	<b>3.057</b>
<b>Responsiveness</b>	<b>0.246</b>	<b>4.067</b>
<b>Assurance</b>	<b>0.243</b>	<b>4.117</b>
<b>Empathy</b>	<b>0.251</b>	<b>3.986</b>
Adjusted R <sup>2</sup> : 0.773		

Source: Own survey (2015)

If the Tolerance value for the predictor is lower than the value of  $1 - R^2$ , then there is probably a multicollinearity problem. However, in this case the adjusted R<sup>2</sup> is 0.773 and the value of  $1 - R^2$  is about 0.227, i.e. tolerance values of all independent variables are greater

than 0.227. Therefore, the result showed that there is no multicollinearity among predictor variables.

**Figure 4.1:** Histogram for Residual Normality Test



*Source: Own survey (2015)*

Figure 4.1 is a histogram of the residuals with a normal curve. The residuals look close to normal. This indicates no problems with the assumption that the residuals are normally distributed.

The above Multicollinearity Test and Residual plot result shows that multiple linear regression meet the assumptions i.e., there is no multicollinearity problem and the residual is normally distributed.

**Table 4.14:** Summary of the result of multiple linear regression analysis

<b>Model</b>	<b>Unstandardized coefficient B</b>	<b>Standard error</b>	<b>Standardized coefficient Beta</b>	<b>t</b>	<b>Sig.</b>
(Constant)	6.547	0.071		91.722	0.000
Tangibility	0.132	0.037	0.166	3.626	0.000
Reliability	0.200	0.056	0.207	3.561	0.000
Responsiveness	0.134	0.059	0.153	2.273	0.24
Assurance	0.285	0.059	0.328	4.858	0.000
Empathy	0.128	0.061	0.140	2.098	0.037

Adjusted  $R^2$ : 0.773

F :139.323

### **Test for Tangibility**

$H_0$ : tangibility = 0

$H_1$ : tangibility  $\neq$  0

From summery Table 4.14 above we can see that  $t_{cal.}=3.626$ , and  $t_{\alpha/2, n-(k+1)}$  ( $t_{0.025, 205}$ ) which is equal to 1.96 , Since  $t_{cal.}(3.626) > t_{tabulated}$  (1.96) we reject the null hypothesis, i.e. we accept the alternative hypothesis which means tangibility significantly different from zero. Where  $\alpha = 0.05$ ,  $n=211$ (number of observations) and  $k=5$  (number of independent variables).

### **Test for Reliability**

$H_0$ : Reliability = 0

$H_1$ : Reliability  $\neq$  0

From summery table we can see that  $t_{calculated} =3.561$ , and  $t_{\alpha/2, n-(k+1)}$  ( $t_{0.025, 205}$ ) which is equal to 1.96. Since  $t_{calculated}$  (3.561) is greater than  $t_{tabulated}$  (1.96) we reject the null hypothesis, i.e. we accept the alternative hypothesis that reliability significantly different from zero.

### **Test for Responsiveness**

$H_0$ : Responsiveness = 0

$H_1$ : Responsiveness  $\neq$  0

From summery table we can see that  $t_{calculated} =2.273$ , and  $t_{\alpha/2, n-(k+1)}$  ( $t_{0.025, 205}$ ) which is equal to 1.96. Since  $t_{calculated}$  (2.273) is greater than  $t_{tabulated}$  (1.96) we reject the null hypothesis, i.e. we accept the alternative hypothesis that **Responsiveness** significantly different from zero.

### Test for Assurance

$$H_0: \text{Assurance} = 0$$

$$H_1: \text{Assurance} \neq 0$$

From summary table above we can see that  $t_{\text{calculated}} = 4.858$ , and  $t_{\alpha/2, n-(k+1)} (t_{0.025, 205})$  which is equal to 1.96. Since  $t_{\text{calculated}} (4.858)$  is greater than  $t_{\text{tabulated}} (1.96)$  we reject the null hypothesis, i.e. we accept the alternative hypothesis which means Assurance significantly different from zero.

### Test for Empathy

$$H_0: \text{Empathy} = 0$$

$$H_1: \text{Empathy} \neq 0$$

From summary table we can see that  $t_{\text{calculated}} = 2.098$ , and  $t_{\alpha/2, n-(k+1)} (t_{0.025, 205})$  which is equal to 1.96. Since  $t_{\text{calculated}} (2.098)$  is greater than  $t_{\text{tabulated}} (1.96)$  we reject the null hypothesis, i.e. we accept the alternative hypothesis that Empathy significantly different from zero.

According to the analysis of the dependent variable and independent variables, all the variables are found to be significant at 95% ( $\alpha=0.05$ ) confidence level; tangibility, reliability, responsiveness, assurance and empathy affect customer satisfaction of the bank.

As can be seen in the Table 4.14 all of the predictors except responsiveness are significantly contributing to the equation. Since  $F_{\text{calculated}}$  is 139.323, which is greater than  $F_{\text{tabulated}}$ , and  $P < .005$  indicated that the combination of the predictors (tangibility, reliability, responsiveness, assurance and empathy) significantly predict customer satisfaction.

According to the analysis of the dependent variable and independent variables; the four independent variables tangibility, reliability, assurance and empathy are influencing customers' satisfaction significantly at 95% ( $\alpha=0.05$ ) confidence level. However, Responsiveness has no significant influence on customers' satisfaction at 95% ( $\alpha=0.05$ ) confidence level that is it.

The regression function is:

$$Z = 0.166X_1 + 0.207X_2 + 0.153X_3 + 0.328X_4 + 0.140X_5$$

Where  $X_1, X_2, X_3, X_4$  and  $X_5$ ; are tangibility, reliability, responsiveness, assurance and empathy respectively.

The result of the above equation shows that all the service quality dimensions (tangibility, reliability, responsiveness, assurance and empathy) slopes are positive. That is, all the four significant dimensions have positive relationship with customer satisfaction which means, as the service dimensions increases customer satisfaction also increase and vice versa. Assurances dimension has significant effect on customer satisfaction as one unit increase in perception expectation gap in this dimension holding all other service quality dimensions constant customer satisfaction increases by 0.328.

## CHAPTER FIVE

### 5. Summary of Findings, Conclusions and Recommendations

This study revealed the customers' perception of quality service at OIB. Therefore, based on the analysis and interpretations made at the preceding chapter the following summaries, conclusions and recommendation are provided.

#### 5.1. Summary of Findings

The following findings are derived from the analysis and interpretations made in the previous chapter.

- a) The demographic characteristics of respondents showed that the majority of the respondents are male and 65% of respondents are 18 to 40 years of age. Moreover, the results of the study revealed that the majority of the respondents have banking relationship for more than 4 years with OIB.
- b) The average perception and expectation gap for all the five service dimensions showed a negative disconfirmation score of 1.53. The highest mean score is for empathy (-2.05) followed by reliability (-1.46) and assurance (-1.39). The least mean score is for empathy (-1.36) followed by responsiveness (-1.37). In general, the service quality at OIB was well below the customers' expectation and customers were less satisfied by the bank services as well.
- c) The Tangibles dimension has the highest mean gap score of -2.05 relative to other four dimensions. The highest contributors for the large negative gap in the tangibility dimension is from the attributes designated by Tangibility<sub>4</sub>, the clarity and attractiveness of communication materials used by the bank to market its services, which has negative mean gap score of 2.27 and Tangibility<sub>1</sub>, modernity of office equipments used by the bank, which has mean gap score of - 2.12.
- d) OIB has relatively lowest mean gap score in Empathy service dimension, which is -1.36. The attribute designated by Emphy<sub>4</sub>, the bank's commitment to have customers' best interest at heart, is the lowest negative disconfirmation gap among

the Empathy attributes as well as the rest of all the twenty two attributes of the five service dimensions. This imply OIB is relatively better off in the empathy dimension despite it is not yet to the customers' expectation.

- e) There is a significant positive relationship between the five dimensions of service quality and customer satisfaction. The highest correlation is between Assurance and customer satisfaction (0.820); followed by Responsiveness and customer satisfaction (0.790), Empathy and customer satisfaction (0.789) and reliability and customer satisfaction (0.775). In comparison to the other dimensions, the least correlation is between tangibility and customer satisfaction (0.675).
- f) The explanatory variables selected for the model, i.e. tangibility, reliability, assurance, responsiveness, and empathy, explained 77.3 percent (Adjusted R<sup>2</sup>=0.773) of the variation in customer satisfaction. But, the rest variation (22.7 percent) is from other unstudied variables. This imply narrowing the negative gap in the service quality dimensions will bring customers' satisfaction.
- g) According to the analysis of the dependent variable and independent variables, tangibility, reliability, assurance and empathy have positive and statistically significant influence on OIB's customer satisfaction at 95% confidence level ( $\alpha=0.05$  level of significance). However, responsiveness is found to have no significant influence on customers' satisfaction at 95% confidence level ( $\alpha=0.05$  level of significance). The bank should invest more resources on these four service dimensions that could significantly influence the level of customers' satisfaction.

## 5.2. Conclusions

Based on the analysis of the data and findings the following conclusions are drawn:

- i. From the demographic data of the respondents one can concluded that the bank has customers who have relatively long relationship with the bank as most of the clients are visiting the bank for about four years. There is also potential for the bank to retain its customer for long period of time as the majority of its customers are aged below 40 years.

- ii. Since the bank service quality measurement showed negative disconfirmation in all of the service quality dimensions, one can conclude that OIB is not providing quality services to its clients.
- iii. The correlation analysis showed that there exist significant and positive relationships between the five service dimensions and customers satisfaction. Therefore, improvement in all service quality dimensions not only brings the level of the service quality to the customers' expectation but also increases customers' satisfactions, which result in customer retention, repeated visit, positive word of mouth, increased profitability.
- iv. Improvement in service quality as a result of enhancing the service quality dimensions is mainly attributed to high perception score on all attributes. As can be seen from the perception scores of all attributes they are all below the customers' expectation. Most of this attributes, i.e. eight out of twenty two are functional aspect of service quality (specifically related to the employees providing the services). Therefore, improving the capacity and skill of employees having direct contact with customers translate in to high perception scores on the majority of the attributes, which will then be ultimately translated in to sustained competitive advantage of the bank.
- v. Above all other dimensions, Tangibles have the highest negative disconfirmation suggesting that customers are not impressed by the physical evidence of the OIB services, especially with the clarity and attractiveness of communication materials of the bank and the type and looks of the office equipment the bank deployed.

### **5.3. Recommendations**

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

The close look at the components of the service quality attributes showed that the majority of the attributes on which the bank has got a negative disconfirmation are related to the quality and skill of personnel. Therefore, improving the service quality requires development of the knowledge and skill of these personnel. This in turn reduces the expectation and perception gap significantly as it improves the perception scores for about half of the twenty two service quality attributes. Investing on this segment of the human resources is also the best alternative to OIB to maintain sustained competitive advantage as the services providers' skill cannot be easily imitated by the competitors.

The investment outlay should also prioritize the physical evidences of the services like office equipment, physical facilities and communication materials since the negative disconfirmation in this dimension showed significant gap.

Since the service quality expectation of customers is dynamic the bank should conduct research on customer quality service periodically by using the SRVEQUAL and other service quality gauging models.

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## Annexes

**Annex 1: Number of Customers and Proportion of Samples taken from each Branch**

No	List of Sample Branches	Number of Customers as at Feb 25, 2015 (N1)	Total sample size (n)	Total customers of sample branches (N)	Sample size at branch $n1=n*N1/N$
1	WADESSA	5402	399	61801	35
2	BOLE	5150	399	61801	33
3	DOKA BORA	2154	399	61801	14
4	ELLILI	870	399	61801	6
5	BISHOFTU	3843	399	61801	25
6	HARBU	2758	399	61801	18
7	YERER	1852	399	61801	12
8	GOFFA	1767	399	61801	11
9	ABINET	3826	399	61801	25
10	DIKSIS	1378	399	61801	9
11	ARADA	2730	399	61801	17
12	BURKA	189	399	61801	1
13	KEMISSIE	2846	399	61801	18
14	BURAYU	1943	399	61801	12
15	ETAYA	1859	399	61801	12
16	SHAGER	478	399	61801	3
17	AYAT SQUARE	885	399	61801	6
18	HOLETA	1735	399	61801	11
19	ALEMGENA	1503	399	61801	10
20	BAHIR DAR	1606	399	61801	10
21	KALITI	1239	399	61801	8
22	GEFERSSA NONO	3022	399	61801	19
23	JEMO	460	399	61801	3
24	AYER TENA	1643	399	61801	11
25	HIRNA	833	399	61801	5
26	MEKELE	1704	399	61801	11
27	SUMMIT	183	399	61801	1
28	LAFTO	367	399	61801	2
29	ASOSA	2131	399	61801	14
30	KOTOBÉ	533	399	61801	3
31	LEKA	458	399	61801	3
32	SIBU SIRE	1003	399	61801	6
33	MODJO	1286	399	61801	8
34	ENCHINNI	784	399	61801	5
35	AGARO	397	399	61801	3
36	ANWAR MESGID	201	399	61801	1
37	KAZANCHIS	8	399	61801	1
38	BORE	707	399	61801	5
39	ALEMBANK	43	399	61801	1
40	BETEL	25	399	61801	1
	<b>TOTAL</b>	<b>61,801</b>			<b>399</b>

Annex 2: SERVQUAL Questionnaire, ENGLISH

## Introduction

I am currently doing thesis on "Assessment of Customer Service Quality and Customer Satisfaction - The Case of Oromia International Bank" to fulfill the requirement of my EMBA program at Addis Ababa University.

The purpose of the questionnaire is to gather adequate information from customers of Oromia International Bank regarding the bank's customer service quality and the level of customer's satisfaction on the overall services of the bank. In order to make the study more fruitful, your response to the given question would be necessary. All of your responses to the given question would be only used for academic research and will be kept confidential.

The questionnaire below is in three sections. The first section asks you to rank all banks according to your expectations i.e. what you expect the best bank should provide. The second section asks you to rank Oromia International Bank (OIB) according to your perceptions. The third part asks about the degree of your satisfaction with the overall services provided by OIB as you experienced the services of OIB.

I would like to forward my deepest gratitude for your unreserved cooperation for taking your valuable time to fill the questionnaire.

### I. Demographic Questions

a) Age : 18-30  31-40  41-50  51-60  >61

b) Gender : Male  Female

c) Length of relationship with the OIB: <1year  1-2 years  2-3 years   
3-4 years  >4 years

### II. Expectations

This section of the survey deals with measuring your expectation regarding the services provided by any best bank. The researcher is interested to know the level of your agreement/disagreement

to each factors listed in by putting the v mark on only one of the boxes on the same row for each statement.

S. no.	Statement	Strongly Disagree (1)	Disagree (2)	Slightly Disagree (3)	Neither agree nor disagree (4)	Slightly agree (5)	Agree (6)	Strongly Agree (7)
1	Excellent banking companies will have modern looking equipment.							
2	The physical facilities at excellent banks will be visually appealing.							
3	Employees at excellent banks will be neat in their appearance.							
4	Materials associated with the service (pamphlets or statements) will be visually appealing at an excellent bank.							
5	When excellent banks promise to do something by a certain time, they do.							
6	When a customer has a problem, excellent banks will show a sincere interest in solving it.							
7	Excellent banks will perform the service right the first time.							
8	Excellent banks will provide the service at the time they promise to do so.							
9	Excellent banks will insist on error free records.							
10	Employees of excellent banks will tell customers exactly when services will be							

	performed.							
11	Employees of excellent banks will give prompt service to customers.							
12	Employees of excellent banks will always be willing to help customers.							
13	Employees of excellent banks will never be too busy to respond to customers' requests.							
14	The behaviour of employees in excellent banks will instil confidence in customers							
15	Customers of excellent banks will feel safe in transactions.							
16	Employees of excellent banks will be consistently courteous with customers.							
17	Employees of excellent banks will have the knowledge to answer customers' questions.							
18	Excellent banks will give customers individual attention.							
19	Excellent banks will have operating hours convenient to all their customers.							
20	Excellent banks will have employees who give customers personal service.							
21	Excellent banks will have their customers' best interest at heart.							
22	The employees of excellent banks will understand the specific needs of their customers.							

### III. Perception

The following statements are related to your experiences on the services you get from Oromia International Bank. Please show the extent to which you agree that OIB has the feature described in each statement. The researcher is interested to know the level of your agreement/disagreement on each factors listed in by putting the √ mark in one of the boxes presented on the same row for each statement.

S.No	Statement	Strongly Disagree (1)	Disagree (2)	Slightly Disagree (3)	Neither agree nor disagree (4)	Slightly agree (5)	Agree (6)	Strongly Agree (7)
1	Oromia International Bank has modern looking equipment.							
2	Oromia International Bank's physical features are visually appealing.							
3	Oromia International Bank's reception desk employees are neat appearing.							
4	Materials associated with the service (such as pamphlets or statements) are visually appealing at Oromia International Bank							
5	When Oromia International Bank promises to do something by a certain time, it does so.							
6	When you have a problem, Oromia International Bank shows a sincere interest in solving it.							
7	Oromia International Bank performs the service right the first time.							
8	Oromia International Bank provides its service at the time it promises to do so.							
9	Oromia International Bank insists on error free records.							
10	Employees in Oromia International Bank tell you exactly when the services will be performed.							

S.N o	Statement	Strongly Disagree (1)	Disagree (2)	Slightly Disagree (3)	Neither agree nor disagree (4)	Slightly agree (5)	Agree (6)	Strongly Agree (7)
11	Employees in Oromia International Bank give you prompt service.							
12	Employees in Oromia International Bank are always willing to help you.							
13	Employees in Oromia International Bank are never too busy to respond to your request.							
14	The behavior of employees in Oromia International Bank instills confidence in you.							
15	You feel safe in your transactions with Oromia International Bank.							
16	Employees in Oromia International Bank are consistently courteous with you.							
17	Employees in Oromia International Bank have the knowledge to answer your questions.							
18	Oromia International Bank gives you individual attention.							
19	Oromia International Bank has operating hours convenient to all its customers.							
20	Oromia International Bank has employees who give you personal attention.							
21	Oromia International Bank has your best interests at heart.							
22	The employees of Oromia International Bank understand your specific needs.							

### III. Overall Customer Satisfaction

Please indicate your degree of **SATISFACTION** with the overall services provided by the OIB by putting “**V**” mark on the relevant box below.

highly dissatisfied (1)	dissatisfied (2)	slightly dissatisfied (3)	neither satisfied nor dissatisfied (4)	slightly satisfied (5)	satisfied (6)	highly satisfied (7)

**Annex 3: SERVQUAL Questionnaire, AMHARIC**

**መጠይቅ**

እኔ የአዲስ አበባ ዩኒቨርሲቲ የEMBA ፕሮግራም ተማሪ ስሆን የመመረቂያ ጥናቴን የማድረገው በአሮሚያ አንተርፕራይዥስ ባንክ የደንበኞች አገልግሎት ጠራት መለካትና የአገልግሎት ጥራቱ በደንበኞች እርካታ ላይ ያለው ተጽእኖ ላይ የሚያተኩር ነው። እርስዎም ይህን መጠይቅ በመሙላት አስፈላጊውን ትብብር እንዲያደርጉልኝ በአክብሮት እጠይቃለሁ።

እርስዎ በዚህ ጥናት በመሳተፍዎ ማንኛውም የግል መረጃዎ ለሌላ ሰነድ ወገን ተላልፎ እንደማይሰጥ እያረጋገጥኩ የእርስዎ በዚህ ጥናት በመሳተፍ የሚሰጡት መረጃ ግን ለጥናቱ እጅግ በጣም አስፈላጊ መሆኑን እንዲረዱልኝ በአክብሮት አገልጻለሁ።

በመጨረሻም ይህንን መጠይቅ በመሙላት ለሚያደርጉልኝ ትብብር ከልብ እያመሰገንኩ መጠይቁን ሞልተው እንደጨረሱ በተቻለ ፍጥነት እንዲመልሱልኝ በአክብሮት እጠይቃለሁ።

**1ኛ) የግል መረጃ**

ከታች ለቀረቡት መጠይቆች ከእርስዎ ጋር ተዛማጅነት ያላቸው መረጃዎች ትይዩ ባሉት ሳጥኖች ውስጥ የ “√” ምልክት በማድረግ ምላሽዎን ይስጡ።

- ሀ) ጾታ: ሴት  ወንድ
- ለ) ዕድሜ: ከ 18 እስከ 30 ዓመት  ከ31 እስከ 40  ከ41 እስከ 50  ከ51 እስከ   
60  ከ61 ዓመት በላይ
- ሐ) በባንኩ በደንበኝነት የቆዩበት ጊዜ: ከ1 ዓመት በታች  ከ1 ዓመት እስከ 2 ዓመት   
ከ2 ዓመት በላይ እስከ 3 ዓመት  ከ3 ዓመት በላይ እስከ 4 ዓመት   
ከ4 ዓመት በላይ

**2ኛ) የደንበኛው ግምቶች**

ይህ መጠይቅ የዚህ ጥናት ሁለተኛው ክፍል ሲሆን በእርስዎ አመለካከት አንድ እጅግ በጣም ጥሩ ባንክ ሊሰጥ የሚገባውን አገልግሎት ጥራት ለማወቅ የተዘጋጁ ጥያቄዎች ላይ ያተኩራል። ስለዚህ እበክዎን ከዚህ በታች በቀረቡት ሃሳቦች ላይ ምን ያህል እንደሚስማሙ በእያንዳንዱ ሃሳብ ትይዩ ካሉት ባዶ ቦታዎች በአንዱ የ “√” ምልክት በማድረግ ያረጋግጡ።

ተራ ቁ.	ፍሬ ሃሳብ	በፍጹም አልሰማማም (1)	በጣም አልሰማማም (2)	አልሰማማም (3)	አሰማማለሁ ወይም አልሰማማም ለማለት የቸገርኛል (4)	አሰማማለሁ (5)	በጣም አሰማማለሁ (6)	እጅግ በጣም አሰማማለሁ (7)
1	እጅግ በጣም ጥሩ ባንክ ዘመናዊ የሆኑ የቢሮ መገልገያዎች ሊኖሩት ይገባል።							
2	እጅግ በጣም ጥሩ ባንክ ለዓይን ማራኪ የሁኑ የቢሮ ህንጻዎች እና አገልግሎት መስጫ መሳሪያዎች ሊኖሩት ይገባል።							
3	እጅግ በጣም ጥሩ ባንክ የሚሰሩ ሰራተኞች ሲታዩ ንጽህናቸው የተጠበቀ መሆን ይገባል።							
4	እጅግ በጣም ጥሩ ባንክ አገልግሎቱን ለማስተዋወቅ የሚጠቀሙባቸው በራሪ ወረቀቶችና መግለጫዎች የሚወደዱ ሳቢና አሰደሳች መሆን ይገባቸዋል።							
5	እጅግ በጣም ጥሩ ባንክ ለደንበኛው የገባውን ቃል ባለው ሰዓት ይፈጽማል።							
6	እጅግ በጣም ጥሩ ባንክ ደንበኛው ችግር ሲገጥመው እውነተኛና ከልብ በመነጨ ፍላጎት የደንበኛውን ችግር ለመፍታት ይጥራል።							
7	እጅግ በጣም ጥሩ ባንክ የሚሰጣቸው አገልግሎቶች ከመጀመሪያው ትክክለኛና ምንም ስህተት የሌለባቸው ናቸው።							
8	እጅግ በጣም ጥሩ ባንክ አገልግሎቶቹን በገባው ቃልና ሰዓት መሰርት ለተገልጋዮች ይሰጣል።							
9	እጅግ በጣም ጥሩ ባንክ ሁሌም ከስህተት የጸዳ የባንክ አገልግሎት ለመስጠት ይተጋል።							
10	የእጅግ በጣም ጥሩ ባንክ ሰራተኞች ሁልጊዜ ለደንበኞቻቸው የበንኩን አገልግሎት በምን ጊዜና ሰዓት እንደሚሰጥ በትክክል ይገልጻሉ።							
11	የእጅግ በጣም ጥሩ ባንክ ሰራተኞች ሁልጊዜ ለደንበኞቻቸው ፈጣን አገልግሎት ይሰጣሉ።							
12	የእጅግ በጣም ጥሩ ባንክ ሰራተኞች ሁልጊዜም ደንበኞቻቸውን ለመርዳት ፍቃደኞች ናቸው።							
13	የእጅግ በጣም ጥሩ ባንክ ሰራተኞች ለደንበኞቻቸው ጥያቄ ምላሽ ለመስጠት በሌላ ስራ መጠመድን ምክንያት አያደርጉም።							
14	የእጅግ በጣም ጥሩ ባንክ ሰራተኞች ባህሪ ደንበኞች በባንኩ ላይ እምነት እነዲኖራቸው ያደርጋል።							
15	የእጅግ በጣም ጥሩ ባንክ ደንበኞች ከባንኩ ጋር በሚፈጽሙት ግብይቶች ሁሉ ደህንነት ይሰማቸዋል።							
16	የእጅግ በጣም ጥሩ ባንክ ሰራተኞች ሁልጊዜም ለደንበኞቻቸው ትሁት ናቸው።							
17	የእጅግ በጣም ጥሩ ባንክ ሰራተኞች ሁልጊዜም የደንበኞቻቸውን ጥያቄ የሚመልስ በቂ እውቀት አላቸው።							
18	እጅግ በጣም ጥሩ ባንክ ለእያንዳንዱ ደንበኛ በግል ተገቢውን ትኩረት ይሰጣል።							
19	የእጅግ በጣም ጥሩ ባንክ የአገልግሎት ሰዓት ለደንበኞች ተስማሚና አመቺ ነው።							
20	እጅግ በጣም ጥሩ ባንክ ሁሌም ለእያንዳንዱ ደንበኛ እንደሚመች አድርገው አገልግሎት የሚሰጡ ሰራተኞች አሉት።							

ተራ ቁ.	ፍሬ ሃሳብ	የፍሬ ሃሳብ ማጠቃለያ						
		በፍጹም አልሰማም (1)	በጣም አልሰማም (2)	አልሰማም (3)	እስማማለሁ ወይም አልሰማም ለማለት የቸግረኛል (4)	እስማማለሁ (5)	በጣም እስማማለሁ (6)	እጅግ በጣም እስማማለሁ (7)
21	እጅግ በጣም ጥሩ ባንክ የደንበኞቹን ዋነኛ ፍላጎት ከልብ ይዞ ይሰራል።							
22	የእጅግ በጣም ጥሩ ባንክ ሰራተኞች ሁሌም የደንበኞቻቸውን ልዩ ፍላጎት ይረዳሉ።							

**3ኛ) የአሮሚያ ኢንተርናሽናል ባንክን አገልግሎት ያዩበት ወይም የተረዱበትን በተመለከተ**

በሦስተኛው ክፍል የቀረቡት ጥያቄዎች በአርሰዎ ምዘና በአሮሚያ ኢንተርናሽናል ባንክ ያገኙት አገልግሎቶች ላይ ያተኩራሉ። ሰለዚህ እብዛዎን ከዚህ በታች በቀረቡት መጥይቆች መሰረት በአሮሚያ ኢንተርናሽናል ባንክ የተሰጠዎት አገልግሎት ጥራት ምን ያህል አንደሆነ በፍሬ ሃሳብ ትይዩ ባሉት ሳጥኖች ባንዱ ላይ ብቻ የ "V" ምልክት በማድረግ ስምምነትዎን ይግለጹ።

ተራ ቁ.	ፍሬ ሃሳብ	የፍሬ ሃሳብ ማጠቃለያ						
		በፍጹም አልሰማም (1)	በጣም አልሰማም (2)	አልሰማም (3)	እስማማለሁ ወይም አልሰማም ለማለት የቸግረኛል (4)	እስማማለሁ (5)	በጣም እስማማለሁ (6)	እጅግ በጣም እስማማለሁ (7)
1	የአሮሚያ ኢንተርናሽናል ባንክ ዘመናዊ የሆኑ የቢሮ መገልገያዎች አሉት።							
2	የአሮሚያ ኢንተርናሽናል ባንክ ለዓይን ማራኪ የሁኑ የቢሮ ህንጻዎች እና አገልግሎት መስጫ መሳሪያዎች አሉት።							
3	አሮሚያ ኢንተርናሽናል ባንክ የሚሰሩ ሰራተኞች ሲታዩ ንጽህናቸው የተጠበቀ ነው።							
4	የአሮሚያ ኢንተርናሽናል ባንክ አገልግሎቱን ለማስተዋወቅ የሚጠቀሙባቸው በራሪ ወረቀቶችና መግለጫዎች የሚወደዱ፤ ሳቢና አሰደሳች ናቸው።							
5	አሮሚያ ኢንተርናሽናል ባንክ ለደንበኛው የገባውን ቃል ባለው ሰዓት ይፈጽማል።							
6	አሮሚያ ኢንተርናሽናል ባንክ ደንበኞቹ ቸግር ሲገጥማቸው እውነተኛና ከልብ በመነጨ ፍላጎት የደንበኛውን ቸግር ለመፍታት ይጥራል።							
7	የአሮሚያ ኢንተርናሽናል ባንክ የሚሰጣቸው አገልግሎቶች ከመጀመርያው ትክክለኛና ምንም ስህተት የሌለባቸው ናቸው።							
8	የአሮሚያ ኢንተርናሽናል ባንክ አገልግሎቶቹን በገባው ቃልና ሰዓት መሰርት ለተገልጋዮች ይሰጣል።							
9	የአሮሚያ ኢንተርናሽናል ባንክ ሁሌም ከስህተት የጻዳ የባንክ አገልግሎት ለመስጠት ይተጋል።							
10	የአሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ሁልጊዜ ለደንበኞቻቸው የበንኩን አገልግሎት በምን ጊዜና ሰዓት እንደሚሰጥ በትክክል ይገልጻሉ።							

ተራ ቁ.	ፍሬ ሃሳብ	በፍጹም አልሰማማም (1)	በጣም አልሰማማም (2)	አልሰማማም (3)	አሰማማለሁ ወይም አልሰማማም ለማለት የተግረኛል (4)	አሰማማለሁ (5)	በጣም አሰማማለሁ (6)	እጅግ በጣም አሰማማለሁ (7)
11	የአሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ሁልጊዜ ለደንበኞቻቸው ፈጣን አገልግሎት ይሰጣሉ።							
12	የአሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ሁልጊዜም ደንበኞቻቸውን ለመርዳት ፍቃደኞች ናቸው።							
13	የአሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ለደንበኞቻቸው ጥያቄ ምላሽ ለመስጠት በሌላ ስራ መጠመድን ምክንያት አያደርጉም።							
14	የአሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ባህሪ ደንበኞች በባንኩ ላይ እምነት እንዲኖራቸው ያደርጋል።							
15	የአሮሚያ ኢንተርናሽናል ባንክ ደንበኞች ከባንኩ ጋር በሚፈጽሙት ግብይቶች ሁሉ ደህንነት ይሰማቸዋል።							
16	የአሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ሁልጊዜም ለደንበኞቻቸው ትሁት ናቸው።							
17	የአሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ሁልጊዜም የደንበኞቻቸውን ጥያቄ የሚመልስ በቂ እውቀት አላቸው።							
18	የአሮሚያ ኢንተርናሽናል ባንክ ለእያንዳንዱ ደንበኛ በግል ተገቢውን ትኩረት ይሰጣል።							
19	የአሮሚያ ኢንተርናሽናል ባንክ የአገልግሎት ሰዓት ለደንበኞች ተስማሚና አመቺ ነው።							
20	የአሮሚያ ኢንተርናሽናል ባንክ ለእያንዳንዱ ደንበኛ እንደሚመች አድርገው አገልግሎት የሚሰጡ ሰራተኞች አሉት።							
21	የአሮሚያ ኢንተርናሽናል ባንክ የደንበኞቹን ዋነኛ ፍላጎት ከልብ ይዞ ይሰራል።							
22	የአሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ሁሉም የደንበኞቻቸውን ልዩ ፍላጎት ይረዳሉ።							

**4ኛ) አጠቃላይ የደንበኛውን እርካታ በተመለከተ**

ባአጠቃላይ ከባንኩ ያገኙትን አገልግሎት ከግምት በማስገባት ከዚህ በታች በቀረበው ሰንጠረዥ ስር ባሉት በዶ ሳጥን ውስጥ የ '√' ምልክት በማድረግ በአሮሚያ ኢንተርናሽናል ባንክ አገልግሎት ምን ያህል አንደረኩ ያሳውቁ።

በባንኩ አገልግሎት በጣም አልረካሁም (1)	በባንኩ አገልግሎት አልረካሁም (2)	በባንኩ አገልግሎት በመጠኑ አልረካሁም (3)	በባንኩ አገልግሎት ረክቻለሁ ወይም አልረካሁም ለማለት አልችልም (4)	በባንኩ አገልግሎት በመጠኑ ረክቻለሁ (5)	በባንኩ አገልግሎት ረክቻለሁ (6)	በባንኩ አገልግሎት በጣም ረክቻለሁ (7)

### **Annex 3: SERVQUAL Questionnaire Oromiffa**

#### **Seensa**

Ani yeroo kanatti qoranoo kana kanan geegessa jirru "Sakatta'insa Tajaajila Qulqulla'afi Si'ataa Akkasumas Feedha Maamiltota Guutuu" irratti yoguu ta'uu bakkii xiyyee qoranoo kiyyaa Baankii Intarnaashiinalii Oromiyaatti. Qoranoon kun Barnootta kiyya Digrii Lammafaa EMBA anni Yunivarsitti Finfineetti Fudhachaa jiruf akka Waraqaa Qoranoo Ebaatti tajaajila.

Kaayoon gucha kanaa oddefanoo qabatamaa fi qubsaa ta'ee maamiltota BIO irraa funaanuun haala tajaajila si'ataa baankiichi keena jiru fi sadarkaa Feedhaan-Gutuu maamiltootaa tajaajiloota mara baankiichii keena jiru irratti sakata'u dha. Sadarkaa tajaajila baankiichi keena jiru beekuuf yaadii keessan murteesaadha. Yaadii siin gucha kana fayadamtanii keenitan qoranoo waraqaa eebbakana callaaf oola akkasumas ichitidhaanis ni eegama.

Guchichii kutaa sadi'itti kan qodamee yomuu ta'u; kutaa tokkoffaan akka isin baankootta hundumaa Hawwii(Feedha) keessan irratti hundoftanii/waan issiin baankotaraa eegdan fi baankooni gochuu qaban irrattii hundoftanii akka madaalii keenitan. Kutaa lammafaan Muxanoo fi Mudanoo Keessan irratti hundoftanii akka issin BIO Madaaltan issin Gaafata. Kutaa sadafaan immoo tajaajilii issiin BIO iraa argatan hagam akka isiin gamachisee issiin gaafata.

Yeroo fi humna keessan osso hin qusattin gucha kana guutuudhaaf aarsa waan naaf gootanif duriseen gudaan issin galateefadha.

#### **I. Odeefanoo Dhunfaa**

d) Umurii : 18-30  31-40  41-50  51-60  >61

e) Saala : Dhirra  Dubra

f) Qunamtiin BIO Waliin Qabdan: Wagaa 1 Gadii  Wagaa1-2  Wagaa  
2-3  Wagaa 3-4  Wagaa 4 Olii

## II. Hawii

Kutaa Kana Jalatti yadii isiin baankiif qabdan ni xinxaalama. Akka yaada qorataa kanaatti wantoota armaan gadii kana keessaa kan baankoonii qabaachuu qaban hubachuudha. Haaluma kanaan lakkofsa hawii keessan haala gaariidhaan ibsu kan dhaabileen tajaajila baankii keenan qabaachuu qaban qorataa kanaaf akka himtan ykn ibsitan.

Himoota	Baayeen Morma (1)	Nan Morma (2)	Hanga Tokko Nan Morma (3)	Hin Mormu Hin Deegaru (4)	Hanga Tokko Nan Deegara (5)	Nan Deegara (6)	Baayeen Deegara (7)
1. Baankileen Filatamoon Meshalee hammayaa/jabanaawaa qabu.							
2. Meeshaalee barbaachisaan Baankileen Filatamoon qaban nama hawwatuu.							
3. Hojjettoonni baankilee filatamoo qulqulina dhunfaa isaani ni eguu, haala gaarinis of midhaagsu.							
4. Meeshaaleen tajaajila waliin hidhata qaban (paampileetii yookiin yaada gabaabaaleen) baankota filatamoo haala ija namatti toluun argamu.							
5. Baankotni filatamoon yeroo gabaaba keessatti waan tokko gochuuf yoo waadaa galan ni raawatu.							
6. Yeroo maamilli rakkoon isa quunnamu baankotni filatamoon rakko sana furuuf fedha onnee irra madde argisiisu.							
7. Baankotni filatamoon enaa tajaajila baankii keenan yeruma jalqaba raawatan siritti raawatu.							
8. Baankotni filatamoon tajaajila kennuuf waadaa galan yeroo jedhametti raawatu.							

<b>Himoota</b>	<b>Baayeen Morma (1)</b>	<b>Nan Morma (2)</b>	<b>Hanga Tokko Nan Morma (3)</b>	<b>Hin Mormu Hin Deegar (4)</b>	<b>Hanga Tokko Nan Deegara (5)</b>	<b>Nan Deegara (6)</b>	<b>Baayeen Deegara (7)</b>
9. Baankilee filatamoon galmeen isaani dogogora irraa akka bilisa ta'uu ni tataafatuu.							
10. Hojjettonni baankota filatamoo maamiltoota isaanitti yeroo tajaajila sirii itti argataan sirritti itti himu.							
11. Hojjettonni baankota filatamoo maamiltootaaf atattamaani fi haala kununaan gutameen tajaajila kennu.							
12. Hojjettonni baankota filatamoo yeroo hundaa maamiltoota gargaaruuf fedha qabu.							
13. Hojjettonni baankota filatamoo gaaffii maamiltoota deebisuuf tasa hojjidhaan waan qabamaan hin fakkatani.							
14. Amalli hojjetota baankota filatamoo keessaa jirran agarsisan ofitti amanamummaa maamiltoota irrati guddisaa deemaa.							
15. Maamiltooni baankota filatamoo galii fi bahiin issaan baankii birratti qaban kan eegaame ta'uusa itti dhagahama amantaa gudaas qabuu.							
16. Hojjettonni baankota filatamoo haala walirraa hin citneeni fi obsaan/garabalinaan maamiltoota isaanii tajaajiluuf fedha qabu.							
17. Hojjettonni baankota filatamoo gaaffii maamiltoota deebisuuf beekumsa gahaa ni qabu.							
18. Baankotni filatamoon maamiltotaaf dhunfaa dhunfaan xiyeefanoo keenu							

<b>Himoota</b>	Baayeen Morma (1)	Nan Morma (2)	Hanga Tokko Nan Morma (3)	Hin Mormu Hin Deegaru (4)	Hanga Tokko Nan Deegara (5)	Nan Deegara (6)	Baayeen Deegara (7)
19. Yeroon Hojii Baankilee Filatamoo Maamiltotta hundaaf Mijataa dha							
20. Baankotni filatamoon hojjetoota tajaajila dhuunfaa maamiltootaaf kennan ni qabu.							
21. Baankilee Filatamoon Feedha Maamila isaanii gutuf feedh onneeraa maddee qabuu.							
22. Hojjettonni baankota filatamoo waan maamiltootni isaani barbaadan tokko tokkon ni hubatu							

### III. Ilaalcha

Yaadonni armaan gadii ilaalcha isin waa'ee baankii addatti filattan tokko innis Baankii Intarnaashiinaalii Oromiyaa (BIO) wallin hariiroo qaba. Haaluma Kanaan Himota eeraman keessaa kan amala BIO haala gaariidhaan ibsuu filachuu qabduu. Bakka Kanatii qorataan kun himoota tareefama kana keessaa amala BIO haala gaariidhaan ibsuu isaa nan morma/hin mormuu jechuudhaan akkumma lakkofsaan taa'ee kanaan filanoo keessan malatoo "√" fayadamudhaan himma tokkon tokkon fulduratti yeroo tokko qofa filachudhaan yaada keessan ibsitu.

<b>Himoota</b>	Baayeen Morma (1)	Nan Morma (2)	Hanga Tokko Nan Morma (3)	Hin Mormus Hin Deggarus (4)	Hanga Tokko Nan Deegara (5)	Nan Deegara	Baayeen Deegara (7)
1. Baankichi (BIO) meeshaalee ammayyaa/jabanaawaa qaba.							
2. Meeshalee barbaachisaan baankicha keessa jirran yoo ilaalaan nama hawwatan.							

<b>Himoota</b>	<b>Baayeen Morma (1)</b>	<b>Nan Morma (2)</b>	<b>Hanga Tokko Nan Morma (3)</b>	<b>Hin Mormus Hin Deggarus (4)</b>	<b>Hanga Tokko Nan Deegara (5)</b>	<b>Nan Deegara</b>	<b>Baayeen Deegara (7)</b>
3. Haalii qulqulina dhunfaa fi ufanaa Hojatootta Keessumessitu Baankichaa Hawataa dha.							
4. Meeshaleen tajaajila waliin hidhata qaban (paampileetii yookiin yaada gabaabaaleen) baankichaa haala ija namatti toluun argamu.							
5. Baankichi yeroo Murtaa'ee keessatti waan tokko gochuuf yoo waadaa gale ni raawata.							
6. Yeroo rakkinni isin quunnamu, baankichi rakkoo sana furuuf fedha onne irra madde argisiisa.							
7. Baankichi enaa tajaajila baankii keenu yeruma jalqaba raawatu siritti raawata.							
8. Baankichi tajaajila kennuuf waadaa gale yeroo jedhametti ni raawata.							
9. Baankichi galmewwan heregaa dogoggora irraa bilisaa akka ta'uu ni godha.							
10. Hojjettonni baankichaa (BIO) maamiltoota isaanitti yeroo tajaajila itti argataan sirritti itti himu.							
11. Hojjettonni baankichaa maamiltootaaf atattamaan tajaajila kennu.							
12. Hojjettonni baankichaa yeroo hundaa maamiltoota gargaaruuf fedha qabu.							
13. Hojjettonni baankichaa gaaffii maamiltootaa deebisuuf tasa hojiidhaan waan qabamaan hin fakkaatani.							
14. Amalli hojjettonni baankichaa agarsiisan amantaa issin qabdan ni gudissa							
15. Daldalli baankichaa waliin qabdan kan							

<b>Himoota</b>	<b>Baayeen Morma (1)</b>	<b>Nan Morma (2)</b>	<b>Hanga Tokko Nan Morma (3)</b>	<b>Hin Mormus Hin Deggarus (4)</b>	<b>Hanga Tokko Nan Deegara (5)</b>	<b>Nan Deegara</b>	<b>Baayeen Deegara (7)</b>
eegaame ta'uusa isinitti dhagahama.							
16. Hojjettonni baankichaa deegarsa wal irraa hin citne kennu.							
17. Hojjettonni baankichaa gaaffii maamiltoota deebisuuf beekumsa gahaa ni qabu.							
18. Baankichi yaada tokkon tokkon keessaniif xiyyeeffannaa ni kenna.							
19. Yeroon hojii baankichaa maamiltota hundaaf mijataa dha.							
20. Baankichi hojjetoota tajaajila dhuunfaa isiniif kennan ni qaba.							
21. Baankichi fedha gudda maamiltootaa isaatiif kennu dhugumatti ni qaba.							
22. Hojjettonni baankichaa feedha mamiltotaa tokkon tokkon ni hubatu.							

#### **IV. Tajaajila Si'ataa fi Gamachuu Maamiltootaa**

Waan hundumaa xinxaalaatti Malatoo "v" ta'ee kana sadarkaa tajaajila Si'ataa/Gaarii/Qubsa issiin BIO irraa argatan hagam takka akka issin gamachisee ibsuuf gabatee armaan gadditti dhiyaatee kana fayadamuun filanoo keessan nuuf ibsaa.

<b>Baayeen Morma (1)</b>	<b>Nan Morma (2)</b>	<b>Hanga Tokko Nan Morma (3)</b>	<b>Hin Mormus hin Deegarus (4)</b>	<b>Hanga Tokko Nan Deegara (5)</b>	<b>Nan Deegara (6)</b>	<b>Baayeen Deegara (7)</b>