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The Impact of Frontline Workforce Competence on Customer Experience

The case of selected private Banks of Ethiopia

A Thesis Submitted to the School of Graduate Studies of Addis Ababa
University in Partial Fulfillment of the Requirements for the Executive
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Declaration

I, the undersigned, declare that this thesis entitled “*The Impact of Frontline Workforce Competence on Customer Experience (The case of selected private Banks of Ethiopia)*” is my own original work and that all sources have been accurately reported and acknowledged, and that this document has not been submitted for a degree in any other universities.

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This is to certify that **Woinishet Girma** has completed her thesis entitled “*The Impact of Frontline Workforce Competence on Customer Experience (The case of selected private Banks of Ethiopia)*” is her original work and is submitted for examination with my approval as a thesis.

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Abstract

In modern era banking the image of financial institutions is created by its frontline workforce interacting with its individual and corporate customers. These days, customer experience as one of key business success factors, is getting major attention by academicians and practitioners. Needless to state, all things being equal, it is the competence of frontline workforce which makes a difference in the experience of customers when they visit Banks. The main objective of this study was to examine the Impact of frontline workforce competence on customer experience (In the case of selected private Banks of Ethiopia). The data used in this study was collected through survey questionnaire, distributed to three hundred eighty four customers of three selected private Banks in twelve branches. Stratified sampling technique is used to select the three private Banks of the study and four branches were chosen from each Banks using simple random sampling technique. In order to test the reliability of the instrument, the Cronbach alpha test was used. Pearson correlation and multiple linear regression analysis were employed to estimate the causal relationships between frontline workforce competence and customer experience. The findings of this research revealed that the competence of frontline workforce of the selected private Banks of Ethiopia has a positive and statistically significant effect on customers experience i.e. $p < 0.05$ and has a positive relationship. Finally, the study recommends the selected private Banks to invest on competence of frontline workforce, and create highly competent customer service officers that able to deliver outstanding experience to customers.

Keywords: *frontline workforce, competence, customer experience, selected private Banks of Ethiopia*

Acronyms

ANOVA: Analysis of variance

ATM: Automatic teller machine

CSO: Customer service officers

CVCAT: Commonwealth of Virginia Competencies Assessment Tool

NBE: National Bank of Ethiopia

MSME: Micro Small and Medium Enterprise

SPSS: Statistical Packages for Social Science

VIF: Variance Inflation Factors

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CHAPTER ONE

1. Introduction

1.1. Background of the Study

Nowadays financial institutions are facing increasingly intense competition and continuous changes in the business environment forcing them to revise their business strategies. Most companies therefore operate in complex and highly unsettled business environments that customers increasingly influence the market.(Ewan, Harald, Nicolas & Kevin, 2016) One of the approaches for achieving sustainable competitive advantage in the finance industry is having a focus on how to create, maintain and retain potential customers that can be done using competent and customer centric frontline workforce. (Julio, David & Tim, 2018)

Many businesses acknowledged that it's no longer enough to compete on products and services; how a company delivers for its customers is becoming as important as what it delivers. Successful companies understood the fact that it is the era of customer experience. (Chiara, Nicola & Giulian, 2007) Modern era banking is seriously considering, customer experience as one of critical business success factors and also receiving major attention by scholars and practitioners. Business organizations committed to create optimal customer experience are becoming superior competitors. Ewan, et al. (2016)

Customers are very important aspects of the finance industry due to the fact that without them there would be no circulation of money. Each Bank is considered mainly as a financial intermediary that the banker handles chiefly the funds of customers. (Richard, 2014).

At this very moment, banking business awareness regarding customer experience is happening throughout the world. Therefore, it is important for Ethiopian financial institutions to recognize that across alternate channels and touch points, customers are experiencing their service. Customers are experientially assessing the extent to which service provider values them in several ways. Whether interacting face-to-face, on the Web, through a call center, on the phone or by way of e-mail etc....Those positive experiences are collectively serving to strengthen the relationship or, if the service provider is failing to deliver the expected service to delight customers, the relationship between the customers and the company will be weakened and at last come to be broken. (Peppers & Rogers, 2009)

(Bindu, Hareesh, Sudhir & Sanjeev 2019) highlighted that the banking business is characterized by high degree of service experience in all parts of channels. Needless to state that all things being equal, it is the frontline workforce which is crucial in delivering value and optimized experience to customers while they visit any Bank branches. Hence, Banks need to understand that quality service experienced by customers can prove to be a valuable asset. A company's ability to deliver a level of service that competes ultimately leading to a favorable customer experience could mean the difference between retaining and losing a customer. Furthermore, being able to realized and know what the customer needs while striving to satisfy those expectations must then be considered and managed by competent frontline workforce.

Ethiopian banking history goes as far back as 1905, when the first Bank, the Bank of Abyssinia was established in the country. The second significant event was the nationalization of issuing banking decided by Haile Selassie with the establishment of the Bank of Ethiopia. The third event was Italian colonization in 1936, when, following liquidation of the Bank of Ethiopia, a broad banking network, extended to incorporate all Italian possessions in the Horn of Africa and interconnected with the metropolitan financial system.(Mauri, 2010).

NBE's Monetary and Banking proclamation No.83/1994 and the Licensing and Supervision of Banking Business No.84/1994 issued two decades before laid down the legal basis for investment in the banking sector. Consequently shortly after the proclamation the first private Bank, Awash International Bank was established in 1994 by 486 shareholders and Dashen Bank was established on September 20,1995 as a share company with an authorized and subscribed capital of Birr 50.0 million. Annual report of NBE 2018/2019 disclosed that , through time the number of private Banks has increased and currently the number of private Banks reached to sixteen. At present National Bank of Ethiopia has been giving authorization for Banks under formation to open blocked account and to sale share so that if the Banks under formation succeed in sale of share and fulfill the minimum NBE requirement of capital to obtain banking business license the number of private Banks is expected to increase in future.

1.2. Problem Statement

Given the competitive landscape and macroeconomic environment, the Ethiopian banking industry has been growing in key indices such as deposit, loan, revenue, branch expansion and profit (NBE annual report 2018/2019). However, customers are becoming sensitive on preference of Banks, and they are willing to switch constantly searching for better experience. (Anil, 2005)

Research supports that organizational success and customer experience are associated with workforce competence. (Parasuraman, Zeithaml, & Berry 1985). The customer broad perspective should be taken as a key success factor for a financial institution to differentiate itself from other competitors that, in turn, should allow increasing market share and position itself on best possible customer experience. Furthermore, study found that the image of institution is created by its workforce interacting with customers. (Anna, 2014)

However, Ethiopian private Banks have observable gaps in frontline workforce competence to deploy sustainable customer experience in day to day banking activities. On one hand, new recruits that join the Bank directly from educational institutions are assigned on frontline customer service operations. Moreover, they lack the adequate competence of dealing with Bank customers. On the other hand, these Banks have limitations on identifying and supporting customer needs, since customer centricity approach is in its infant stage. Furthermore, the experience of customers is limited to the offering of traditional banking services and other opportunities are not exploited deeply rather than cross selling the accustomed financial products. Therefore, considering these gaps this study will identify and analyze the impact of competence of frontline workforce on customer Experience in selected private Banks of Ethiopia.

My experience in leading one of the branches of Dashen Bank helped me to recognize the practical gaps and inspired me to research the significance of the relationship between frontline workforce competencies and customer experience. During my past years engagements in branch administration, I also perceived the influence of the competence of frontline workforce on customer experience, and this drove me to think of conducting such a research hoping that it may present a valued theoretical and practical contribution.

1.3 Research questions

- What effect does competent frontline workforce of Ethiopian selected private Banks have on customer experience?
- How does the competence of frontline workforce of Ethiopian selected private Banks relate to customer experience?
- What is the level of competence of frontline workforce of Ethiopian selected private Banks?

1.4. Objective of the Study

1.4.1 General Objective

The general objective of this study is to examine the effect of frontline workforce competence on customer experience in the context of selected Ethiopian private Banks.

1.4.2 Specific Objectives

The specific objectives of this study include:

- To examine if the competence of frontline workforce significantly impact customer experience.
- To investigate the role frontline workforce of Ethiopian selected private Banks play in creating customer experience
- To examine the level of competence of frontline workforce.
- To identify gaps and propose solutions for the enablement of frontline workforce competence and optimization of customer experience.

1.5. Significance of the study

The case study gives a wide view on:

- Factors affecting customer experience in the case of selected Ethiopian private Banks specifically and in the finance sector broadly.
- Understanding the customer needs and defining customer centric approach as well as its adequate deployment options.
- Management decision to enhance customer service improvement and customer experience is directly related to employee's capacity building and behavioral change. This means that the analyses made in this study is helpful to set priorities in decision making.

- Helping to expand understanding on the factors influencing branch performance, as well as making a systematic study for seeking sustaining solutions.
- Lastly, the ultimate purpose of the knowledge acquired in this study will provide a guideline for the company to equip leaders in building a competent frontline workforce, innovative approach, enrichment and creation of outstanding customer experience.

1.6. Scope of the study

The study addresses the competence effects of frontline workforce on customer experience in the case of selected Ethiopian private Banks only. Due to time limitation and cost the study is conducted on twelve sample branches of selected private Banks located in the city of Addis Ababa only. Besides, the investigation is made on selected three private Banks of Ethiopia namely Awash Bank, Dashen Bank and Berhan International Bank. Furthermore, the study focuses only on customers' perceptions i.e. the study is limited to customers' point of view only. The employee's perspective about the subject was not examined.

Aiming at analyzing the impact of frontline workforce competence on customer experience, the research is focused on studying the effects of frontline workforce competence on customer experience in six independent competence variables (Understanding of business, result focus, customer service skill, team work, interpersonal communication, personal effectiveness). Hence, the result of the study is interpreted in relation to these competence metrics of frontline workforce of the selected Ethiopian private Banks and the impact on the experience of customers.

CHAPTER TWO

2. LITERATURE REVIEW

Customer experience is a way to meet and exceed the expectation of end customer through all channels of interaction. This leads to increased advocacy and referrals for the Bank and ultimately profitable revenue growth. The customer continues to expect outstanding service, customized product, anytime-anywhere access to their money and real-time update and alerts of transaction across all channels. The benefits of a holistic end-to-end approach to customer service results by managing customer relationships with real-time information and by providing excellent customer experiences leading to lifetime loyalty from the customer. But, managing customer experience across channels is not an easy job. It requires an organization wide activity to bridge the various channels. Only then the customer interaction across channels can be managed to result in an overall customer experience. (Dikesh, 2009) As cited by Suvarchala et al. (2018, p.167).

Customer experience is the differentiator factor that power of market shifts to customers that are intolerant to poor experience. Customers have memories, and poor experiences will affect customers' likelihood to return back and experience future services deliveries. So that the biggest area for attention has to be given to frontline workforce that encounter with customers to deliver an experience that is consistent and on-going. The only difference between competing service giving companies is the service they offer. It's not about product, it's not about price, but it's about customers experience. Peppers, et.al. (2009)

According to (Suvarchala & Narasimha, 2018) financial institutions differentiate themselves by the effectiveness of their strategic decisions. Fundamental differentiators are powerful and difficult for competitors to compete against. Customer experiences are important differentiators in banking sector as the success of the Banks highly depends on the potential and number of customers they have. Hence, customer experience is the total impact of everything you do, or fail to do, that underpins ongoing interaction with a customer or potential customer.

Peppers, et.al. (2009) suggested that maximizing competitiveness starts with the understanding of the experience that a customer has with a company exceeds the impact of any marketing message or advertising campaign. The study states that, “today, more than ever before, customers listen with their eyes to see what a company does rather than with their ears to hear what the company says. Customers feel first, think second and interactions with a company strongly influence their heart and produce a longer lasting impact than communications directed toward their heads.” Peppers, et.al. (2009, p.2)

Banks should foster a dialogue on individual customer financial needs and they should strive to be perceived as a trusted partner. Customer experience should be highly targeted and proactively managed based on deep knowledge of customer needs. Thinking and acting on customers` best interest should be an integral pervasive part of Banks, therefore frontline workforce competencies must be supported by strong executive commitment and enabled by training and development (Andy, Nan, Richard, Ian, & Ian, 2012). The Department of Trade and Industry and Department for Education and Employment report on partnerships at work (1997) on Armstrong (2008) page 198 states that: a growing understanding that organizations must focus on customer needs has brought with it the desire to engage the attitudes and commitment of all employees in order to meet those needs effectively.

2.1 Theoretical review

2.1.1 The concept and definition of customer Experience

Experiences are a distinct offering different from services as services are from goods. When someone purchases a good, he receives a tangible material and when he buys a service, he receives a set of intangible activities carried during interaction . But when he buys an experience, he pays for a memorable event that results in complex perceptions, emotions and thoughts that a service provider stages to engage him in a personal way. Hill, et al.(2001)

Customer experience is the stimulation done by service provider against the senses of service taker. Service giving organizations can control the stimuli that have been given to the senses of their clients. Therefore, they become able to manage the reaction of customers resulting from the stimulation process, thereby they succeed in acquiring the experience of customer as expected (Erna, 2015). In service delivery process the product offered is just a means to support the

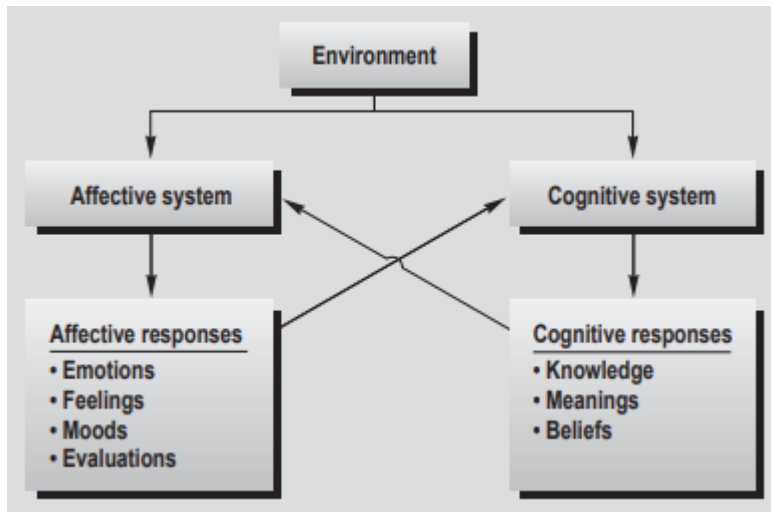
experience of customers. (Schmitt, 1999).The way how product is delivered has become more customer impacting than what type of product is provided (Meyer & Schwager, 2007)

Customer experience comprises the cognitive, emotional, physical, sensorial, spiritual, and social elements that mark the customer's direct or indirect interaction with other market actor in essence, the raw data contained in all direct or indirect interactions that then come together as an overall experience'.(De Keyser, Katherine, Philipp , & Timothy, 2015; Suvarchala & Narasimha ,2018).

Meyer and Schwager (2007) defined customer experience as the internal and subjective response customers have to direct and indirect contact with a company. Customer experience is a holistic process that encompasses every aspect of a business organization's offering (Zomerdijk & Voss, 2009).

According to (Phil & Stan, 2013) customer experience is the customer's cognitive and affective assessment of all direct and indirect encounters with the service provider relating to their purchasing behavior. Affect and cognition are different types of responses customers can have for their experiences. Affect refers to feeling responses and emotions, whereas cognition consists of customer's mental and thinking responses. Customers can have both affective and cognitive systems, although the two responses are different, they are highly interrelated, and one response influences the other. (Peter & Olson, 2010).The authors further noted that customer experience development and behavioral analysis could be examined by affective experience and cognitive experience.

Figure 2.1 Affective and Cognitive responses



Source: (Peter & Olson, 2010)

Customer experience is receiving greater attention in many business enterprises as critical success factor and a key strategic objective. Hence, organizations are becoming focused on emphasizing on the experiential-based values while formulating their strategies. (Johnston & Clark, 2008).

According to (Gentile, Spiller & Noci, 2007) the customer experience originates from a set of interactions between a customer and a product, a company, or part of its organization, which provoke a reaction (Jignesh, 2015; LaSalle & Britton, 2003; Shaw & Ivens, 2005). This experience is strictly personal and implies the customer's involvement at different levels (rational, emotional, sensorial, physical and spiritual) (LaSalle & Britton, 2003; Schmitt, 1999). Whenever a customer purchases a product from a company, he always has an experience. (Berry et al. 2002; Mascarenhas, 2006)

In today's hypercompetitive world, customer experience is evolving as a robust differentiator. There has been a paradigm shift from the use of product and service (inside out) to customer experiences (outside in) where the lives and needs of the customer come first and are used to shape the strategy of organizations. Saakshi (2017) Steve Jobs, co-founder of Apple, famously advised, "Get closer than ever to your customers. So close that you tell them what they need well before they realize it themselves." Julio, et al. (2018, p.16)

Customer experience should be addressed proactively based on deep understanding of customer's present and future needs. Knowledge of customers' needs could be used to define and deliver successfully created outstanding or perfect customer experiences that can be viewed by customers. The ultimate goal must be to transform mere satisfaction into memorable experience. (Andy, Richard & Ian, 2012)

In today's economy, the competition in the finance industry forced traditional Banks to think on development and implementation of customer centric business strategies. Companies that respond to volatile and complex market needs come out of the crowd and become successful. Establishing a strong relationship with customers and pursuing rigorous customer experience is the most relevant option for differentiation. Whether we are providing products or services, our customers should always be at the forefront of decisions and service delivery. Ewan et al. (2016). According to Peppers, et.al. (2009) competitive advantage is gained through managing of the experience customers have with an organization that solidly excel the impact of any marketing message or advertising campaign.

Kotler et al. 2013, say that customer experience is about, "Adding value for customers that purchase products and services through customer participation and well organized connection, by managing all aspects of relation" Thus, businesses can create and modify touch points so that they are suited to their consumers' in the encounters which enhances the customers' experience.

Gerald (2003) proposed that sub-conscious sensory and emotional responses derived from experience has a strong influence on the customer preference than the tangibles of a product. The emotional processing of the experience at the touch points during interactions takes place at the unconscious level. He further claimed that the perception of experience happens at the subconscious level. Customers rationally & emotionally filter a barrage of clues and organize them into a set of impressions.

Studies found that a successful customer experience provider, Disney spends many months on training employees in relational methods for them to connect emotionally with customers during interactions (Pullman & Gross, 2003; Jennifer, Sandlin & Julie, 2017).

Furthermore, researchers and practitioners have concluded that customer experience is a multidimensional construct that involves cognitive, emotional, behavioral, sensorial, and social components (Schmitt 1999; Verhoef et al. 2009). However, an experience may relate to specific aspects of the offering, such as a brand (Schmitt, Zarantonello & Brakus, 2009) or technology (McCarthy & Wright 2004), and it consists of contacts between the frontline workforce of a firm and the customers at distinct touch points in the experience (Homburg, Jozi & Kuehnl, 2015; Schmitt 2003)

According to (Berry, Carbone & Haeckel, 2002) an organization's first step in managing customer experience is knowing the clues are sending to customers. The clues that make up a customer experience are everywhere and easily identified. Anything that can be perceived or sensed or recognized by its absence is an experience clue. Thus, frontline service providers through their gestures, communications, dress and tone of voice provide clues.

Peppers, et.al. (2009) investigated that the experience of customers occur at the moment of interaction with service providers. Hence, service providers must possess the skills and competencies to initiate and undertake conversations in the moment. Whether the contact is occurring on the Web, face to face, through a text chat, or on the telephone, descriptive knowledge of the individual customer together with the skill of service delivery influence the experience of the customer. On the other hand, when the customer is left with the feeling that the service provider doesn't know and attends for the experience will suffer.

Customer experience is shaped by multiple actions of service provider. Verhoef, et al. (2009) Similarly, (Lemke, Clark & Wilson 2011) recognized the customer's individual responses to the service provider through various direct and indirect interactions as elements of customer experience. Schmitt (1999) also stated that experiences occur as a result of encountering, undergoing, or living through things. Customer experience is internal, absorptive and immersed (Pine & Gilmore, 1998), multidimensional and multisensory (Chhetri, Arrowsmith & Jackson, 2004).

Gentile et al. (2007) created a model with six main dimensions of customer experience. Sensorial dimension, simply put, contains everything that affects the senses. The aim of elements within this dimension is to provide good sensorial experience through sight, hearing, touch, taste, smell to arise, for example, excitement, satisfaction, or esthetic pleasure. Emotional dimension is based on influencing the moods, feelings, and emotions to create an emotional relation with the company, brand, or its products. The third, cognitive dimension, incorporates customer's thinking and conscious mental processes. To influence experience from the cognitive perspective, the company may engage its customers by using their creativity, problem solving abilities, or lead them to revise their ideas and expectations. Pragmatic dimension is closely connected with the act of doing something in practice and the concept of usability. Through the lifestyle dimension, the company affirms shared values and beliefs with the customer through the product, its consumption, and use. The sixth, relational dimension, derives from customer's social context, relationship with other people, and his ideals. To influence experience from this point of view, the company can through its products encourage the customers to use or consume together, to create the communities of fans or make the customers feel sense of belonging to a social group or community. (David, 2017 pp.85-86)

2.1.2. Frontline workforce competence

A) Definition and conceptualization of Competence

Competence has been defined in different ways by various authors and human resource practitioners. According to Naomi et al. (2001, p. 3) competence is defined as a specific, identifiable, definable, and measurable knowledge, skill, ability and/or other deployment related characteristic (e.g. attitude, behavior, physical ability) which a human resource may possess and which is necessary for, or material to, the performance of an activity within a specific business context.

Competence is the ability of an individual to do a job properly. (PurushothamNaik, et al. (n.d) p. 47) also defined competency as a set of defined behaviors that provide a structured guide enabling the identification, evaluation and development of the behavior in individual employees. Competencies are observable abilities skills knowledge motivations or traits defined in terms of the behaviors needed for successful job performance.

According to literatures (Laura, et al. 2011 ; Harzallah & Vernadat, 2002), competencies are classified in three categories:

a) *Knowledge*. It concerns to everything that can be learned from educational/formative system, training course and everything which involves cognitive processes (i.e. perception, learning, communication, association and reasoning). It represents the theoretical understanding of something such as a new method or procedure, an updating of them, etc....

b) *Know-how*. It is related to personal experiences and working conditions. It is learned by doing, by practice, by experience. It is the practical knowledge consisting in “how to get something done”.

c) *Behavior (know whom)*. It is referred to individual characters, talents, human traits, or qualities that drive, direct or select someone to act or react in a certain way under certain circumstances. (Laura , et al. 2011, Background section para 3)

Competencies are considered as foundation for workforce development and standardization in all fields and at all levels. Competency, being a combination of knowledge, behavior and skills gives workforce the potential for effectiveness and achievement. (Fotis & Gregoris, 2006) when carefully developed and effectively implemented, competency models serve the important function of providing information about the requirements of a given frontline position and provide a basis for training, orientation, and continuing frontline workforce development. The utilization of competencies in the direct service workforce reinforces shared values of all service providers’ skills and growth (Hoge, McFaul, Lisa & Kathryn, 2016; Sedlezky, Reinke, Larson & Hewitt, 2013)

Draganidis and Mentzas (2006) state a competency model as a list of competencies which are derived from observing satisfactory or exceptional workforce performance for a specific position. The model can provide identification of the competencies workforce need to have in order to progress performance in their current position or to prepare for other jobs via promotion or transfer. The model can also be useful to analyze skill gaps and to compare and contrast available and needed competencies of individuals in an organization. Thus, an individual development plan could be developed in order to reduce the gap.

The study of (Gorsline, 1996) portrayed competency model, as a combination of skills, knowledge, attitudes and experience, the possession of which enables workforce to become high performer with the potential of achievement that add value to the success of organization.

According to Naomi et al. (2001) a standard model for the exchange of competency information could have many uses in skills evaluation, gap analysis, and training. For example, a standard for competency information could enable gap analysis of a person's current competency levels compared to the requirements of that person's current position. Similarly, the standard could enable gap analysis between a person's current competency level and that required by a target, or an aspired to, job or position. Gap analysis could be useful in determining available training to meet gap requirements and in forecasting training requirements across an organization or department. Naomi et al. (2001 p. 5)

The concept of employee competence has been viewed by scholars through human resource approach and knowledge management approach. According to human resource approach, competencies are defined as the capabilities that an employee has and which result in superior performance. This includes a person's knowledge, skills, attitudes and behaviors which leads to competent performance. Whereas in knowledge management approaches, competencies usually include employees' technical or professional knowledge, like when predicting whether an employee will successfully solve a given task, or effectively complete a given project assignment. (Ley & Albert, 2003; Hanafi & Ibrahim, 2016)

A recent study found that training promotes the frontline workforce affective orientation to the organization, and, through it influences their behaviors and enhances competence level that results in achieving positive customer experience. (Carmen, Guadalupe & Álvaro, 2019) Service training provides frontline workforce with the skills and abilities required to interact with customers, and deliver a high-quality service. Therefore, training is expected to promote frontline workforce competence, feelings and their perception of being effective in all touch points with customers. Training reinforces the self-efficacy beliefs. When frontline employees feel confident and capable, they will be willing to take on new responsibilities and challenges that result in positive customer experience. Carmen et al. (2019)

The Commonwealth of Virginia identified the following six most important competencies (Understanding of the business, Results focus/orientations, Customer service, Teamwork and co-

operation, Interpersonal communication and Personal effectiveness) to be possessed by frontline workforce for outstanding performance (Commonwealth of Virginia competence assessment tool n.d).

a) Understanding of business

For successful business performance, an organization needs to build frontline workforce competence around a sound strategic understating of its business to enable them know how to deliver timely, relevant, complete, accurate, and useful services to both internal and external customers in line with the organization's services and priorities (Mengesha, 2015). Frontline workforce should understand the organization's vision, mission, objectives, goals and its service quality standards. It is also these frontline employees who can identify customers' problems within their work environment and bring forth immediate solutions. However, when they are faced with challenging work problems that cannot be resolved on their own, they should be able to consult their supervisors and others for better methods of solving the problems. Customers do not want to do business with frontline employees that do not answer their questions or handle their requests and problems un-empathetically. (Zolkiewski, Lewis, Yuan & Yuan 2007)

b) Result focus/orientations

Results orientated and focused frontline workforce achieve optimal results on target and budget. This requires skills like analyzing situations or problems, constructing plans, using tools, making timely and sound decisions, and developing measures to assess goal completion. This results in improved performance though persistent effort in carrying out activities with effective management of time and resources to meet/exceed expected results within time budget and quality standards (Amah, Nwuche & Chukuigwe, 2013)

c) Customer Service

According to Vijay (2013) competent frontline employees should have both technical capabilities and behavioral competencies to understand and respond to customers` needs timely, accurately and in a respectful manner. The technical competencies of frontline workforce include knowledge, technical abilities and skills about the service they provide. It is defined in terms of the specialized requirements of the occupation. These competencies are often easier to see, train, and develop. The behavioral competencies are deep-seated qualities of an individual that

includes attitudes, traits, and approaches of the frontline employees and their ability to understand and help customers' needs and interests (Commonwealth of Virginia competency assessment tool, n.d).

d) Teamwork and cooperation

Teamwork refers to individuals working together in a cooperative environment to achieve common team goals through sharing knowledge and skills. Successful teamwork relies upon synergism existing between all team members creating an environment where they are all willing to contribute and participate in order to promote and nurture a positive, effective team environment. The team members feel that they have responsibility towards the other members of the team. They are motivated to help team members when they are experiencing difficulties. The team would proactively brainstorm problems and offer assistance to peers in service delivery operations. The team further recognizes that team members have different personalities and consider, respect and support others in challenging times. (Pina & Joe, 2002)

e) Interpersonal communication

Scholars agree that frontline workforce create customers' perceptions of the organization and determine how well service-related needs and problems are addressed. They also serve as the face of the firm with the potential to impact the perception of customers and gauge company level service quality. (Parasuraman et al. 1985; Stephen & Raymond (1992) Effective interpersonal communication is critical to attain positive customer experience. This kind of bond in the long track allows service providers to understand customers' expectations and their needs carefully, so that unpleasant experiences of customers can be eliminated. (Febrianita & Hardjati, 2019)

f) Personal effectiveness

According to Commonwealth of Virginia competence assessment tool employees are required to be efficient in utilizing organizational resources and effective in delivering the service to achieve organizational mission and objectives. Frontline employees should be personally effective in achieving results, solving problems; planning and managing their own time and works. Employees who are personally effective make better use of their skills to achieve their goals and adapt a way that is efficient and cost effective. Moreover, employees working at the front desk

should prepare themselves for potential problems before they occur, accept new ideas and new ways of doing activities with a positive attitude; organize and prioritize their own work and activities to stay on track towards solving problems at the right time and in the right way aiming positive experience of customers. Kedar (2016)

B) Frontline workforce

Among the most impacting jobs in service giving businesses are the so called frontline jobs. Frontline workforce engaged in these customer facing jobs span the boundary between inside and outside the organization. They are expected to be fast and efficient in delivering quality service as well as courteous and helpful in dealing with customers. In fact, frontline employees are key input for carrying out service excellence and competitive advantage. They play vital role in anticipating customers' needs, customizing the service delivery, and building personalized relationships with potential customers. (Lovelock & Wirtz 2011)

According to (Parasuraman et al. 1985) the frontline employees might be the first or only individuals that come in contact with customers that create customers' perceptions of the organization. They are the main players to create the first lasting impression of the organization and project a positive image within the minds of clients. Their skill may be reflected in their knowledge, courtesy, and communication abilities, each of which represents an aspect of service quality. Frontline workforce, being diligence in learning and performing service roles can contribute to the outstanding customer experience and for the overall impression of service excellence (Shostack 1977; Parasuraman et al. 1985). Frontline workforce, that are capable of creating awareness, understanding, and need to customers in choosing to use the organization's products, and services generate impressions on customers. These impressions are the takeaways of customers that create positive experience. (Pine & Gilmore, 1998).

Understanding which parts of the service encounter are most important and which are performed most proficiently helps identify areas for improvement. So that organizations must do everything they can to make sure their employees are completely prepared for customer interactions. As frontline players, frontline workforce play a key role in the organization. (Paul & James n.d).

According to (Stephen & Raymond, 1992) frontline employees are the actors who appear front stage to serve customers. Similar to a theatrical production whose success relies upon the skill of those on stage, the quality of one's service experience is largely affected by the frontline workforce. The service's actors, frontline employees, are often perceived by their audience, the customers. The appearance of frontline workforce and their actions are central to the audience's service experience. Consequently, just as theatrical performers must commit themselves to attract audiences and bring outstanding performance, the service "actors" must subscribe to a variety of concerns to foster a desired impression before their audience. Among these are the frontline employees manner and appearance, (their "personal front" in Goffman's (1956) terminology), their ability to offer service role properly, and their overall dedication to the service performance (Stephen & Raymond, 1992; Lovelock & Wirtz, 2004).

Since service orientation involves high degree of interaction with customers, (Goffman, 1956) it is necessary that frontline workforce training, grooming, personally, professionalism, qualities like empathizing with customer, being a good listener, problem solving skills, displaying positive attitude, energy and body language are par excellence so that these inputs and qualities get translated to customer experience to be a differentiating factor. (Vijay, 2013) The frontline workforce has a far-reaching and tangible influence on the customer experience as a whole and the many of the individual moments of truth along the way.

(PurushothamNaik, Somasundaram, Krishna & Naik, n.d) proposed that companies should conduct tests to find out the core strengths of their frontline workforce at regular intervals. This gives the company an idea what kind of frontline workforce it has & what can be done with them. Based on the diverse skill sets proper training can be given to the employees to make them more skilled & qualified for the job.

Vijay (2013) in his study suggested that frontline employees must evaluate themselves. They have to ask "Are we doing all we can to facilitate and deliver a legendary customer experience? As advocates, customers are powerful marketing force, telling their friends and family about how the service provider went above and beyond, helping to acquire new customers, and firmly retaining the existing ones if they experience positive customer experience. In other side a frontline workforce that handles service poorly can lead to a truly disengaged customer and

significantly affect the experience of customers. Therefore, it is important to increase the engagement of the customer frontline workforce relationship and their interactions during the service encounter.

According to Ewan et al. (2016) the pace of banking business and the competition require frontline employees to constantly ask, “How do I impact the customer in my role?” The answer to this question defines the experience of customers and employee competence. Competitive advantage lies with workforce striving to improve skills on customer experience and this goes; well beyond customer service. Training employees in customer-centric behaviors is an important step. This starts with the recruiting staff and arranging induction training before placement. This training should be developed in an understanding of customer experience and associated behaviors.

Companies compete best when they include emotional benefits in their offerings. Emotional bonds between service provider and customers are difficult for competitors to copy. To compete successfully in this territory, competent and skilled frontline workforce has a great role for outstanding customer experience. (Berry, Leonard, Carbone & Haeckel, 2002)

Having exceptional product without the skill on how it fits the needs and requirements of customers doesn't guarantee customer experience. Attending customers with unskilled frontline workforce and leaving their issues unresolved is the fastest way to become “famous” in contributing to negative customer experience. In order to satisfy customers, companies have to train their staff or suffer the consequences. Successful companies through introducing an efficient customer centric strategy, will have not only positive feedback but also reap the fruit of positive customer experience. Ewan, et al.(2016)

Competent frontline employees are invaluable assets for any organization's survival in the dynamic and competitive business environment. These Frontline employees are the main interface of the organization that play crucial role to delight customers and serve as key source of competitive advantage for the bank. Competent employees understand and play their roles and responsibilities to achieve organizational goals and objectives, by applying the marketing competency parameters. Frontline employees with marketing capabilities and process, applied to

the collective knowledge, skills and resources of the firm to its market related needs, create satisfied customer. (Mengesha, 2015)

According to (Saakshi, 2017) anything that can be perceived, sensed or recognized by its absence is an experience clue. Thus the frontline employees through their gestures, comments, dress and tones of voice offer clues. Each clue carries a message, suggesting something to the customer. Services generally involve many more customer touch points or discrete experiences. Human clues, coming from the behavior and appearance of front line workforce directly influences the customer experience.

Ewan, et al. (2016) suggests building customer centric culture is essential to please customer and maintain sustainability of the experience. Companies can fail because its employees failed to please customers. Assigning simply untrained and relatively unskilled workforce in frontline customer service highly damage customer experience.

Most successful organizations consider the progress of workforce and therefore invest in their development. This result to increase in skill and competence of employees improve morale. Thus advancement opportunities increase employee's commitment and productivity. Training affects employees' behavior and their working skills which results into employees' enhanced performance as well as constructive changes (Maimuna, Nda & Yazdanifard, 2013) To create a truly customer-centric culture companies need to be honest with placement and development of frontline workforce. Developing the competence of workforce leads to optimal customer experience and give competitive advantage to the company. Furthermore, the competent workforce can easily resolve any type of problem or situation being addressed by a customer (Ewan et al. 2016)

2.2. Empirical Review

Relationship between frontline workforce competence and customer experience

According to (Hossam, Nevien & Osama, 2013) creating customer's experience is dynamic process. Moreover, the end effect occurs in the customer's mind and experience quality management requires consistently delivering the right feeling through an array of clues that

create the experience. Employee professional competence and emotional aspect of service are factors that largely affect the experience of customers. (Titko, Lace & Kozlovskis. 2013)

Great organizations establish strong emotional communication with their customers. Emotional effective connectivity enhances customer experience and differentiates the organization from the competitors. Maintaining an emotional connection requires systematic management of the customers' experiences with an organization and its offerings from the customers' perspectives, this is important because it is the customers' overall experiences with an organization and the goods or services it offers that evoke the perception of value that determines brand preference. (Hossam, et al. 2013).

Survey conducted by walker (2013) indicate that customer experience will overtake price and product as the key brand differentiator. The survey proposes to create an overarching framework that explains the key principles for a good customer experience. This can include ensuring safety protocols are in place, followed by courtesy, friendliness, and efficiency. The empirical study discloses that lots of brands have gone out of business because of bad customer experience. As more than ever before, customers want to be well treated by frontline service employees.

Evidence suggests that companies loose business as a result of incompetent service that cannot able to create superior customer experiences. For example, a recent study by New Voice Media disclosed that companies in the United States lost an estimated \$41 billion each year due to bad customer experience. Nearly one in the three customers who were contacted as part of a survey felt that they would rather 'clean a toilet' than speak with service. The study suggested that by evaluating strictly on the customer feedback, companies should engage themselves in developing the competence of frontline workforce for positive customer experience. The competency level can range from understanding and effectively managing emotions of customers and updating the knowledge of workforce to achieve a required outcome. It can also involve skill development, so that frontline workforce can take responsibility for the quality and content of the work and win the hearts and minds of customers.

Humanic clues that emerge from the behavior and appearance of service provider's choice of words, tone of voice, level of enthusiasm, body language, neatness, and appropriate dress influence the experience of customers. Companies that effectively manage the clues that

comprise the experience positively impact the experience of customers. Frontline staff members' performances during the first few minutes of interaction with customers influence the impression and experience of customers. Furthermore, the empirical study disclosed the direct impact of the humanic clues of Southwest Airlines flight attendants on passengers (Berry, Wall & Carbone, 2006)

In the Deluxe study, as cited in (Berry, Wall & Carbone, 2006 P.51) the key humanic roles were characterized as welcoming, comforting, accompanying, inviting, sensing, and conversing. Personnel in the pilot locations were educated and trained to incorporate these key characteristics in their interactions with customers. They concentrated on communication techniques such as demonstrating genuine interest and focused listening. For example, when a customer opens a new account, the provider performing as a "guide/ navigator" can positively influence the customer's feelings. In performing this role, employees can make customers feel valued, looked after, and familiar with the institution.

Berry and Carbone (2007) stated that an organization cannot manage customers' emotions, but it can manage the clues embedded in customers' experiences with the organization that trigger their emotions. Those emotions consciously and unconsciously influence attitudes that drive behavior. Humanic clues created by frontline workforce in the service experience offers the chance to cultivate emotional connectivity that can extend respect and esteem to customers and, in so doing, exceed their expectations, strengthen their trust, and result in positive experience. (Saakshi , 2017)

Saakshi (2017) suggested fundamental to any effort is understanding the experience from the customer's perspective i.e. seeing what the customer sees, hearing what the customer hears, touching what the customer touches, smelling what the customer smells, tasting what the customer tastes and, above all, feeling what the customer feels. Organizations need to work to become more clue conscious and understand the level of subtle details that are processed in customers' conscious and unconscious thoughts impacting how they feel in an experience.

Understanding what customers' sense in an experience either by its presence or absence is foundational. By investing in learning what customers want to feel in the experience, the organization will manage them cognitively and emotionally in a manner that creates strong preference and loyalty. Besides, for organizations that deliver high-contact services, the way in

which tasks are performed by frontline workforce play a vital role in creating and shaping the nature of customers experiences. Lovelock and Wirtz (2011)

Berry, Carbone and Haeckel (2002) suggest that in order for organizations to compete by providing customers with outstanding experience they must orchestrate all the clues that customers detect in the service process. Further, organizations must gain an understanding of the customer's journey from the expectations they have before the experience occurs to the assessments they are likely to make when it's over. Using that knowledge, service can orchestrate an integrated series of clues that collectively meet or exceed people's emotional needs and expectations Saakshi (2017)

According to (Siehl, Bowen & Pearson, 1992) the service encounter has been called a rite of integration between the service provider and the customer. During the service encounter, frontline workforce and customers achieve a temporary sense of closeness that facilitates communication and collaboration. This closeness is especially important when the service provided is somewhat intangible and difficult for the customer to evaluate. Using an established "rite" helps the interaction achieve consistency and predictability. Customers become disoriented when they cannot get clear and consistent service from a services provider, leading to anxiety and uncertainty about how to proceed and how to obtain the desired service. Customers can easily feel lost in a confusing environment and experience anger and frustration as a result. (Lovelock & Wirtz, 2011)

2.3. Conceptual Framework

The main idea of this research could be conceptualized as follow, that there is a direct and positive relationship between frontline workforce competence and customer experience. According to the proposed theory, frontline workforce competencies as independent variable have an impact on customer experience. Frontline workforce competence is playing an influential role in this relationship. Customer experience as dependent variable is influenced by the level of competence of the frontline workforce.

The researcher wants to identify the influence and contribution of competence of frontline workforce of Ethiopian selected private Banks on customer experience manifested in the area of six most important competencies: Understanding of the business, Results focus/orientations,

Customer service, Teamwork and co-operation, Interpersonal communication and Personal effectiveness.

The following figure shows the proposed conceptual framework adopted and modified from literatures.

Figure 1.2 Conceptual framework



Source: Developed by the researcher based on literatures Verhoef, et al. (2009) and Commonwealth of virginia competency assessment tool(n.d)

CHAPTER THREE

3. RESEARCH METHODOLOGY

Research methodology is a way to systematically solve the research problem as well as understood as a science of studying how research is done scientifically (Kotari, 2004). This chapter presents the methodology which will be used in gathering the data, the population of the

study, sample size and sampling procedure. It also discusses the research design, sources and types of data to be collected at the time of the study and type of data analysis.

3.1 Research Design

Research design is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data. (Kotari, 2004) Research designs are categorized as exploratory research, descriptive research and causal research. According to Zikmund (2003) the main purpose of causal research is to determine the cause and effect relationship among variables. This study used causal research design to investigate the relationship between variables in the research problem and to analyze the influence of frontline workforce competence in six independent variables on customer experience in the private banks of Ethiopia.

3.2 Research Approach

Qualitative and quantitative research is the types of research approaches used to analyze research problems. Quantitative research approach involves the generation of data in quantitative form which can be subjected to rigorous quantitative analysis in a formal and rigid fashion. Kotari (2004). This study used quantitative research approach to investigate and infer the causal relationships of frontline workforce competence and customer experience in the selected private banks of Ethiopia.

3.3 Data Types and Sources

The study used both primary and secondary data. The primary data was collected from corporate, MSME and retail customers of selected three Ethiopian private Banks through dispatching survey questionnaire.

The secondary data of the study was gathered from human resource management policies and procedures and related manuals, evaluation reports of employee performance appraisal, job description, feed backs collected from customers, training and development designs, customer transaction track of records, e-sources, journal articles, thesis and dissertations which are relevant to prepare literature review.

3.4 Population and Sampling Design

Sample size estimation is mathematical procedure for deciding how many number of sample should be included in the investigation from the population. It must be carried out before

collecting the data. Inappropriate sample size cannot produce a useful result and expose the participants to unnecessary risk. The determination of optimum sample size or minimum required sample size is extremely important not only for ethical and economic purposes but also to achieve sound results. (Macfarlane, 2003; Sandhya, Alpana & Deshraj 2015). As cited by Polonia (2013) for populations that are large, Cochran (1963) developed the equation to yield a representative sample for proportions.

$$n_0 = \frac{Z^2 pq}{e^2}$$

Where

n_0 = desired sample size

Z = standard normal deviate; usually set at 1.96 which corresponds to 95% confidence level

p = proportion in the target population. If there is no reasonable estimate, use 50% (i.e. 0.5)

q = 1-p (proportion in the target population)

e = precision level (degree of accuracy required usually set at 0.05 level)

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

Using the above formula the researcher determined the sample size of 384 customers from the total customers of selected private banks branches delivering service in Addis Ababa and distributed 384 questionnaires to gather data required for the research, given time and monetary constraints.

The target populations of the study were customers of selected Ethiopian private Banks delivering service in Addis Ababa branches. Due to the wide geographical coverage and large population of the study, the scope of the research was limited only to customers of twelve branches of the selected three private Banks of Ethiopia in Addis Ababa. Thus, data was collected by visiting four randomly selected branches of each private Banks; from Awash Bank (Megenagna Branch, Finfine Branch, Bole Branch and Legehar Branch) were selected, from Dashen Bank (Golla Branch, Goffa Branch, Amoudi Branch and Signal Branch) were chosen and from Berhan International Bank (Bole Branch, Meshualekia Branch, Kerra branch and Legehar Branch) were used for the study. Three hundred eighty four questionnaires were

distributed equally among customers of the chosen twelve branches in the private banks i.e. thirty two questionnaires were given to customers of each branch.

Sample designs are basically of two types' non-probability sampling and probability sampling. In non-probability sampling type, items for the sample are selected deliberately by the researcher. Probability sampling is also known as 'random sampling' or 'chance sampling'. Under this sampling design, every item of the universe has an equal chance of inclusion in the sample. It is, so to say, a lottery method in which individual units are picked up from the whole group not deliberately but by some mechanical process. Here it is blind chance alone that determines whether one item or the other is selected. Kotari (2004).

According to NBE annual report 2018/2019 the number of Ethiopian private Banks is becoming increasing since the establishment of the first private Bank. To select the three private Banks for the study the researcher stratified private Banks in to two groups based on year of establishment of the first private Bank (Awash Bank) with cutoff period 2006/2007 (the mid-age of the establishment of the first private Bank). Table 3.1 illustrates the number of private Banks selected for the study with cutoff period. From the first group Awash Bank being leading in profit and Dashen Bank being pioneer in technology were chosen for the study . And from the second group Berhan International Bank was selected by simple random sampling technique to represent young Banks.

Table 3. 1 Number of private Banks grouped by year of establishment

Source (NBE annual report 2018/2019)

To undertake the study on the three Banks, four branches were chosen from each Banks with

Group	No of Banks established before (2006/2007) the mid age of the first private Bank (A)	No of Banks selected from each group A/16X 3 (B)	No of branches selected from each group B/3X 12 (C)	Sample customers in each group C/12X384
1	9	2	8	256
2	7	1	4	128
Total	16	3	12	384

simple random sampling technique (lottery method) and from Awash Bank,(Megenagna Branch,

Finfine Branch, Bole Branch and Legehar Branch) were selected, from Dashen Bank (Golla Branch, Goffa Branch, Amoudi Branch and Signal Branch) were chosen and from Berhan International Bank (Bole Branch, Meshulalekia Branch, Kerra branch and Legehar Branch) were used for the study. Thus, the data was collected by visiting twelve branches of the three private Banks and three hundred eighty four questionnaires were distributed equally among customers of each branch i.e. thirty two questionnaires were given to customers of each branch.

3.4 Data collection Instrument

Data collection instruments are tools used for finding facts that enable researchers to gain relevant information and experience of respondents. In data collection it is important to identify which instrument is to be used for the purpose of the study and to answer the research questions. Structured questionnaire, unstructured questionnaire, face to face or telephone interview and observation are used to collect data. In this study survey questionnaire is used to collect data from the respondents.

3.5 Questionnaire design

The survey instrument of the study was divided in to three main parts; the first part of the questionnaire consisted of respondent's demographic characteristics , the second part of the questionnaire addressed the competence level of frontline workforce in six independent variables and the third part of the questionnaire addressed the cognitive and affective survey of customer experience. The tool contained closed ended thirty three statement questions with each of the questions on a five-point Likert response scale that ranged from 5 "strongly agree to 1 "strongly disagree. Furthermore, the questionnaire was translated to Amharic language to address all types of customers and to make the instrument easily understood and responded. Table 3.2 shows the measurement classification with sources of the instrument.

Table 3. 2 Item and source of measurement

Part	Item	Source
1	Demography characteristics	Titko, Lace & Kozlovskis (2013)
2	Workforce competence	Commonwealth of Virginia Competencies Assessment Tool ; Mengesha (2015); (Rajasekhara & Awgichew, 2009)
3	Customer experience	Fleming (2002); (Hanafi & Ibrahim 2016); Phiangdao (2016) and (Songsak & Teera 2012)

3.6 Method of Data analysis and presentation

After collection of data from sample customers of the selected Ethiopian private Banks randomly selected twelve branches, it was analyzed and presented using SPSS 20. Multiple linear regression was used to find the value of R, R Square, F. Furthermore, Pearson Correlation significance test of the variables and correlation analysis was done to establish the nature and degree of relationships between dependent variable (customer experience) and independent variables (business understanding, result orientation, customer service, team work, interpersonal communication and personal effectiveness). In addition, Statistical tools such as descriptive statistics were used to describe the phenomenon that exist at the time of the study in the form of frequency distribution, mean calculation and graphical representation.

3.7 Research Model Specification

To examine the effect of frontline workforce competence on customer experience in the selected private Banks of Ethiopia the following mathematical model has been developed based on the conceptual model illustrated in chapter two.

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \dots + \beta_n X_{ni} + \epsilon_i$$

Where:

Y_i is dependent variable for i^{th} observation;

X_i is independent variable for i^{th} observation;

β_0 is the intercept;

β_s are regression coefficients of variables

ϵ_i is the error term for i^{th} observation

The regression model showing the relation of the six independent variables of frontline workforce competence and customer experience the dependent variable is depicted as follows based on the conceptual framework constructed in chapter two.

$$CX = \beta_0 + \beta_1U + \beta_2R + \beta_3CS + \beta_4T + \beta_5C + \beta_6E + \varepsilon$$

Where:

- CX is Customer Experience
- U is Business Understanding
- R is Result Orientation
- CS is Customer Service
- T is Team work
- C is Interpersonal Communication
- E is Effectiveness

3.8 Validity and Reliability

A test is seen as being reliable when it can be used by a number of different researchers under stable conditions, with consistent results and the results not varying. Reliability reflects consistency and replicability over time. Furthermore, reliability is seen as the degree to which a test is free from measurement errors, since the more measurement errors occur the less reliable the test. It is a very important factor in assessment, and is presented as an aspect contributing to validity and not opposed to validity. In quantitative research, reliability refers to the consistency, stability and repeatability of results, that is, the result of a researcher is considered reliable if consistent results have been obtained in identical situations but different circumstances. (Mohajan, 2017)

Validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. In other words, validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested (Kotari, 2004).

Commonwealth of Virginia Competencies Assessment Tool's (CVCAT) reliability and validity was checked by scholars in the area and taken as a standardized measure for the competency study. (Rajasekhara & Awgichew, 2009) illustrated the CVCAT instrument to measure the

customer handling competence of Ethiopian front desk employees with six competency parameters on fifty Ethiopian companies in both public and private manufacturing and service sectors. The items applied to measure customer experience were taken from validated sources of literature. (Fleming 2002; Hanafi & Ibrahim 2016; Phiangdao, 2016 and Songsak & Teera ,2012,)

Furthermore, Cronbach’s alpha statistical instrument is used to ensure the inner consistency of a questionnaire. The closer Cronbach’s alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale where alpha value is “ > .9 , Excellent, > .8 Good, > .7 Acceptable, > .6 Questionable, > .5 Poor, and < .5 Unacceptable” (Joseph & Rosemary R. 2003).

The alpha value for each question of the study instrument is computed and summarized in table 3.3

Table 3.3 Cronbach's alpha

Variables	Cronbach's Alpha	No of items
Understanding of Business	.804	4
Result oriented	.764	4
Customer service	.710	5
Team	.948	4
Communication	.938	4
Effectiveness	.850	4
Customer Experience	.792	8

Source: Survey data 2020

3.9 Ethical considerations

Participants of the study were requested for willingness before they were provided with the questionnaire. The researcher has clearly informed the respondents as the purpose of the study was for academic purpose. A guarantee was given to the customers of the selected private Banks that their names will not be exposed in the research report. Finally, all the materials that were used for this research were duly acknowledge.

CHAPTER FOUR

4 DATA ANALYSIS, INTERPRETATION AND DISCUSSION

This chapter focused on presentation, analysis and interpretation of data collected through questionnaires. Out of the 384 questionnaires distributed to twelve branches of selected private banks, 369 were used for analysis with response rate of 96%. Data collected were analyzed and descriptive analysis, correlation analysis, and regression analysis were made using SPSS version 20.

4.1 Demographic Composition of Respondents

The demographic information of the respondents includes gender, age, educational level and year of banking relation. As indicated in the table the gender proportion of male respondents is 52%, while the female respondents is 48%. The ratio of the respondents is almost proportional.

Table 4 .1 Gender of Respondents

Gender	Frequency	Percent	Cumulative percent
Male	192	52	52
Female	177	48	100
Total	369	100	

Source: Survey data 2020

The following table illustrates the age distribution of sample participants. The proportion of participants with age group between 20 and 30 years old is 52%. The second largest record is 29.8% for the age between 31-40 years. Respondents proportion with age range from 41-50 years is 10.6% followed by 5.4% for age above 50 years old. The proportion of smallest group of respondents is 2.2% having age below 20 years.

Table 4.2 Age of Respondents

Age	Frequency	Percentage	Cumulative percentage
Below 20	8	2.2	2.2
20-30	192	52	54.2
31-40	110	29.8	84
41-50	39	10.6	94.6
Above 50	20	5.4	100
Total	369	100	

Source: Survey data 2020

The educational level of respondents is illustrated in table 4.3. BA (BSC) holders took the highest share of 39.6% followed by diploma holders with 23.8%. Respondents with educational level of MA (MSC) and above have proportion of 13.3% while secondary school respondents have 15.7% and the number of primary school respondents is the smallest of all groups having 7.6% .

Table 4.3 Educational level of Respondents

Education	Frequency	Percent	Cumulative Percent
Primary	28	7.6	7.6
Secondary	58	15.7	23.3
Diploma	88	23.8	47.2
BA(BSC)	146	39.6	86.7
MA(MSC) and above	49	13.3	100
Total	369	100	

Source: Survey data 2020

With regard to the year of banking relation 41.5 % of customers have two to five years of relation with the private Banks. Whereas 23.3% of customers have six to ten years of banking relation. The proportion of new customers having banking relation of less than two years is 20.6% and customers that stay with the Banks for more than ten years have the least proportion of 14.6%.Hence, majority of respondents have more than two years of banking relation with the private banks (79.4%) so that the survey response was gathered from customers that have

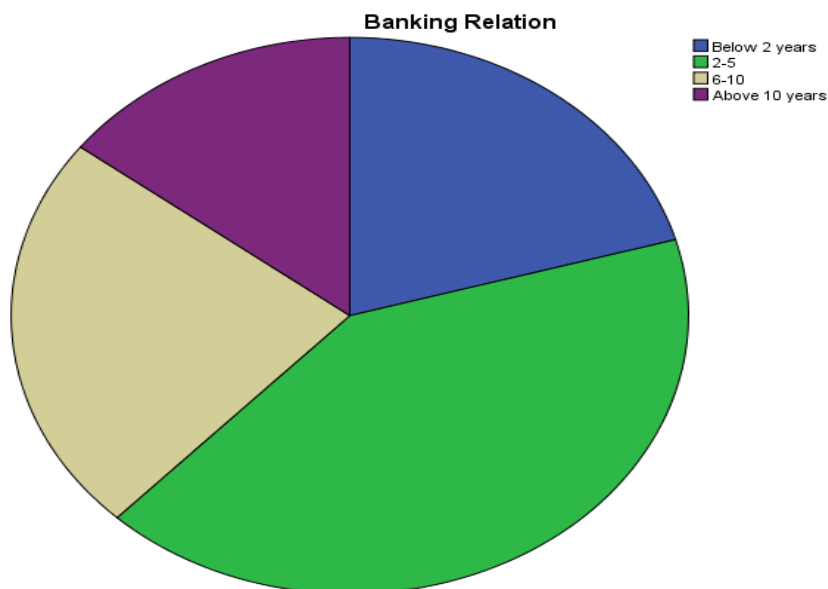
reach experience. The breakdown of respondents relation with private Banks is illustrated in Table 4.4. and in figure 4.1.

Table 4.4 Banking Relation of Respondents

Year of Banking Relation	Frequency	Percent	Cumulative Percent
Below 2 years	76	20.6	20.6
2-5	153	41.5	62.1
6-10	86	23.3	85.4
Above 10 years	54	14.6	100
Total	369	100	

Source: Survey data 2020

Figure 4.1 Respondents year of banking relation



Source: Survey data 2020

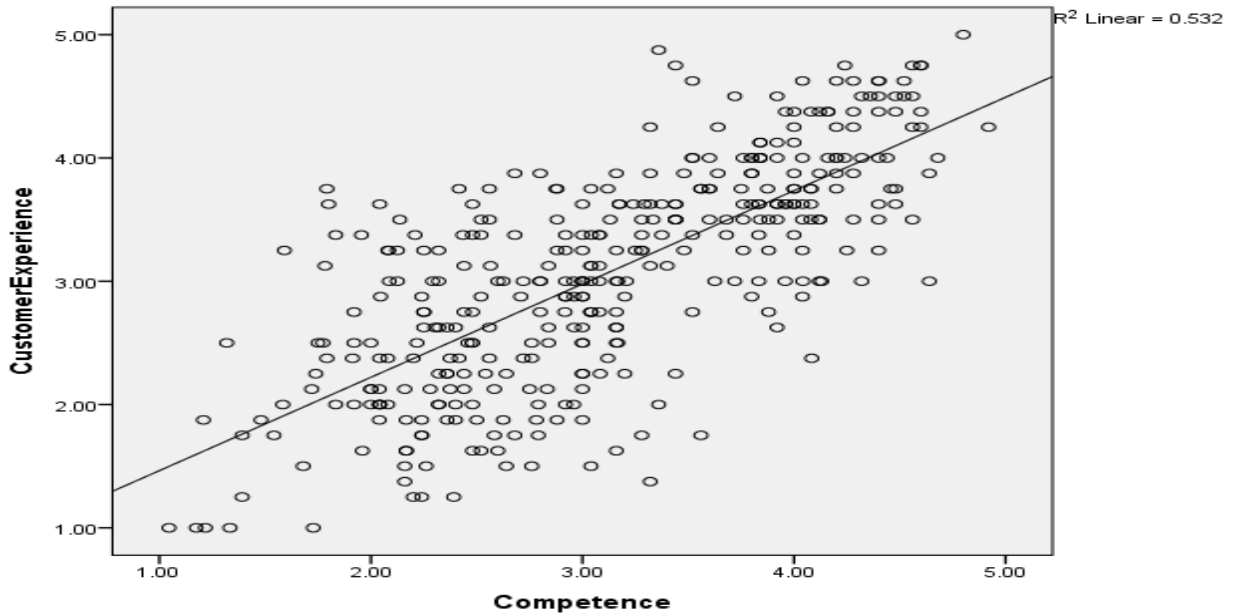
4.2 Diagnostics Tests of Assumptions of Regression Model

4.2.1 Linearity

Multiple regressions can only accurately estimate the relationship between dependent and independent variables if the relationships are linear in nature. The linearity relationship between

the independent variables and the dependent variable can be detected by examination of scatter plots characterized by a straight line. (Jason W. & Elaine W.2002) Figure 4.2 shows scatter plots of customer experience the dependent variable and competence the independent variable that indicate linear relationships.

Figure 2.2 Scatter plot with fit line

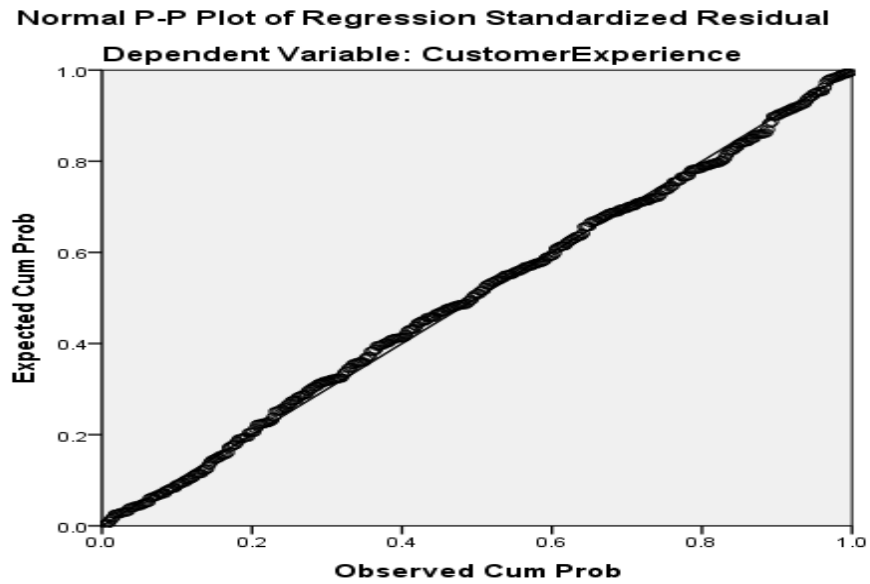


Source: Survey data 2020

4.2.2 Normality

A P-P plot (probability–probability plot or percent–percent plot) is a probability plot for assessing how closely two data sets agree, which plots the two cumulative distribution functions against each other. From this plot we get idea about outlier, skewness, kurtosis and for this reason it has become a very popular tool for testing the normality assumption. A P-P plot compares the empirical cumulative distribution function of a data set with a specified theoretical cumulative distribution function. If it looks like straight line or there is no curve then it contains no outliers and the assumption thought to be fulfilled. (Keya & Rahmatullah, 2016) Normal P-P plot of survey data presented in Figures 4.3 shows a normality pattern that the assumption of normality test is fulfilled.

Figure 4.3 p-p plot of standardized residuals



Source: Survey data 2020

4.2.3 Autocorrelation

The Durbin-Watson test produces a test statistic of autocorrelation that ranges from 0 to 4. Values close to 2 (the middle of the range) suggest less autocorrelation, and values closer to 0 or 4 indicate greater positive or negative autocorrelation respectively. For this assumption to be met, the DW value needs to be close to 2. Values below 1 and above 3 are problematic and causes for concern. Table 4.5 below indicates that autocorrelation is not a concern with DW of 1.426.

Table 4.5 Durbin-Watson Statistics

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.735 ^a	.541	.533	.60699	1.426

a. Predictors: (Constant), Effectiveness, Communication, Customer service, Result, Team, Understanding

b. Dependent Variable: Customer Experience

Source: Survey data 2020

4.2.4 Multicollinearity

Multicollinearity appears when two or more independent variables in the regression model are correlated. When correlation exists among predictor's the standard error of predictors coefficients will increase and consequently the variances of predictor's coefficients are inflated. The VIF is a tool to measure and quantify how much the variance is inflated. VIFs calculated using SPSS appear in VIF column as part of the output. Interpretation of the value of VIF indicate that VIF = 1 Not correlated; $1 < VIF < 5$ Moderately correlated $VIF > 5$ Highly correlated .If any of the VIF values exceeds 5 or 10, it implies that the associated regression coefficients are poorly estimated because of multicollinearity. (Jamal, 2017) The table 4.6 below indicate that there is no multicollinearity symptoms.

Table 4.6 Collinearity Test

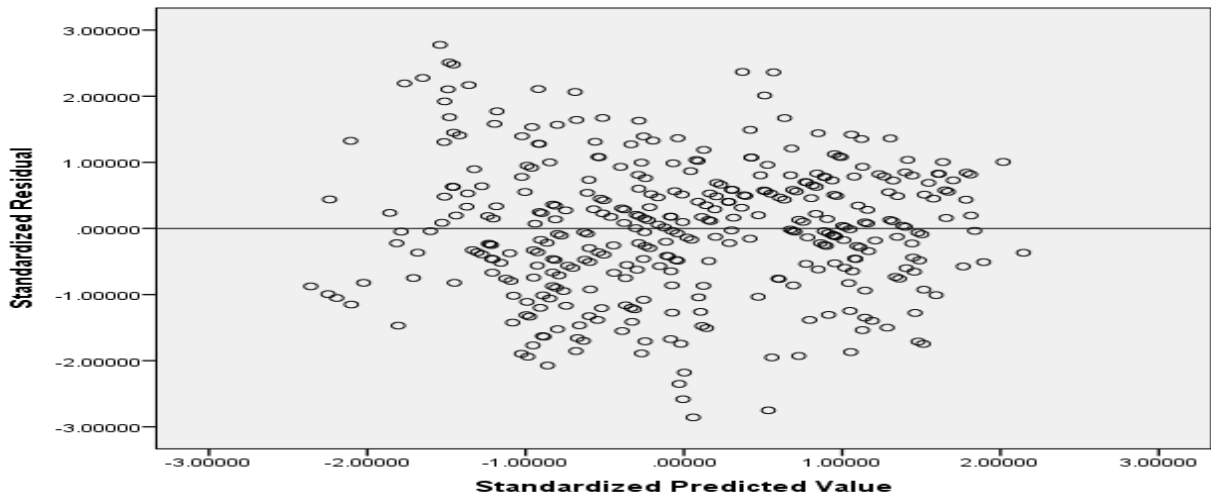
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.756	.131		5.754	.000		
Understanding	.139	.051	.169	2.712	.007	.327	3.058
Result	.107	.045	.124	2.370	.018	.464	2.157
Customer service	.100	.047	.104	2.134	.033	.531	1.883
Team	.090	.041	.125	2.180	.030	.383	2.611
Communication	.097	.032	.129	3.012	.003	.694	1.442
Effectiveness	.221	.054	.250	4.060	.000	.334	2.990

a. Dependent Variable: Customer Experience
Source: Survey data 2020

4.2.5 Homoscedasticity

Homoscedasticity suggests equal levels of variability between quantitative dependent variables across a range of independent variables and points are equally distributed above and below zero on the X axis, and to the left and right of zero on the Y axis on the scatter plot. Homoscedasticity assumption of the linear regression model are acceptable, when the standardized residuals versus the predicted values scatter randomly about a horizontal line as shown in Figure 4.4 of the scatter plot .

Figure 4.4 Scatterplot of standardized residuals



Source: Survey data 2020

4.3 Correlation Analysis

Correlation analysis is useful to determine the relationship between different variables. It explains how significant or how strong is the association between variables. The correlation coefficient r requires both magnitude and direction of either positive or negative from -1 to +1. A correlation coefficient of zero indicate that no association exist between measured variables. The closer the r coefficient approaches to one the stronger is the existing association and the positive correlation r indicate direct relationship between variables and the negative correlation r implies the inverse relationship. Taylor (1990)

Table 4.7 indicates the relationship of frontline workforce competence in six independent variables to customer experience. As indicated in the table the six competence variables are positively related with customer experience. Personal effectiveness has the highest $r = .661$ followed by business understanding $r = .647$ and the rest variables have almost approximately similar r values except communication the lowest $r = .459$. From this we can conclude that the competence of frontline workforce of the selected private Banks has direct and strong relation with customer experiences.

Table4.7 Pearson Correlation

	Business understanding	Result orientation	Customer service	Teamwork	Interpersonal Communication	Personal Effectiveness	Customer Experience
Business Understanding	1						
Result Orientation	.681**	1					
Customer Service	.564**	.518**	1				
Teamwork	.710**	.626**	.586**	1			
Interpersonal Communication	.425**	.393**	.522**	.430**	1		
Personal Effectiveness	.763**	.661**	.556**	.719**	.407**	1	
Customer Experience	.647**	.587**	.543**	.619**	.459**	.661**	1

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

Source: Survey data 2020

4.4 Competence level of frontline workforce

Being one of the objective of the study, the level of competence of frontline workforce of selected private Banks of Ethiopia was measured using the perception of customers. The mean score of each competence variables as shown in table 4.8 indicate that communication has highest mean score of 3.42 followed by customer service with mean score of 3.34. The score in the competence variables of business understanding and result orientation showed almost similar mean value of 3.01 and 3.05 respectively. Whereas the competence variables teamwork and personal effectiveness score was the smallest figure of the variables with mean value of 2.93 and 2.90 respectively. Thus, the overall competence level of the workforce was 3.1 as perceived by the customers of the selected private Banks.

Table 4.8 Mean score of frontline workforce competence

Competence Variables	Minimum	Maximum	Mean
Understanding of Business	1	5	3.01
Result orientation	1	5	3.05
Teamwork	1	5	2.93
Customer Service	1	5	3.34
Communication	1	5	3.42
Personal effectiveness	1	5	2.90
Overall competence			3.12

Source: Survey data 2020

4.4 Regression Analysis

Demographic variable coefficients in table 4.9 describe the level of influence of demographic variables on the experience of customers. The P-value of each demographic variables demonstrate a large insignificance value that changes in the predictor are not associated with changes in the response therefore none of them are considered to influence the result.

Table 4.9 Demographic variable of coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.970	.195		15.260	.000
Age	.040	.060	.040	.664	.507
Education	-.008	.042	-.010	-.189	.850
Banking Relation	.010	.056	.010	.169	.866

a. Dependent Variable: Customer Experience

Source: Survey data 2020

Table 4.10 Multiple Regression of frontline workforce competence

Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.735 ^a	.541	.533	.60699	1.426

a. Predictors: (Constant), Customer service, Result, Communication, Team, Effectiveness, Understanding

b. Dependent Variable: Customer Experience

Source: Survey data 2020

The adjusted R square value of table 4.10 tells us how much of the variation in the dependent variable customer experience is explained by the model. In the above table, the model summary shows that the adjusted R square value is 0.533 which means that 53.3% of customer experience of the selected private Bank customers is explained by the variation of the six competence variables of frontline workforce.

Table 4.11 ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Regression	157.129	6	26.188	71.078	.000 ^b
Residual	133.376	362	.368		
Total	290.505	368			

a. Dependent Variable: Customer Experience

b. Predictors: (Constant), Effectiveness, Communication, Customer service, Result, Team, Understanding

Source: Survey data 2020

The above table indicate that the six competence variables of frontline workforce (Personal Effectiveness, Interpersonal Communication, Customer Service, Result Orientation, Teamwork, and Business Understanding) significantly predict dependent variable (Customer Experience) with $F=71.078$ and $sig=0.000$ that indicates the variation explained by the model is not simply by chance. The contribution of each variable can be seen from the results of multiple regressions in the direct effect of frontline workforce competence as shown in table 4.12.

Table 4.12 Direct effect of frontline workforce competence

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.756	.131		5.754	.000
Business Understanding	.139	.051	.169	2.712	.007
Result focus	.107	.045	.124	2.370	.018
Teamwork	.090	.041	.125	2.180	.030
Customer service	.100	.047	.104	2.134	.033
Communication	.097	.032	.129	3.012	.003
Effectiveness	.221	.054	.250	4.060	.000

Source: Survey data (2020)

As shown in table 4.12 the six variables of frontline workforce competence (business understanding, result orientation, customer service, teamwork, Interpersonal communication and personal effectiveness) had statistically significant effect/influence in predicting the criterion variable, Customer experience. (with standardized $\beta = 0.169$, $p = 0.007$, $\beta = 0.124$, $p = 0.018$, $\beta = 0.104$, $p = 0.033$, $\beta = 0.125$, $p = 0.030$, $\beta = 0.129$, $p = 0.003$, $\beta = 0.250$, $p = 0.000$, respectively). Therefore, the study supports the hypothesis and increasing the competence of frontline workforce will improve the experience of customers.

4.6 Discussion

The positive and significant direct effect of frontline workforce competence on customer experience in this study is consistent with prior empirical studies as stated in the findings of customer experience and frontline workforce competence relationship by (Titko, Lace, & Kozlovskis. 2013; Berry, Wall & Carbone, 2006; Lovelock & Wirtz 2011) Therefore, the hypotheses proposed was supported.

Table 4.13 Summary of hypothesis testing

No	Hypothesis statement	Result	Decision
H1a	Business understanding of frontline workforce of selected Ethiopian private Banks have significant influence in predicting customer experience	P=0.007 $\beta =0.169$	Accept
H1b	Result orientation of frontline workforce of selected Ethiopian private Banks have significant influence in predicting customer experience	P=0.018 $\beta =0.124$	Accept
H1c	Customer service of frontline workforce of selected Ethiopian private Banks have significant influence in predicting customer experience	P=0.033 $\beta =0.104$	Accept
H1d	Teamwork of frontline workforce of selected Ethiopian private Banks have significant influence in predicting customer experience	P=0.030 $\beta =0.125$	Accept
H1e	Interpersonal communication of frontline workforce of selected Ethiopian private Banks have significant influence in predicting customer experience	P=0.003 $\beta =0.129$	Accept
H1f	Personal effectiveness of frontline workforce of selected Ethiopian private Banks have significant influence in predicting customer experience	P=0.000 $\beta =0.250$	Accept

Source: Survey data 2020

The study succeeded in confirming frontline workforce competence has direct bearing on the customer experience. The findings of the study clearly demonstrate that there is a direct relationship between customer experience and business understanding, customer experience & result orientation, customer experience and customer service, customer experience and teamwork, customer experience and interpersonal communication and customer experience and personal effectiveness. This calls for the selected Ethiopian private Banks to optimally invest on

development of competence level of frontline customer service officers to maximize the experience of customers.

Furthermore, the result of this study clearly indicate that the overall competence level of the selected frontline workforce is moderate as perceived by the customers of these Banks. Thus, the mean score result of the study affirms that the observational gap stated in the problem statement of the study is in conformity with customers' perception.

CHAPTER FIVE

5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter summarizes findings, concludes and forwards applicable recommendations based on objective of the study mentioned in Chapter One. Further, limitations of the study and areas of future study are also indicated in this chapter.

5.1 Summary of Findings

Based on the objective of the study specified in chapter one the research examined the effect of frontline workforce competence on customer experience. This relationship is studied using 384 sample data collected from twelve branches of selected three private banks of Ethiopia. The reliability and validity of the instrument is tested using Cronbach alpha. To test the research hypotheses, multiple regression analysis has been applied and the findings are summarized. Moreover, the demographic profile of respondents is examined using descriptive analysis.

The independent variables (business understanding, result orientation, customer service, teamwork, interpersonal communication and personal effectiveness) have positive and statistically significant effect/influence in predicting the criterion variable, Customer experience. (with standardized $\beta = 0.169$, $p = 0.007$, $\beta = 0.124$, $p = 0.018$, $\beta = 0.104$, $p = 0.033$, $\beta = 0.125$, $p = 0.030$, $\beta = 0.129$, $p = 0.003$, $\beta = 0.250$, $p = 0.000$, respectively). As a result the proposed hypothesis is accepted.

The correlation between variables were examined and it was confirmed that there is positive relationship between frontline workforce competence six independent variables (business understanding, result orientation, customer service, teamwork, interpersonal communication and personal effectiveness) and Customer experience the dependent variable with $r = 0.647$, $r = 0.587$, $r = 0.543$, $r = 0.619$, $r = 0.459$, $r = 0.661$ respectively. The result indicate that relationship between the independent variables and dependent variable is strong except for interpersonal communication having moderate relationship.

5.2 Conclusion

The study examined the impact of frontline workforce competence on customer experience. Based on the result of findings the following conclusions are made

- The correlation analysis showed that there is an association between frontline workforce competence and customer experience. And the competence of frontline workforce significantly and positively affect the experience of customers. Furthermore, the findings of regression analysis and result of the hypothesis testing show to the same result. So, it can be concluded that frontline workforce competence have great impact on customer experience. The study finding is supported by prior empirical studies and literatures. (Berry, Wall & Carbone, 2006; Titko, Lace, & Kozlovskis. 2013; Lovelock &Wirtz 2011)
- Demographic variables of the respondents such as age, years of banking relation, and educational background were found to be statistically insignificant and not affect the relationship of frontline workforce competence and customer experience. Hence, the experience of customers do not vary by change in demographic variables.
- The mean score of the overall competence level of the selected frontline workforce is moderate (3.12) as perceived by the customers of these Banks. This indicates that the observational gap stated in the problem statement of the study is in conformity with customers' perception.
- Research finding emphasizes the importance of frontline workforce competence in influencing the experience of customers that ultimately impact the end results of the selected private Banks.

5.3 Recommendation

Based on the findings of the study and the above conclusions, the following recommendations are forwarded:

- The selected private Banks should strategically follow the experience of customers and monitor their needs and emotions through a dedicated customer experience department and embrace customer centric business culture.

- The human resource management of the selected private Banks should consider behavioral competencies that affect the experience of customers while recruiting new frontline employees and should not assign employees directly recruited from colleges and higher institutions without induction.
- The selected private Banks should acknowledge the effects of frontline workforce competence and use voice of customers as a tool to determine the experience gaps and monitor the experience of customers on continuous basis.
- The selected private Banks should invest on CSOs and allocate reasonable fund to the development of frontline customer service officers in improving competence and soft skills and align training designs with competencies listed in job description of the position.
- The selected private Banks therefore need to look frontline workforce as valuable assets, invest on them, and create highly competent customer service officers that are able to deliver outstanding experience to customers resulting in loyal and life time clients leading to the achievement of organizational goals.
- Lastly, collaboration of private Banks is recommended to establish modern training center that qualify the need of modern era banking in shaping the competence of frontline workforce by availing simulation classes for frontline workforce before joining live frontline operation.

5.4 Research Limitations and Future Research Prospects

Despite Ethiopia is the home of state owned and private service giving financial institutions, the study is limited to the selected private Banks of Ethiopia in the city of Addis Ababa. Hence, future study can be conducted by incorporating the different sectors of service giving industries such as insurance companies and microfinance including towns and the country sides of Ethiopia.

Besides, the research didn't include the digital experience of customers. Thus the study can be further broadened by incorporating experiences of customers in digital channels like ATM, internet and mobile banking.

Finally, Since the study didn't consider the perspective of customer service officers, the competence of frontline workforce can be studied from the perspective of Bank employees in future research.

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Appendix A: Questionnaire

**ADDIS ABABA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTEMENT OF MANAGEMENT
EXECUTIVE MASTERS OF BUSINESS ADMINISTRATION**

Questionnaire to be filled by: Customers

Dear Customer,

My name is Woinishet Girma, EMBA student in the Department of Management at Addis Ababa University. I am conducting a research project entitled “The impact of front line workforce competence on customer experience in the private banks of Ethiopia”. Your involvement is regarded as a great input to the quality of the research results. The soundness and the validity of the findings highly depend on your genuine responses. Hence, your honest and thoughtful response is invaluable. I would like to assure you that the information you provide will be used only for academic purpose and kept confidential.

Instructions:-

This questionnaire contains three sections and three pages that will be expected to take approximately 10 to 15 minutes to complete. Therefore,

- ✓ No need of writing your name.
- ✓ Put the (✓) mark in the box for your answer.
- ✓ Kindly, request to return back on time.

For any problem and suggestion contact the researcher through the following addresses:

Phone: +251911413897

Thank you for your participation and for taking the time to assist me in my educational endeavors

I. Demographic Data

1. Gender 1. Male 2. Female
2. Age 1. Less than 2 years 1.20-30 2. 31-40 3. 41-50 4. Above 50
3. Educational level 1. Primary Education 2. Secondary Education 3. Diploma
 4. First Degree 5. Second Degree and above
4. How long have you been since you started banking relation with the bank?
 1. Less than 2 years 2. 2-5 years 3. 6-10 years 4. above 10 years

II. Workforce Competence

The main purpose of the instrument is to assess the competency level of front-line workforce of Ethiopian private banks in the area of six most important competencies. To what extent do you agree with the following statements about competency level of front-line customer service offices of the bank ranging from **Strongly disagree** to **Strongly Agree** put “✓” mark for each rating 1: *Strongly Disagree*, 2: *Disagree*, 3: *Neutral*, 4: *Agree* and 5: *Strongly Agree*

	Understanding of the business	1	2	3	4	5
1	The frontline Employees are able to deliver standard service					
2	The frontline Employees give me complete and accurate information					
3	The frontline Employees have knowledge of products/services to answer my questions					
4	The frontline Employees are capable to provide me quick and prompt service					
	Result/focus orientation					
1	The front-line employees complete full range of services required by me					
2	The front-line employees are focused to deliver tasks required by me					

3	The front-line employees prioritize urgent activities required by me					
4	The front-line employees perform tasks quickly					
	Customer service					
1	The frontline Employees deliver service promptly					
2	The frontline Employees give continuous attention to customer satisfaction					
3	The frontline Employees treat customers well					
4	The frontline Employees provide services in a respectful manner					
5	The frontline Employees deliver services accurately					
	Team work					
1	The front-line employees demonstrate consideration to the feelings of others					
2	The front-line employees show concern for the needs of others					
3	The front-line employees are tolerant to different points of view.					
4	The frontline employees are cooperative and willing to collaborate					
	Interpersonal communication					
1	The frontline Employees communicate in a friendly and courteous manner					
2	The frontline Employees communicate openly and honestly					
3	The frontline Employees listen to my individual point of view					
4	The frontline Employees readily accept my feedback					
	Personal effectiveness					
1	The frontline Employees provide me equitable and dependable service					
2	The frontline Employees solve my problems at the right time					
3	The frontline Employees solve my problems in the right way					
4	The frontline Employees deliver me efficient service					

III. Customer Experience

For each of the following statements below, please tell your experience of encounter with front-line employees the bank. Please indicate a (√) mark the extent to which you believe each item is true with respect to your experience ranging from **Strongly disagree** to **Strongly Agree** for each rating. 1: *Strongly Disagree*, 2: *Disagree*, 3: *Neutral*, 4: *Agree* and 5: *Strongly Agree*

No	Customer cognition	1	2	3	4	5
1	I am confident enough on the expertise of front-line employees					
2	The relation with the Bank is relevant for me					
3	I can confidently depend on the service of the Bank					

4	It means a lot for me being a customer of the Bank						
Customer affection							
1	I feel happy with the service of the Bank						
2	I love the Bank						
3	My experience with front-line employees is interesting						
4	I enjoy interacting with front-line employees of the Bank						

Thank you very much for your assistance!!!

አዲስ አበባ ዩኒቨርሲቲ
 የቢዝነስና ኢኮኖሚክስ ኮሌጅ
 የሥራ አመራር ትምህርት ክፍል
 የኤክስኩትቭ ማስተርስ አፍ ቢዝነስ አድሚኒስትሬሽን

በደንበኞች የሚሞላ መጠይቅ

ውድ ደንበኞች

ወይንሸት ግርማ እባላለሁ በአዲስ አበባ ዩኒቨርሲቲ የሥራ አመራር ትምህርት ክፍል የድህረ ምረቃ ተማሪ ነኝ። በኢትዮጵያ የግል ባንኮች የደንበኛ አገልግሎት ሠራተኞች ያላቸው ብቃት በደንበኞች ተሞክሮ ላይ ያለውን ተጽዕኖ በማጥናት ላይ እገኛለሁ፤ ለመጠይቁ የሚሰጡት መልስ በጥናቱ ውጤታማነት ላይ ትልቅ ዋጋ የሚሰጠው በመሆኑ በተቻሎት አቅም አግባብነት ያለው መልስ

እንዲሰጡ እየጠየቅኩ ሚስጥራዊነቱ ሙሉ ለሙሉ የተጠበቀና ለትምህርት አገልግሎት ብቻ የሚውል መሆኑን ላረጋግጥልዎት እወዳለሁ።

የአሞላል መመሪያ

ይህ መጠይቅ ሶስት ክፍሎች ያሉት ሲሆን ለመሙላት በግምት ከ10-15 አስር ደቂቃ ያህል ይወስዳሉ ተብሎ የሚጠበቁ ሦስት ገጾች አሉት፡

- ስምዎትን መጻፍ አይጠበቅብዎትም

- ለሚሰጡት ምላሽ በሣጥን ውስጥ (☑) ምልክት ያኑሩ
- በጊዜ ሞልተው እንዲያስረክቡ በትህትና እጠይቃለሁ

ለማንኛውም ጥያቄና አስተያየት ሊያገኙኝ ከፈለጉ በተንቀሳቃሽ ስልክ ቁጥር 0911413897 ይደውሉ ውድ ጊዜዎን ሰውተው ስለሚያደርጉልኝ ቀና ትብብር በቅድሚያ አመሰግናለሁ።

ክፍል አንድ: መሠረታዊ መረጃ

1. ያታ 1.ወንድ 2.ሴት
2. ዕድሜ 1.ከ20 በታች 2. ከ20-30 3. ከ31-40 4. ከ41-50 5. ከ50 በላይ
3. የትምህርት ደረጃ 1.የመጀመሪያ ደረጃ 2.ሁለተኛ ደረጃ 3.ዲፕሎማ
4.የመጀመሪያ ዲግሪ 5.ሁለተኛ ዲግሪና ከዚያ በላይ
4. ከባንኩ ጋር ያሉት የደንበኝነት ዘመን
1. ከ 2 ዓመት በታች 2. ከ 2-5 ዓመት 3. ከ 6-10 ዓመት 4. ከ 10ዓመት በላይ

ክፍል ሁለት: የሠራተኞች ብቃት

የዚህ መጠይቅ ዓላማ የኢትዮጵያ የግል ባንኮች የደንበኛ አገልግሎት ሠራተኞችን ብቃት በስድስት ዋና የብቃት መመዘኛዎች ዳሰሳ ጥናት ማካሄድ ነው። በእርሶ አመለካከት የደንበኛ አገልግሎት ሠራተኞችን ብቃት በተመለከተ ያሉትን አስተያየት (☑) ምልክት በማድረግ ምርጫዎን ያመልክቱ

- 1.ፈጽሞ አልስማማም
- 2.አልስማማም
- 3.ገለልተኛ
- 4.እስማማለሁ
- 5.በጣም እስማማለሁ

ተ.ቁ	የሥራ እውቀት	1	2	3	4	5
1	የደንበኛ አገልግሎት ሠራተኞች ደረጃውን የጠበቀ አገልግሎት መስጠት ይችላሉ					
2	የደንበኛ አገልግሎት ሠራተኞች ትክክለኛና የተሟላ መረጃ መስጠት ይችላሉ					
3	የደንበኛ አገልግሎት ሠራተኞች ጥያቄዎቹን ለመመለስ የሚያስችል የአገልግሎት ዕውቀት አላቸው					
4	የደንበኛ አገልግሎት ሠራተኞች ፈጣንና ቀልጣፋ አገልግሎት የመስጠት ችሎታ አላቸው					
ውጤት ተኮርነት						
1	የደንበኛ አገልግሎት ሠራተኞች እኔ የምፈልገውን የተሟላ አገልግሎት ይሰጡኛል					
2	የደንበኛ አገልግሎት ሠራተኞች የምፈልገውን እገዛ በትኩረት ይሠራሉ					
3	የደንበኛ አገልግሎት ሠራተኞች ቅድሚያ የሚያስፈልጋቸውን					

	ተግባራት በቅደም ተከተል ያከናውኑልኛል					
4	የደንበኛ አገልግሎት ሠራተኞች ሥራዎችን በፍጥነት ያከናውናሉ					
	የደንበኛ አገልግሎት					
1	የደንበኛ አገልግሎት ሠራተኞች አገልግሎትን በፍጥነት ይሰጡኛል					
2	የደንበኛ አገልግሎት ሠራተኞች በቋሚነት የደንበኞችን እርካታ ይከታተላሉ					
3	የደንበኛ አገልግሎት ሠራተኞች ደንበኞችን በጥሩ ሁኔታ ያስተናግዳሉ					
4	የደንበኛ አገልግሎት ሠራተኞች አገልግሎት በአክብሮት ይሰጣሉ					
5	የደንበኛ አገልግሎት ሠራተኞች አገልግሎት በትክክል ይሰጣሉ					
	የቡድን ሥራ					
1	የደንበኛ አገልግሎት ሠራተኞች ለሌሎች ስሜት ይጠነቀቃሉ					
2	የደንበኛ አገልግሎት ሠራተኞች ለሌሎች ፍላጎት ትኩረት ይሰጣሉ					
3	የደንበኛ አገልግሎት ሠራተኞች ሌሎችን የመታገስ ባህሪ አላቸው					
4	የደንበኛ አገልግሎት ሠራተኞች ተባባሪዎችና ከሌሎች ጋር ተግባራት አላቸው					
	የእርስ በርስ ግንኙነት					
1	የደንበኛ አገልግሎት ሠራተኞች በአክብሮትና በትህትና ያናግራሉ					
2	የደንበኛ አገልግሎት ሠራተኞች በግልፅነትና በቅንነት ያናግራሉ					
3	የደንበኛ አገልግሎት ሠራተኞች ሃሳቤን በአግባቡ ያዳምጡኛል					
4	የደንበኛ አገልግሎት ሠራተኞች አስተያየቴን በፍቃደኝነት ይቀበላሉ					
	የግል ውጤታማነት					
1	የደንበኛ አገልግሎት ሠራተኞች አስተማማኝና ትክክለኛ አገልግሎት ይሰጡኛል					
2	የደንበኛ አገልግሎት ሠራተኞች ችግሮቹን በተገቢው ጊዜ ይፈቱልኛል					
3	የደንበኛ አገልግሎት ሠራተኞች ችግሮቹን በተገቢው መንገድ ይፈቱልኛል					
4	የደንበኛ አገልግሎት ሠራተኞች ቀልጣፋና የማያዳግም አገልግሎት ይሰጡኛል					

ክፍል ሶስት: የደንበኞች ተሞክሮ

ለሚከተሉት ጥያቄዎች በኢትዮጵያ የግል ባንኮች አገልግሎት ሲጠቀሙ ከደንበኛ አገልግሎት ሠራተኞች አንጻር ያሉትን ተሞክሮ የ(☑) ምልክት በማድረግ ይግለጹ።

- 1.ፈጽሞ አልስማማም
- 2.አልስማማም
- 3.ገለልተኛ
- 4.እስማማለሁ
- 5.በጣም እስማማለሁ

ተ.ቁ	የደንበኛ ግንዛቤ	1	2	3	4	5
1	በደንበኛ አገልግሎት ሠራተኞች ሙያዊ ችሎታ እተማመናለሁ					
2	ከባንኩ ጋር ያለኝ ግንኙነት ለእኔ በጣም አሰፈላጊ ነው					
3	በባንኩ አገልግሎት ላይ ሙሉ መተማመን አለኝ					
4	የባንኩ ደንበኛ መሆኔ ለእኔ ትልቅ ትርጉም አለው					
	የደንበኛ ስሜት					
1	በባንኩ አገልግሎት ደስተኛ ነኝ					
2	ባንኩን እወደዋለሁ					
3	ከደንበኛ አገልግሎት ሠራተኞች ጋር ያለኝ ተሞክሮ አሰደሳችኝ ነው					
4	ከባንኩ የደንበኛ አገልግሎት ሠራተኞች ጋር ያለኝን ግንኙነት እወደዋለሁ					

ስለትብብርዎ አመሰግናለሁ!!