

ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

ASSESSMENT OF SERVICE QUALITY:
A CASE STUDY OF ADDIS INTERNATIONAL BANK S.C.

BY
TESFALEM KETEMA
(ID NO. SGS/0236/2005B)

DECEMBER 2014
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A THESIS SUBMITTED TO SCHOOL OF GRADUATE STUDIES OF ST. MARY'S
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DECEMBER 2014
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DEDICATION

My special acknowledgments go to my wife W/o Metsihet Tesfaye who provides an extraordinary encouragement in this scholastic career and they are the reason why I am here.

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LIST OF ABBREVIATIONS

AdIB	Addis International Bank S.C.
SPSS	Statistical Package for the Social Sciences

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ABSTRACT

The major aim of this research paper is assess the quality of service offered by Addis International Bank S.C. Using the five dimension SERVQUAL model i.e. reliability, assurance, tangibility, empathy and responsiveness were used to assess the quality of service offered by the bank. In order to achieve the aim, questionnaire survey were used to collect the data. Convenient sampling procedure was used to obtain the respondent from AdIB Addis Ababa city branch customer. The survey questions were developed based on five point likert scale and customers were asked to rate the service quality based on the given parameters. This paper used descriptive research design in order to obtain pertinent information about service quality. After data collection, the collected data was analyzed using SPSS and Microsoft Excel. The research shows that the service quality provided by the bank is good for respective customers. The findings and recommendations of this study would help the management to get valuable lesson so that possible insight would be gained and remedies would be given.

Key words: *Service Quality, customer satisfaction, customer loyalty, SERVQUAL*

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

To remain competitive, service providers must render quality service to their customers. Moreover, understanding and meeting customers' expectations and subsequently being different from competitors are important in order to survive in the today world of globalization.

In today's service-oriented industry, bank has potential growth and constitutes a major portion of the world economy. Quality service has become an integral part of modern banking. Service quality is particularly essential in the banking services context because it provides high level of customer satisfaction, and hence it becomes a key to competitive advantage Ahmossawi (2001). Now-a-days, even manufacturers are paying greater attention in adding service features to their products. Thus quality of service is deeply intertwined with profits, customers' expectations and eventual performance of a firm. As in many other industries, quality of service provided is of paramount importance in banking sector owing to customers' ability to easily switch to competitors.

They know customers as valuable assets and from all their employees want that for keeping satisfied of the customer and remain loyal and faithful to do anything Vives (2009:134). To achieve customer orientation should consider few points that due to customer demands and respond clear and explicit to customer needs and a variety of provide services innovative. However, banks have neglected customer orientation and its components and have not been able to efficiently make use of modern marketing.

Today banks are obliged that they see themselves in exist of customer and try to understand their customers' wants and desires and are trying that is complete customer satisfaction and bank that create customers loyal, importance of keeping the customer considering beyond at each visit Reichheld (2009:55-61).

Banking service quality is a key differentiator between the competing banks. It is especially very critical in a highly competitive environment such as that of the Ethiopian bank operating environment. Therefore, service quality improvement is key issue that determines the very survival of the bank itself.

Even though there are various researchers who wrote the study regarding the assessment of service quality, this research is to be unique since no one has made a study in Addis International Bank S.C. (AdIB) thus far. Thus, the researcher tries to assess the service quality in the case of AdIB.

1.2. Statement of the Problem

In any organization, whether service or manufacturing organization, customers are most important factor for the preservation and conservation so that if an organization doesn't succeed in their satisfaction and especially loyalty, growth and long-term survival has not prepared themselves (Schultz (2008:41-53)).

It is imperative that service companies' measure and monitor service quality and satisfaction with a view of influencing the behavioral intentions of their customers (Saha and Theingi (2009)).

There are a number of complaints on the service delivery system of Addis International Bank S.C. both on the domestic and international banking services. A number of reasons are behind these customer discontents. Whatever the reasons may be, once the customer is dissatisfied, it would be very difficult to gain their trust back. Owing to this, AdIB failed to create wealth to shareholders and hold on to the existing customers.

Skogland and Sigauw (2007:47-52), define satisfied customers for longer stays as an organization customers and with the expression his positive words about organization with other and potential customers will increase their interest to use organization product or service and attract new customers to organization and on the one hand customer loyalty will improve the amount of profitability and increased share in competitive market.

Intensified competition making it difficult for AdIB to keep their customer satisfied. Customers are demanding more and trying different product and services to fulfill their requirements. For bank to be successful and survive quality service is becoming very important and hence, it is of utmost importance to identify factors that affect the service quality.

As illustrated in various researches, quality service has the ability to create a long lasting customer base. Hence, the issue of service provided must be assessed in view of the commonly agreed service dimensions because it has a direct linkage with customers. Accordingly this study can help to sort out service quality and helps to fill the identified research gaps and provide benefits to other local bank or other service industry hence the assessment is based on the local practical context.

1.3. Research Questions

In order to investigate the aforementioned problem and to achieve the purpose of this study the following research questions were put forward and tried to answer by the study:

1. How do customers perceive the service quality in AdIB?
2. Does customers satisfied with the tangibles aspect of the service quality?
3. To what extent customers are satisfied with the reliability aspect of the service quality?
4. Are customers satisfied with responsiveness dimension of the service quality?
5. How do customers perceive the assurance aspect of the service quality?
6. What is the perception of customers towards empathy aspect of the service quality?

1.4. Objective of the Study

1.4.1. General objectives:

The major objective of this study is to assess service quality using five dimensions of SERVQUAL model at Addis International Bank S.C. and its subsequent effect on customer satisfaction.

1.4.2. Specific objectives

The specific objectives of the study include the following:

- To assess the effect of tangibility on service quality of the bank
- To determine the effect of reliability on service quality of the bank
- To identify the effect of responsiveness on service quality of the bank
- To identify the effect of assurance on service quality of the bank
- To assess the effect of empathy on service quality of the bank.

1.5. Definitions of Terms

Tangibles defined as physical facilities, equipment and appearance of personnel

Reliability is the ability to perform the promised service dependably and accurately.

Responsiveness is willingness to help customers and provide prompt service

Empathy is the caring, individualized attention the firm provides for its customers.

Assurance is the knowledge and courtesy of employees and their ability to inspire trust and confidence, Parasuraman et al. (1988)

1.6. Significance of the Study

1.6.1. Practical Significance

This research helps the bank management by indicating how to improve service quality and retain the potential customer. In addition,

- The study contributes for operation improvements to enhance the service quality.
- The findings of this research will help the management to understand the effect of service quality on customer satisfaction
- It provides solution to the management for bank service quality problems and it may give them an idea of where they are presently in terms of their service quality and what they should do in the future in order to retain the customer.

1.6.2. Theoretical Significance

The study has also the following importance:

- It provides literature for the bank under the assessment of service quality
- It helps to other researchers who want to conduct further study on assessment of service quality by providing documented paper.

1.7. Delimitation/Scope of the Study

The research is geographically bounded to Addis Ababa city branches of the bank in order to assess the service quality of the bank due to financial and time constraint. The findings of this study would have paramount importance if more outlying branch will be included in the research since most of AdIB outlying branch customers have not be got fulfilled banking service due to infrastructure problem.

1.8. Organization of the Study

The research report is organized as follows:

Chapter one is introduction part of the research report which include background of the study, statement of the problem, research questions, objectives of the study , definition of terms, significant of the study and delimitation/scope of the study. Chapter two presents theoretical background on assessing service quality using a known service quality model (SERVQUAL) followed by a review of previous studies literatures related to the SERVQUAL model. In chapter three, the research design, sample and sampling techniques, source and tools of data collection, Procedure of data collection and method of data analysis are presented in detail. The results with descriptive statistics of the model are presented and analyzed in the fourth Chapter. Lastly, in chapter five, the main findings of the study are summarized and conclusion and recommendations are discussed.

CHAPTER TWO

REVIEW OF RELATED LITRATURE

This section presents a brief review of literatures related to the research topic. It covers previous works on service quality, customer loyalty and satisfaction.

Considering the competitive environment, there is a need for banks to plan their strategies that will differentiate them from another. This can be achieved through the delivery of high service quality. The practice of excellent service quality has been proven that customer satisfaction will significantly lead to customer loyalty Caruana et al. (2000); Caruana (2002). The present research employs SERVQUAL scale Parasuraman et al. (1988) to measure the customers' loyalty.

2.1. Theoretical Framework

Among general instruments, the most popular model used for evaluation of service quality is SERVQUAL, a well-known scale developed by Parasuraman et al. (1985) and Parasuraman et al. (1988). The attributes of Parasuraman et al. (1985), were: tangibles, reliability, responsiveness, competency, courtesy, assurance, credibility, security, access, and understanding. Parasuraman et al. (1988) later reduced these ten dimensions into five by using a factor analysis.

Based on the five dimensions, a 22-item survey instrument for measuring service quality has been developed. These five dimensions are:

- 1) Tangibles - Physical facilities, equipment and appearance of personnel.
- 2) Reliability - Ability to perform the promised service dependably and accurately.
- 3) Responsiveness - Willingness to help customers and provide prompt service.
- 4) Assurance (including competence, courtesy, credibility and security) - Knowledge and courtesy of employees and their ability to inspire trust and confidence.

- 5) Empathy (including access, communication, understanding the customer) - Caring and individualized attention that the firm provides to its customers.

Although there has been criticism from some other researchers to SERVQUAL instrument Johnston (1995), yet SERVQUAL is the instrument most utilized for its confirmatory factor analyses in most cases. Thus, up to date, SERVQUAL has proven to be a parsimonious model that has been used in various service organizations and industries to measure service quality including banks Mc Alexander et al. (1994); Cowling and Newman (1996); Levesque and Mc Dougall (1996); Caruana et al. (2000); Caruana (2002); Sureshchandar et al. (2002); Paswan et al. (2004); Seth et al. (2005); Lympelopoulos et al. (2006).

The dimensions of service quality have also been debated in the literature. For example, Gronroos (1982) proposed technical (the tangible aspects of service delivery) and functional (the expressive performance of the service) qualities as two critical dimensions of service quality.

Alternatively, Parasuraman et al. (1988) proposed five service quality dimensions, namely, tangibles, reliability, responsiveness, assurance and empathy. Rust and Oliver (1994) developed a three-component dimensional model and concluded that the service product (i.e. technical quality), the service delivery (i.e. functional quality), and the service environment were critical dimensions of service quality. Dabholkar, Thorpe, D.I (1994) tested a hierarchical conceptualization of retail service quality that proposed three levels: (1) customers' overall perceptions of service quality; (2) primary dimensions; and (3) sub dimensions. Brady and Cronin (2001) adopted the view that service quality perceptions were multidimensional and identified the primary dimensions of their model based on Rust and Oliver's (1994) findings.

In Brady and Cronin's (1992) conceptualization, each primary dimension has three sub dimensions that define the basis of service quality perceptions and customers evaluate the reliability, responsiveness, and empathy aspects of these sub dimensions. The aggregate evaluations of the sub dimensions form their perceptions of an organization's performance on each of the three primary dimensions, and those perceptions then lead to an overall service quality perception. The debate on service quality dimensions is still ambiguous, but it is generally accepted that perceptions of service quality are multidimensional and the dimensions are industry-specific.

2.2. Service Quality

Without any doubt, service quality is very important component in any business related activity. This is especially so, to marketer a customer's evaluation of service quality and the resulting level of satisfaction are perceived to affect bottom line measures of business success. Customer expectations are beliefs about a service that serve as standards against which service performance is judged Zrithaml et al. (1993); which customer thinks a service provider should offer, rather than on what might be on offer Parasuram et al. (1988).

Definitions of service quality hold that this is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed Lehtinen and Lehtinen (1982); Lewis and Booms (1983), Gronroos (1984); Parasuraman et al. (1985); Caruana (2002).

Service quality is defined as the degree of discrepancy between customers' normative expectation for service and their perceptions of service performance Parasuraman et al. (1985).

From the customer's perspective, the business must be able to understand what the customer wants (and often further understand what they actually need) based on insights into the customer and the customer's request.

Service quality is defined as a form of attitude that results from the comparison of expectations with perceptions of performance over time Parasuraman et al (1988). The increasing competition and uncertain economic conditions have generated an increasing demand of expectation for quality services. In the same vein, a decreasing tolerance for poor service quality is observed Hart et al, (1990).

Customer perceptions on the other hand are also influenced by the indirect influence of the service providers' organizational structure, philosophy and corporate culture Heskett (1987). Customers' expectations are diverse and constantly evolving and are formed by their experience with the companies at the time of the service delivery Zeithaml et al. (1990).

As the time evolve, quality concepts such as total quality management (TQM) and new public management (NPM) have been adopted by many organizations in most developed countries as early as 1990s. The key objective of NPM, for instance, is to improve the delivery of service quality by taking a customer-oriented approach Mwita (2000).

The importance of quality to business outcomes is now well established in the academic literature. It has been demonstrated that higher quality results in higher stock prices, higher

corporate performance, and higher market value of the firm. In the customer satisfaction/service quality arena, aggregate market studies have shown that higher customer satisfaction leads to better financial returns Hallowell (1996). The mechanisms by which this happens are clear. Quality improvement programs produce specific improvement efforts that produce positive outcomes by either reducing costs or increasing revenues. The way in which service improvement efforts yield increased revenues is usually held to be a chain of effects Zeithaml et al. (1996).

Gronroos(1998) attempts to understand how the quality of a given service is perceived by customers. The model divides the customer's perception of any particular service into two dimensions:

- a. Technical quality: What the consumer receives the technical outcome of the process.
- b. Functional quality: How the consumer receives the technical outcome, what Gronroos calls the 'expressive performance of a service' of the interaction process. Gronroos suggested that, in the context of services, functional quality is generally perceived to be more important than technical quality, assuming that the service is provided at a technically satisfactory level. He also points out that the functional quality dimension can be perceived in a very subjective manner.

a. Technical Quality

Technical quality is usually defined with specific relation to the product, whether it is a good or service. For goods, important aspects might be reliability, durability, performance characteristics, aesthetics, etc. These dimensions will differ according to the product type: the most important factor being whether it meets the end requirements of the customer.

Researchers from philosophy, economics, marketing, and operations management have different viewpoints concerning quality. For example, definitions of quality provided by engineering, marketing, and manufacturing scholars are often conflicting. Garvin (1987) identified eight 'competitive dimensions of quality' that could guide a firm in its use of quality as a competitive weapon. While his quality dimensions were the result of subjective impressions and anecdotal evidence. Garvin's eight dimensions are:

1. Performance; (value / satisfaction, financial)
2. Features; (sense of aesthetics)
3. Reliability; (quality consistency)
4. Conformance; (meet specifications)

5. Durability; (core material and process quality control)
6. Serviceability; (Customer Service)
7. Aesthetics; and (Design Innovation)
8. Perceived quality. (Product and Service Satisfaction)

He contended that by focusing on a combination of these dimensions, and outperforming competitors along these dimensions, a firm could effectively differentiate its product offerings. Each of Garvin's dimensions is linked to one of the quality approaches discussed earlier. Performance and features are yardsticks for the technological advantages of a product which the product-based approach to quality emphasizes. Reliability and conformance gauge a product's adherence to specifications – the focus of the manufacturing-based approach to quality. Durability and serviceability appraise a product's expected performance in terms of the time- and cost-based value the product delivers (i.e. the value-based approach to quality). Lastly, aesthetics and perceived quality represent consumer judgments about the superiority of a product, which the transcendent and user-based approaches deem essential in describing quality Garvin (1987).

b. Functional Quality

Gronroos's model suggested that service quality must include the manner in which it is delivered Hofman et al. (1997). Functional quality, the second fundamental dimension of customer perceived quality is concerned not with 'what' is delivered, but rather processes of 'how' the core or technical service is delivered. Gronroos asserts that functional quality is concerned with the interaction between the supplier and customer or recipient of service that is assessed in a highly subjective manner. It is viewed as critical to client perceptions of overall service quality, especially since many service firms find it difficult to differentiate themselves on their core service alone.

As the core service sooner or later becomes a commodity as competition increases and the industry matures, it is the functional quality dimensions that become an increasingly important contributor in creating a sustainable competitive advantage. According to Ruben: In the context of personal services, functional quality is conceptualized as the responsive, courteous, caring and professional behavior displayed by a service personnel during the many 'moments of truth' in the

course of creation and delivery of the core service. It is concerned with the courtesy and friendliness shown to the client, making efforts towards understanding his/her circumstances, avoiding or solving dispute cooperatively, displaying empathy, giving prompt service, responding to queries and complaints in a responsible, courteous and timely manner, Ruben (2007)

Being technical satisfactory in service interactions, Gronroos (1998) recognized that the perceived expertise or competence of a source is a major determinant of the effect of any communicative interaction with customers or partners. Aligned with the statement, Selnes (1998) argued that the underlying rationale is that the 'message' or 'advice' can be trusted to be true or important. Competence of a supplier is, however, a complex concept that includes both internal knowledge and external knowledge. Internal knowledge is technical expertise regarding products and production methods, and external knowledge is a thorough understanding of the customer's preferences, organization, markets, competitors, and industry. Therefore, competent salespeople are expected to be good at communications, able to reduce uncertainty and lead to more trust within the relationship.

2.3. Customer Loyalty

Customer loyalty has been defined early that .It is normally the willingness of customer to maintain their relations with a particular firm or service/product Kim & Yoon (2004). In reality loyalty should be explain as a customer commitment to do dealing with a particular firm, buying their products and services and referring it to colleagues Mellroy & Barnett (2000). By tradition, customer loyalty is divided into two components one is based on behavior and the other is based on attitudes Guillén, Nielsen, Scheike & Marín (2011). Rauyrueen and Miller (2007) also explain customer loyalty as a merged concept of behavioral loyalty (willingness of customer to repurchase from and continue relationships with the company) and attitudinal loyalty (emotional attachments and advocacy of customers toward the company). In emerging business competitions the loyalty of customers had shown as a main feature in getting continue competitive advantage Lin & Wang (2006). Customer respect oriented business organization will attract and develop loyal customers Chang & Chen (2007). It is crucial to understand the customer psyche for building competitive policies to succeed in differentiation and winning of customer loyalty in the competitive market Chen & Hu (2010). A firm can develop long lasting,

jointly profitable associations with customer by developing customer loyalty Pan, Sheng & Xie (2011). Customer loyalty is a vital element for the continued existence and operating of firms business Chen & Hu (2010). Customer loyalty is use to measure repeated purchasing and forbearance for price Auh & Johnson (2005). In addition the .brand value, handsets type, an intention to recommend the current carriers to others and the call quality having a significant explanatory power to measure the determinants of customer loyalty Kim & Yoon (2004).

Loyalty is developed over a period of time from a consistent record of meeting, and sometimes even exceeding customer expectations Teich (1997).The cost of than the cost of acquiring new customers. It has been proven by an author Kotler et al. (1999) states the cost of attracting a new customer may be five times the cost of keeping a current customer happy. Gremler and Brown(1996) offers one definition of customer loyalty that is related to our purpose in this study: the degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service exists.

According to Bloemer and Kasper (1995), loyalty is interpreted as true loyalty rather than repeat purchasing behavior, which is the actual re-buying of a brand, regardless of commitment. Zeithaml et al. (1996) states loyalty is a multi-dimensional construct and includes both positive and negative responses. However, a loyal customer may not necessarily be a satisfied customer. Colgate et al. (1996) also noted that it is not always the case that customer defection is the inverse to loyalty, while Levesque and Mc Dougall (1993) suggested that, even a problem is not solved; approximately half of the customers would remain with the firm. This may be due to switching costs, lack of perceived differentiation of alternatives, location constraints on choice, time or money constraints, habit or inertia which are not related to loyalty Bitner (1990); Ennew and Binks (1996).

Rauyruen & Miller (2007) indicated there are three major issues of loyalty: behavioral loyalty, attitudinal loyalty and composite loyalty. The different attitudes agree to differentiate customers as whether behaviorally or emotionally loyal. Behaviorally loyal customers behave constant but have no emotional connection with the brand or the supplier while emotionally loyal customers do. Separate customers to loyal (behavioral) or committed (emotional). Emotional loyalty is greatly stronger and longer endured than behavioral loyalty. It is an enduring request to keep a valued connection.

A loyal customer contributes to value creation in business and also enables the bank to maintain lower costs compared to costs associated with attracting new customers Beerli *et al.* (2004). In a study by Lam and Burton (2006) revealed that perceived service quality has strong relationship with loyalty which influences the customers to continue using the particular bank as well as to recommend it to others. However their findings of service quality affecting customer satisfaction loyalty are found to be inconclusive as many customers change to other banks due to low switching costs. In another finding by Lam and Lo (2005) concluded that perceived service quality in the form of efficiency of service delivery is a crucial factor for banking loyalty. However findings from this study did not indicate what criteria matter most to their customers in respect to customer satisfaction and loyalty.

2.4. Customer satisfaction

Before proceeding further, it is best that one fully understands the definition of the phrase 'Customer Satisfaction'. The phrase does not only express a happy customer, but rather complex than that. Customer satisfaction is actually a term most widely used in the business and commerce industry. It is a business term explaining about a measurement of the kind of products and services provided by a company to meet its customer's expectation. To some, this may be seen as the company's key performance indicator (KPI). In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. There is a substantial body of empirical literature that establishes the benefits of customer satisfaction for firms. It is well established that satisfied customers are key to long-term business success Zeithaml *et al.* (1996). Satisfaction is defined by different studies in different ways. Satisfaction can be obtained because of what was expected. If the supply of a firm were according to expectations of customers, they would be satisfied. The amount of high and low satisfaction depends upon the level of supply that meets the level of expectation or fall above/below to that level Gerpott, Rams & Schindler (2001). Satisfaction of customer is used for indication of future possible revenue Hauser, Simester & Wernerfelt (1994). Customer satisfaction is the necessary foundation for the company to retain the existing customers Guo, Xiao & Tang (2009).

Perceived service quality is a global judgment or attitude relating to the superiority of the service, whereas satisfaction is related to a specific transaction Parasuraman et al. (1988). On the other hand, customer satisfaction has frequently been suggested to be the leading determinant of loyalty, Lam and Burton (2006). Ehigie (2006) suggests that there is a significant positive relationship between customer satisfaction and customer loyalty/retention. As such, customer satisfaction in this research is acting as a mediator between service quality and customer loyalty.

2.5. Relationship of service quality and customer loyalty

In various studies the relationship between service quality and customer preference loyalty had been examined Boulding, Kalra, & Zeithaml (1993); Cronin & Taylor (1992). In their study Cronin and Taylor (1992) focused solely on repurchase intentions, whereas Boulding et al. (1993) focused on the elements of repurchasing as well as the willingness to recommend. In the study by Cronin and Taylor service quality did not appear to have a significant (positive) effect on repurchase intentions (in contrast to the significant positive impact of satisfaction on repurchase intention), whereas Boulding et al. (1993) found positive relationships between service quality and repurchase intentions and willingness to recommend.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

The aim of this section is to give a brief illustration about the framework of the research, study population, sampling aspects, and the method used to analyze the data.

3.1. Research Design

In order to address the research problem and achieve research objectives carefully, the research design is reflected on and discussed in each step below. In answering the research objectives, this paper will propose an integrated conceptual framework for assessing the service quality as a point of departure. In this paper the five dimensions and their respective attributes of the model are expressed using a five point Likert scale in the following manner: 1 stands for lowest, 2 stands for low, 3 stands for medium, 4 stands high and 5 stands highest.

This research has applied a descriptive research design in order to obtain pertinent and precise information status of phenomena and draw conclusions from the facts discovered. Both qualitative and quantitative methods will be employed with the view of assessing AdIB service quality. Qualitative methods will be used to describe the categories of information while the quantitative method will help to show the phenomenon in numbers.

The methodology employed in obtaining information about service quality in banking via a survey conducted at a sample of the general customer population. The survey questionnaire is design and distributed to target respondent randomly. Targeted respondents are the general public who are at the legal age to hold like a Savings, special saving and/or Current Account in any of the retail service in AdIB. In order for the research to produce a realistic outcome, the collation of data has to be distributed over a large population. Thus, the survey questionnaires are designed to apply to a heterogeneous population, where targeted respondents come from the general open public (from difference genders, races, age groups, marital status, education backgrounds, designations and professionalisms). Owing to the fact that different levels of the society have different expectations and needs, therefore, the idea of choosing respondents from

different backgrounds will most certainly generate a more reliable outcome towards service quality by the bank.

3.2. Population and Sampling Techniques

Statistical population of this research is among 4000 customers of Addis International Bank S.C branches in Addis Ababa has selected 350 clients collected using convenience sampling technique within 14 branch office(all branch in Addis Ababa). The reason for using convenience sampling is because the population is too large and it is impossible to include every individual and because of their inconvenient accessibility and proximity to the researcher.

The researcher tries to determine the sample size based on the following derivative formula:

$$n = \frac{Z^2 pq}{d^2}$$

Where:

n = the desired sample size (if target population is greater than 10,000)

z = the standard normal deviate at the required confidence level.

P = the proportion in the target population estimated to have characteristic Being measured.

q = 1-p

d = the level of statistical significance set.

Assuming 50% of the population has the characteristics being measured,

$$q=1-0.5$$

Assuming desire accuracy at 0.05 level. The Z-statistic is 1.96 at this level

Therefore $n = \frac{(1.96)^2(0.5)(0.5)}{(0.05)^2}$

$$(0.05)^2$$

$$=384$$

Because the population is less than 10,000

Adjusted sample size

$$nf = \frac{n}{1 + (n/N)}$$

$$=384 \div \{1 + (384/4000)\}$$

$$=350$$

Where

n_f = the desired sample size when population is less than 10,000

n = the desired sample size when population more than 10,000.

N = the estimate of the population size, Mugenda and Mugenda (2003)

3.3. Types of Data and Tools of Data Collection

To prepare this research paper the researcher has been collected data by using primary sources. The questionnaires prepare and distribute to the selected customers of the bank. In order to collect primary data, a questionnaire consisting list of service attributes (based on different service dimensions); overall service quality and customer satisfaction statement has been developed and used. The questionnaire covers the demographic profile of respondents and items to measure the constructs. All the questionnaire items will be placed a 5-point likert type scale (1 being lowest up to 5 being highest).

3.4. Procedure of Data Collection

This study design has been conducted using self-administered questionnaires with the consent from the banks management. Pilot testing was conducted using a small convenience sample of 40 customers from selected branches customers who have experience with branch banking. The respondents were asked to provide feedback on the ambiguity and structure of the questions. With the assistance of the pre-test, the original questions were refined and some corrections were made.

The respondents were informing that their participation on a voluntary basis and all information provides has been kept private and confidential. Questionnaires were distributed only to those who qualify and agree to participate in the study. The researcher then briefly explains the nature and requirement of the survey before the respondent to be filling up the questionnaire.

3.5. Method of Data Analysis

The researcher has been used descriptive statistics because it supports to illustrate and summarize the input data. Descriptive research involves describing a problem, context or situation. This is a feature of exploratory research as well of course; however descriptive type questions are more structured, and more reliant on prior ideas and methods. All data collected are fed into the Statistical Package for the Social Sciences (SPSS) and Microsoft Excel in order to make analysis.

The data receive from the respondents will be analyze by using appropriate statistical tools based on SERVQUAL method.

SERVQUAL, created by Parasuraman et al. (1988) was adapted as the instrument for service quality measurement and customer loyalty measurement was adopted from Caruana (2002). For obtain data required for analysis were used the Likert questionnaire of five ranges “highest” to “lowest” questions as a measuring scale.

3.6. Ethical Consideration

This study considered original customer information as it is collected using questionnaire and information gathered from the secondary data sources. The study also cited various literatures as originally sited by the authors as input for justifying and supporting the findings of this thesis paper.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1. Findings of the Study

4.1.1. Demographics and Personal Information

The questionnaire containing of twenty-nine items, five items were to measure personal data, seven were to measure tangibility, five were for the measurement of reliability, four were measure responsiveness, three were assurance and four were to measure empathy. Before the collection of data pilot testing of questionnaires conducted and its reliability was acceptable, after conducting the pilot testing all the questionnaires were distributed among the customer and then check the reliability of all the questions. After preparing a questionnaire to evaluate the reliability of the questionnaire make pre-test 40 the questionnaire among customers of AdIB.

In order to prove the internal reliability of the model used, the researcher has performed Cronbach's alpha test of reliability. Applying this test specifies whether the items pertaining to each dimension are internally consistent and whether they can be used to measure the same construct or dimension of service quality. According to Nunnaly (1978) Cronbach's alpha should be 0.700 or above. The Cronbach alpha set of scores of the variables used in research model turns out to be 0.877, meaning that the test is 87.7% reliable and by extension that it is 12.3% unreliable.

Table 4.1: Distribution of Demographic variables (N=324)

No.	Variable	Frequency	Percent
1	Gender : A. Male	253	78%
	B. Female	71	22%
	Total	100	100%
2	Age: Below 25 years	17	5.2%
	25 up to 35 years	90	27.8%
	36 up to 45 years	125	38.6%
	46 up to 80 years	80	24.7%
	Over 55 years	12	3.7%
	Total	324	100%
	Total	324	100%
3.	Occupation: Government Official	0	0%
	Employee	99	30.5%
	Owner/private business	212	65.4%
	Students & others	13	4.1%
	Total	324	100%
	Total	324	100%
4.	Period serve at AdIB		
	Less than 1 year	203	62.6%
	1 year up to 2years	109	33.6%
	greater than 2 years	12	3.7%
	Total	324	100%

Source: Questionnaire Analysis, 2014

Based on a sample size of 324 customers having bank accounts all over the bank, the percentage of male and female respondents were 78% and 22% respectively which shows that majority of people having bank accounts are male. Majority of the respondents fell in the age range of 36-45, that is 38.6%. The respondents, from which data were collected having different level of age, education, and income. Respondents were also asked about their occupation and out of total respondents, 30.5% were employees, 65.4 % were owners and the rest 4.1% were students and other. In addition, the time dealing with the bank ranged less than one year 62.6 %, followed by one year to less than two years 33.6 %, and finally 3.7% of the customers dealing with the company for more than 2 years. At the end of the questionnaire, respondents were asked about their service quality. We delivered directly in branch office during service time and collected 324 convenient samples for data analysis. A total of 324 samples were collected, with a response rate of 92.5%; however, 26 of which were considered invalid data and should be deleted because of careless answers or incomplete surveys.

4.1.2. Service Quality Measurement

Measuring service quality has been one of the most recurrent topics in management literature, Parasuraman et al., (1988). Using SERVQUAL model, the researcher tries to analyze the as mentioned below:

4.1.2.1. Tangibility

Tangibles encompass the appearance of the bank representatives, facilities, materials, office equipment and printed materials. Tangibles are used by firms to convey image and signal quality, Zeithmal (2009).

In a period during the service delivery process, the customer is directly interacting with the personnel, physical facilities and other elements. Because services are intangible, customers use tangible clues as proxies in evaluating the quality of services. If customer perceives that the appearance of physical facilities, equipment, personnel, and communication materials are good, then his or her judgment will be positively affected.

Considering the overall tangibles parameter of service quality, the questionnaire were developed and distributed to respondents in order to measure the service quality with this aspect.

Accordingly, the following results were found and stated in the table:

Table 4.2: Tangibility

Tangibility Questions	Description	Result
The staff dress appropriately	Mean	4.95
	Mode	5
The staffs provide the services with smiling.	Mean	4.62
	Mode	5
The staffs have attractive appearance i.e. graceful, smart, etc.	Mean	3.14
	Mode	3
The bank has attractive office layout	Mean	3.28
	Mode	4
The Bank has modern-looking equipment. Example photo camera	Mean	3.00
	Mode	3
Room is clean and provides adequate of space.	Mean	3.81
	Mode	5
Printed materials (forms, tickets, brochures, bank cards, etc.) look attractive.	Mean	4.19
	Mode	5

Source: The researcher, data analysis (SPSS)

According to above table, the customers response on average shows that customers are satisfied by the facilities with as the mean scores as 4.95, 4.62, 3.14, 3.28, 3.00, 3.81 and 4.19 for question 1 up to 7 respectively. The bank office layout is pleasant and attractive to the customers, as measured it a mean value of 4.62 as highly satisfied. And also staff dressing and printed

materials scored a mean value of 4.95 and 4.19 respectively, thus, it indicate that the bank is also having high professional and attractive appearance for the customers; employees are professional and have humble attitudes toward customers. The statement of the bank having complete record of transactions as per the customer need, somewhere mistakes and delays occurs, still they try to make sure the accuracy of the transactions. As per the customer point of view, the statement is easy to read and understandable to all as they have measure most as highly satisfied with the quality service. However, regarding to modern banking equipments scores a mean value of 3.00, it indicates the modern technology equipments were not applied in the bank.

This finding has an implication that the bank management gave more attention for the following facility such as staff dressing and printed materials. And unlike that the bank management gave less attention for modern-looking equipment like photo camera.

4.1.2.2. Reliability

Reliability involves the ability to perform the promised service dependably and accurately. Reliability is defined as the ability to perform the promised service dependably and accurately or delivering on its promises, Zeithaml (2009). Reliability encompasses promised service time provided by the bank, accurate information and customer handling are considered to assess the service quality. Thus, based on the respondent data, the researcher presented in the following:

Table 4.3: Reliability

Reliability Questions	Description	Result
The staff can provide you the services at promised time	Mean	3.14
	Mode	3
The staff provide you accurate information e.g. loan facility, deposit facility and other banking facility	Mean	3.36
	Mode	4
The staff perform the service right at the first time(for example, the clerk has your correct record of your booking details)	Mean	4.17
	Mode	5
The staff offer you some help (for example, once you arrive at the front desk of the branch, the clerk or other officer ask you if she/he can help you).	Mean	3.99
	Mode	4
The employees handled customer's complaints effectively.	Mean	4.04
	Mode	4

Source: The researcher, data analysis (SPSS)

As per the above data, the respondent mean value 3.14 shows that the customers have got service within the promised service time at medium level and also at mean value 3.36 shows that the customers get accurate information regarding service provided by the bank. The customers' response on average shows that customers are satisfied with the staff performs the required service at first time and handled customers' complaints effectively; the mean result shows 3.99 and 4.04 respectively. Which measure that the bank is reliable to the customer for their transaction and they feel safety doing transaction with the bank.

This finding has an implication that the bank is good in maintaining the providing service at the first time and customers are inclined against the fact that the bank is positively willing to solving problems related to service complain.

4.1.2.3. Responsiveness

Responsiveness in the SERVQUAL dimension is measured in terms of organization quick response when there is a problem, the staff willing to answer client questions, service provider offering specific times for service accomplishments given to client and the public situations treated with care and seriousness, Zeithaml, Parasuraman & Berry (1996). When the service provider provides prompt service to its customers, the customer perceives that he or she is receiving good quality.

Under this dimension, customers were asked to rate their response about how employees are rendering the service. Based on the response the following table shows the result.

Table 4.4: Responsiveness

Responsiveness Questions	Description	Result
The staffs tell you exactly when services will be provided (for example, the clerk informs you about Saturday afternoon and the like).	Mean	4.73
	Mode	5
The staffs are willing to help you e.g. guiding you a about services given by the bank.	Mean	4.50
	Mode	5
The bank provides diversified service to the customers.	Mean	4.09
	Mode	4
The bank gives quick response to customer requests.	Mean	4.35
	Mode	4

Source: The researcher, data analysis (SPSS)

The above figure indicates that, the mean value 4.73 for responding of exact information given by the employee is good for respective customers. Also the mean values of 4.50 for willingness in order to assist the customer, which show the customers, are highly satisfied. The last two the mean rating of 4.09 and 4.35 for providing diversified services and quick response to the

customers shows that the bank has providing various services to satisfy the customer need along with quick response maintain by the staff.

This implies that the bank provides quality service to the customer based on the aforementioned service dimensions.

4.1.2.4. Assurance

Assurance, which is relates to the knowledge and courtesy of employees and their ability to convey trust and confidence, Parasuraman et al., (1991). Customers frequently find difficult to evaluate the quality of the service if they have not experienced yet the particular service. It is believed that the level of customer’s trust plays important role in assessing the quality of the service provided by the service provider.

Under this dimension, customers were asked to rate the service quality about required skills and honesty of the employees. Thus, the following result found:

Table 4.5: Assurance

Assurance Questions	Description	Result
The employee has the required skill in providing services.	Mean	4.14
	Mode	4
Bank employees are trustworthy.	Mean	4.12
	Mode	4
The staff speak with you by using an appropriately address forms (for example, hello, May I help you, Sir/Madam?).	Mean	4.54
	Mode	5

Source: The researcher, data analysis (SPSS)

As indicated in the above table, the mean rating for whether employee required skill in providing services to customers is 4.14 that show customers have been got quality service. With regards to trustworthy and staff communications approach, the mean rate is 4.12 and 4.54 respectively, customers are more agreed to get the mentioned service quality. This implies that the service

provided by the bank is high in quality. Employees have enough knowledge of bank's products and services; as a result they always can come with a solution of every problem. They try to help the customer to get rid of their problem by providing them best services, they also try to ensure which service will satisfy a customer's needs most. Customers are highly satisfied, as they feel safe to do transactions with the bank.

4.1.2.5. Empathy

Empathy comprises the provision of caring, individualized attention to customers. Empathy is defined as the caring, individualized attention the firm provides its customer, Parasuraman et al. (1988). There are several ways that empathy can be provided: knowing the customer's name, his preferences, and his needs. Many small companies use this ability to provide customized services as a competitive advantage over the large firm, Zeithaml (2009). If customers perceive that they are not receiving concerned, personal, or individual attention from the service provider, then their quality judgment will be negatively affected.

Table 4.6: Empathy

Empathy Questions	Description	Result
Employees always treat customers in a friendly manner.	Mean	4.45
	Mode	5
Employees understand customers' specific needs.	Mean	4.37
	Mode	4
Employees treat customer with great respect.	Mean	4.54
	Mode	5
The bank has employees who give your personal attention	Mean	4.76
	Mode	5

Source: The researcher, data analysis (SPSS)

In dimension of empathy, it indicates that the mean value for treatment of customer in friendly manner and understanding customer's specific need is scores 4.45 and 4.37 respectively. This

shows that, the bank staffs have willingness to treat the customer as friendly and knows each of customers' needs. In relation to this, staff treat customer with great respect and customer individual attention scores mean value of 4.54 and 4.76 respectively. As a result, it can referred from the table that majority of the feedback are highly satisfied in relation to this particular parameter.

4.2. Discussion

The main issue addressed in this present study has been assessed the service quality using the five dimensions service quality.

Service quality is a measure of how well a delivered service matches the customer's expectations. Generally the customer is requesting a service at the service interface where the service encounter is being realized, and then the service is being provided by the provider and in the same time delivered to or served by the customer. The main reason to focus on quality is to meet customer needs while remaining economically competitive in the same time. The service quality includes its tangibility, reliability, responsiveness, assurance & empathy of the service, Zeithaml et al (1996).

The service quality of the bank was measured and the researcher observed that customers were satisfied in the five service quality attributes. Tangible encompasses the appearance of the bank representatives, facilities, materials, and equipment. Findings indicate that, the bank has provided quality services to the respective customer regarding tangibility. Service quality remains an important factor that bank has to ensure in order to make profit.

Related to reliability, this finding has an implication that the bank is good in maintaining the providing service at the first time and customers are inclined against the fact that the bank is positively willing to solving problems related to service complain.

Responsiveness is the timely reaction towards the customers' needs. The finding shows that the bank give a great value to customers' time and employee of the bank tries to serve the customer with high quality service.

Assurance is mean of being safe, the responses state that the customers do not feel assurance is being important as part of the service quality that should be included. Based on the finding, there are two possibilities; firstly the customers feel that the retail banks have provided enough safety and confidence in their service. Most customers started to take it as granted that there is no safety problem in dealing AdIB.

From this study, it can be noticed that the overall respondents evaluate the bank service quality positively.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusions

This research was conducted to assess service quality in Addis International Bank S.C. Research indicates that service quality is the important factors that can increase the loyalty of a customer towards its bank but customers are slightly satisfied with the services of banks operating in AdIB. The mean score values for service quality dimensions was above 3.00. This indicates that the bank has good condition of service quality in all the five quality dimensions.

When the bank focuses on service quality, account holders will not only keep their accounts with the bank, but they will also feel comfortable referring to family and friends. Hence in order to be successful, bank should focus on improve the service quality by offering quality products and by treating people how they want to be treated for better and greater customer satisfaction.

Undoubtedly, no business can exist without customers. In the philosophical words of Peppers and Rogers *“The only value your company will ever create is the value that comes from customers-the ones you have now and the ones you will have in the future”*. This is absolutely true. Customer value is an asset to the organization. Hence, in order to maintain the customer, the bank needs to ensure that the right products and quality services, supported by the right promotion and making it available at the right time for the customers. While quality service and merchandise are essential in today’s competitive market, it is equally important that a customer experiences that only superior customer service can deliver. A business that caters to their customers` needs will inevitably gain the loyalty of their customers. Consequently, it is imperative that businesses get to know their customers. When a business focuses on delivering what is of value to their customers, this will generate the potential for profitability as well.

It is far more difficult to measure the level of service quality and satisfaction when it comes to the intangible expectations.

The result provides valuable insight to service quality with overall bank services. Based on the assessment, it is found that the service quality with respect to each SERVQUAL dimensions namely tangibility, reliability, responsiveness, assurance and empathy is on the positive side the bank. This is measured by taking the overall mean value from the test value which enables to compute the performance of the bank service quality. Thus in most dimensions Addis International Bank's customers are satisfied with the services which they perceive.

In addition, the assessment result regarding service quality with respect to Addis International Bank S.C.'s service delivery to the customers has been found to be good.

Finally, in order to stay in the business, AdIB need to keep it the existing service quality and improvise their customer service campaign.

5.2. Recommendations

Based on results of tests performed and theoretical study the following is recommended to Addis International Bank S.C. to adopt necessary strategies moving to improve service quality until take effective steps for attracting and satisfy the customers.

It is suggested that bank customers and staff in order to increase service quality can use from advanced technologies of electronic banking. It's a good combination and optimization of hardware and staff to service more quickly. It's a good combination and optimization of hardware and staff to done service more quickly.

It is suggested that bank in order to increase service quality move in direction reduce administrative procedures normally and are easier current procedures and it try that for customer explain procedures by using the correct information.

It is suggested that bank in order to increase service quality provide expanded methods of their services. Here could be remedial the use of electronic banking methods, internet banking, SMS banking, mobile banking and telephone banking. Of course should be considered that variation should not be summarized in how method of offering services but also should provide facilities and also the benefit to depositors, customers can be happy and satisfied by using a variety of methods. It is suggested that the bank supplied bank appear to increase the service quality and use in the branch facilities such as TV and also web kiosks for customers. The use of suitable equipment, reception and waiting equipment and health services can be effective.

It is suggested that bank employees try to deal with customers while maintaining humility show their empathy with the customer and behave in ways that the customers must feel that the employee really tries to solve the problem and to help them. In here should be noted that if all the components and other variables affecting the observed increase service quality but ultimately, employee is unable to deal effectively with customer, results won't obtained and it can be said that the proper approach is as the main condition for increasing customers loyalty in bank.

It is suggested that employee in order to increase service quality to bank while maintain personal privacy behave so that customers come to the conclusion that working with bank intended is to their benefit.

By addressing the above issues, the bank can fortify its core competency in overall service quality. The result of this study has proven that SERVQUAL model is still effective model to measure service quality. Thus, the bank should continuously measure the service quality using this model in order to maintain competitiveness in the bank industry.

Finally, the researcher assumes that this study would be a vital input for future researches. In addition, further exhaustive research should be conducted in order to identify other factors of service quality by broadening the scope of the study on a wider level.

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Appendix A

Questionnaire

St. Mary's University

School of Graduate Studies

Department of Business Administration

This questionnaire is designed to gather information on “Assessment of service quality a case study on Addis International Bank S.C”. The purpose of the study is to fulfill a thesis requirement for the Masters of Business Administration (MBA) at St. Mary's University. Your highly esteemed responses for the questions are extremely important for successful completion of my thesis. The information that you provide will be used only for the purpose of the study and will be kept strictly confidential. You do not need to write your name. Finally, I would like to thank you very much for your cooperation and sparing your valuable time for my request.

Part I: Personal Data

1. Gender

- 1) Male 2) Female

2. Age

- 1) Below 25 years old 2) 25-35 years old 3) 36-45 years old
4) 46-55 years old 5) Over 55 years old

3. Nationality

- 1) Ethiopian 2) others (please specify.....)

4. Occupation

- 1) Government official 2) Employee 3) Owner / Private Business
4) Student 5) others (please specify.....)

5. How long have you stayed/serve at Addis International Bank S.C?

- 1) Less than 1 year 2) Less than 2 year 3) greater than 2 year

Part II: Survey of your response towards service quality

Based on your experience as a customer of Addis International Bank S.C, please put a tick mark (√) in a box, which mostly explains your attitudes regarding service quality.

Level of service quality given the bank as follow:

The score level are described as 5 = highest, 4 = high, 3 = moderate, 2 = low and 1 = lowest

Dimensions	How do you feel that AdIB’s service quality meet your expectation? (Have you got the expected service in AdIB based on Tangibility, Reliability, Responsiveness, Assurance& Empathy)				
Tangibility	5	4	3	2	1
1. The staff dress appropriately					
2. The staffs provide the services with smiling.					
3. The staff have attractive appearance i.e. graceful, smart, etc.					
4. The bank has attractive office layout					
5. The Bank has modern-looking equipment. Example photo camera					
6. Room is clean and provides adequate of space.					
7. Printed materials (forms, tickets, brochures, bank cards, etc) look attractive.					
Reliability					
8. The staff can provide you the services at promised time					
9. The staff provide you accurate					

information e.g. loan facility, deposit facility and other banking facility					
10.The staff perform the service right at the first time(for example, the clerk has your correct record of your booking details)					
11.The staff offer you some help (for example, once you arrive at the front desk of the branch, the clerk or other officer ask you if she/he can help you).					
12.The employees handled customer's complaints effectively.					
Responsiveness					
13.The staffs tell you exactly when services will be provided (for example, the clerk informs you about Saturday afternoon and the like).					
14.The staffs are willing to help you e.g. guiding you a about services given by the bank.					
15.The bank provides diversified service to the customers.					
16.The bank gives quick response to customer requests.					
Assurance					
17.The employee has the required skill in providing services.					
18.Bank employees are trustworthy.					
19.The staff speak with you by using an appropriately address forms (for example, hello, May I help you, Sir/Madam?).					

Empathy					
20. Employees always treat customers in a friendly manner.					
21. Employees understand customers' specific needs.					
22. Employees treat customer with great respect.					
23. The bank has employees who give you personal attention					

**Part III: Customer suggestions towards service quality at the Addis International bank S.C
(e.g. compliment, complaint)**

Thank you for your kind cooperation.

Appendix B
SPSS OUTPUT

Frequency Table

Gender

	Frequency	Percent	Valid Percent	Cumulative percent
Male	253	78	78	78
Female	71	22	22	100
Total	324	100	100	

Age of respondent

	Frequency	Percent	Valid Percent	Cumulative percent
Below 25 years	17	5.2	5.2	5.2
25-35 years	90	27.8	27.8	33
36-45 years	125	38.6	38.6	71.6
46-55 years	80	24.7	24.7	96.3
Above 55 years	12	3.7	3.7	100
Total	324	100	100	

Nationality

	Frequency	Percent	Valid Percent	Cumulative percent
Ethiopia	321	99	99	99
Others	3	1	1	100
Total	324	100	100	

Occupation

	Frequency	Percent	Valid Percent	Cumulative percent
Government Officials	0	0	0	
Employee	99	30.5	30.5	30.5
Owner/Private	212	65.4	65.4	95.9
Student	0	0	0	95.9
Others	13	4.1	4.1	100
Total	324	100	100	

Service Period

	Frequency	Percent	Valid Percent	Cumulative percent
Less than 1 year	203	62.7	62.7	62.7
Between 1 year and 2 years	109	33.6	33.6	96.3
Greater than 2 years	12	3.7	3.7	100
Total	324	100	100	

Frequencies Statistics

	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
N	324	324	324	324	324	324	324	324
Missing	0	0	0	0	0	0	0	0
Mean	4.95	4.62	3.14	3.28	3.00	3.81	4.19	3.14
Mode	5	5	3	4	3	5	5	3
Std. Deviation	0.196	0.621	0.768	1.142	1.101	1.245	0.975	1.119

	Q9	Q10	Q11	Q12	Q13	Q14	Q15	Q16
N	324	324	324	324	324	324	324	324
Missing	0	0	0	0	0	0	0	0
Mean	3.36	4.17	3.99	4.04	4.73	4.50	4.09	4.35
Mode	4	5	4	4	5	5	4	4
Std. Deviation	1.222	0.933	0.869	1.124	0.645	0.575	0.912	0.778

	Q17	Q18	Q19	Q20	Q21	Q22	Q23
N	324	324	324	324	324	324	324
Missing	0	0	0	0	0	0	0
Mean	4.14	4.12	4.54	4.45	4.37	4.54	4.76
Mode	4	4	5	5	4	5	5
Std. Deviation	0.993	0.924	0.654	0.883	0.668	0.747	0.734

DECLARATION

I declare that this thesis is my original work and prepared by under the guidance of Tiruneh Legesse (Asst. Prof.). All the sources of material used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institutions for the purpose of awarding any degree.

Tesfalem Ketema
Name

Signature & Date

ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval of a University advisor.

Advisor

Signature & Date