ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

THE IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION
THE CASE OF COMMERCIAL BANK OF ETHIOPIA

BY

BETELHEM TESFAYE

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Table of Contents

LIST OF ACRONYMS

ATM   Automated Tailor Machine

CBE   Commercial Bank Ethiopian

SAAD   South Addis Ababa District

SPSS   Statistical Package for Social Science

LIST OF TABLES

LIST OF FIGURES

ABSTRACT

The government of Ethiopia has launched economic reforms, financial liberalization measures and restructuring of financial institutions with the aim of promoting a competitive environment and efficient banking services to the public. Commercial Bank of Ethiopia was incorporated as a share company on December 16, 1963 per proclamation number 207-1955 to take over the commercial banking activities of the former state Bank of Ethiopia. However, the performance of CBE in providing quality service is not in a position to meet the expectation of service users. There are repeated customer complains. Therefore, the major objective of this study is assessing the impact of service quality on customer satisfaction in five branches found under CBE, south Addis Ababa district. To attain this objective, questionnaire was designed categorized under five dimensions of the SERVEQUAL model. The sample consists of 400 respondents selected based on convenience sampling procedure. This study used quantitative research design and both primary and secondary data. The collected data was analyzed with the help of SPSS version 20.Correlation and multiple regressions were used to investigate the relationship between dependent and independent variables. The correlation results indicate that there is a positive correlation between the dimensions of service quality and customer satisfaction. The results of the regression test showed that offering quality service have positive impact on overall customer satisfaction. And also the highest correlation is between responsiveness and customer satisfaction followed by reliability. The finding of the analysis showed that, the performance of CBE in providing quality service is not in a position to meet the expectation of the customer. Low service quality leads low customer satisfaction. Based on this, in order to improve performance of the bank, the researcher suggested that, the bank should prepare complaint handling mechanisms, relevant training for its front line employees.

Key words: *Tangibility, Reliability, Responsiveness, Assurance, Empathy, Customer satisfaction, SERVEQUAL model.*

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

In today's fast changing competitive world, companies are losing their significant number of customer not because of the price they offered to those products but the quality of the product or not delivering quality service. Particularly in service giving organization, delivering high quality service is vital for their continued existence (Harris, 1996).

The bank industry is among the service giving organization in the world. It provides various service such as accepting deposit, in the form of saving and current account, extending loan and advance for various purpose foreign and local money transfer service, availing credit facility, rendering ATM(automated teller machine) service etc.

Service has been a lot of complaints from customers about not getting the specified quality for what they paid for and this is mainly because the quality of services is poor. There have been many of the subscribers complain on the quality of the various services that the bank is rendering. Service quality is the most important that needs critical attention for an organization to outshine their competitions. Service quality offers a way of achieving success among competing services particularly, where a number of firms that offer nearly identical service are comparing with in a small differences such us bank establishing service . Quality may be the only difference; such differentiation can yield higher proportion of consumers financial success or failure(kottler ,2012) .Since the importance of making continuous customer service quality improvement program is to make profit, build good images, lead the market and retain customers which lead customer loyalty (Ahmossawi , 2001).

The most widely used model to measure perceived service quality was developed by (Parasuraman, 1988) known as SERVQUAL. Based on the five factors, The SERVQUAL model defines quality as the divergence between customer's expectations and perceptions of the service delivered to measure quality the respondents are asked to answer sets of questions dealing with the same subject (Kotler, 2012).

customer satisfaction is also crucial in the banking sector because of the special nature of the service which is characterized by intensive contact with customers who have different needs and require customized solutions and it is known to be one of the most important and serious issues towards success in today's competitive business environment, as it stay affects company market shares and customer loyalty (Clemes, 2008). Satisfied customer who and buy more. Good customer relationship creates customer delight, in turn delighted customer remain loyal (Kotler, 2012).

Many empirical and conceptual studies have been done on customer service quality and customer satisfaction. The finding of Mohammad and Alhamadani (2011), indicated that service quality is an important antecedent of customer satisfaction.

Parasuraman et al. (1985) "found that service quality is significant predictor of customer satisfaction by using SERVQUAL instrument." Service quality and customer satisfaction "have been identified as key elements of the service-profit chain".

Accordingly, Messay (2012), "believes that excellent service quality is vital to business profitability and survival." Thus, from the finding of Messay (1996), the researcher understands that if service quality is going down in the organization, it will have negative effects on the organization's profitability.

Therefore, this study assesses the impact of service quality on customer satisfaction in the case of CBE Addis Ababa branch. And try to identify the problem hanging over the neck of providing quality service and recommends possible solution to the identified problems.

1.2. Statement of the Problem

Banks operating in Ethiopia are facing lots of challenges due to increase in competition amongst them. As a result various strategies are formulated to retain the customer and increasing the service quality level has been considered key success factor. 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).

At the present time, service quality has received much attention because of its obvious relationship with costs, financial performance, customer satisfaction, and customer loyalty. Since customer satisfaction is also based upon the level of service quality provided by many market leaders are found to be highly superior customer service orientated. They have been rewarded with high revenue and customer retention as well. For that reason, organizations in the same market sector are forced to assess the quality of the services that they provide in order to attract and retain their customers. Because satisfied customers are a key to long-term business success Zeithaml et al.(1996).

Currently most banks in Ethiopia are negatively affected by the net work failure and system interruption which result delayed service delivery time, as a result customers are sometimes forced to stay long time in the premises of the bank. As we know the CBE has showed rapid improvement since the Implementation of BPR. But still there is customer compliant in network failure, power interruptions and low accessibility of ATM machines are still seen in the branches of CBE, (Ayenew, 2014).

Several studies have been done on service quality and customer satisfaction in banking industry, but only few studies have been done on CBE. For instance (Fikadu, 2013) conducted research on customer satisfaction and service quality. And he conducted his study through qualitative method, the result indicates that CBE faces various problems especially regarding quality service and he recommended in his paper to carry out research in similar area so as to generalize the issues in CBE. So the researcher wanted to assess the impact of service quality on customer satisfaction in the case of CBE.

1.3.   Research Question

1. What are the factors that affect customer satisfaction?
2. What are the relationship between customer satisfaction and the service quality?
3. What are the service quality dimensions that are needed to be improved?

1.4.   Objective of the study

1.4.1. General objective

The general objective of this study was to assess the impact of service quality on customer satisfaction in the case of CBE south district of Addis Ababa branch.

1.4.2. Specific objectives

➢ To identify the factors that affect customer satisfaction.
➢ To examine the relationship between quality services and customer satisfaction of CBE.
➢ To provide some suggestions for the continuous improvement of services of CBE.

1.5.   Research Hypothesis

In light of the objectives expressed above, the following hypotheses were investigated:

Hypothesis 1

Ho1: There is a positive relationship between tangibility and customer satisfaction in banking services.

Hypothesis 2

Ho2: There is a positive relationship between reliability and customer satisfaction in banking services.

Hypothesis 3

Ho3: There is a positive   relationship between responsiveness and customer satisfaction in banking services.

Hypothesis 4

Ho4: There is a positive relationship between assurance and customer satisfaction in banking services.

Hypothesis 5

Ho5: There is a positive relationship between empathy and customer satisfaction in banking services.

1.6. Significance of the study

The output of this research could result in impact of service quality on customer satisfaction in case of CBE Addis Ababa branch.

The finding of this study has the following importance:-

- The finding of this study help banks to understand the role of good customer service on customer satisfaction.
- It provides solution for bank industry service quality problems and it may give them an idea of where they are currently in terms of their service quality and what they should   do in the future.
- It initiates other interested researcher to undertake detailed study in this area.

1.7. Scope of the Study

The research scope was limited to the study of impact of service quality on customer satisfaction in case of (CBE) was conducted in Addis Ababa branch with a specific focus on under south Addis Ababa district sampled branch only. Even though, as it is well known CBE has many branches in different aria; due to time and financial constraints the study was not undertake all branches of CBE. This study did not include non sampled branches of CBE and other private banks and the time before and after study schedule was not included in the area of study.

1.8. Limitations of the Study

The problem that encountered while conducting this study was lack of cooperation of the respondents and their commitment to complete filling the questionnaires.

1.9. Organization of the Paper

The paper is organized into five chapters. The first chapter contains background of the study, statement of the problem, objective of the study, Basic research questions, significance of the study, scope of the study and organization of the paper. And the second chapter presents review of related literature which is about relationship service quality and customer satisfaction. The third chapter deals with the methodology of the research and the fourth chapter presents data analysis, findings and discussion of the data gathered. The fifth chapter presents the conclusion and recommendations.

CHAPTER TWO

REVIEW OF RELATED   LITERATURE

This chapter gives an overview of literature that is related to the research problem Presented in the previous   chapter.   The establishment of commercial bank, service characteristics, service quality, customer satisfaction, relation between customer satisfaction and service quality and service quality model is included in order to give a clear idea about the research area.

2.1.   Establishment of Commercial Bank of Ethiopia

Commercial Bank of Ethiopia was incorporated as a share company on December 16, 1963 per proclamation number 207-1955 to take over the commercial banking activities of the former state Bank of Ethiopia. Under this name, it began operation on January 1, 1964, with a capital of Ethiopian Birr 20,000,000 and served for about 16 years. The bank was wholly owned by the state and operated as an autonomous institution under the commercial code of Ethiopia under the socialist regime in Ethiopia (1974-1991).

The Commercial Bank of Ethiopia Share Company and Addis Bank had identical objectives power and duties. Hence, the socialist regime saw it necessary to merge them in order to eliminate   the duplication of efforts   and   bring   them   under   a   centralized   banking structure; consequently, the present day commercial Bank of Ethiopia was established under proclamation No.184 of Augest2,1980 (Belay, 1987).

2.2.   Services Rendered by Commercial Bank of Ethiopia

Commercial Bank of Ethiopia provides three major services which comprises of Domestic banking service, International banking service and recently E-payment services. Domestic banking services consist of Deposit, Credit and Local transfer service, International banking services consists of Trade service, Foreign service and International money transfer using different money transfer agencies and E-payment service also includes Internet Banking Service, ATM, POS, Card Banking and Mobile Banking Service (www.cbe.com).

2.3. Definition of Terms

Conceptual Definition

Variables conceptual definitions are presented as follows; Tangibility: physical facilities, equipment, and appearance of personnel. Reliability: ability to perform the promised service dependably and accurately. Responsiveness: willingness to help customers and provide prompt service. Assurance: knowledge and courtesy of employees and their ability to inspire trust & confidence. Empathy: caring individualized attention the firm provides to its Customers Zeithaml et al.(1990).

Service Quality The term refers to degree and direction of discrepancy between the consumer's perceptions and expectations, or the extent to which a service meets or exceeds customer expectations Parasuraman et al.(1988).

Customer Satisfaction Customer satisfaction is defined as the result of a cognitive and affective evaluation, where some comparison standard is compared to the actually perceived performance (Kumar, 2008).

2.4. Service Concept

2.4.1. Definition

According to Kotler and Armstrong (2012), "service can be defined as economic activities that produce time, place, form, or psychological utilities". Many service firms have become successful by identifying a previously unrecognized or unsatisfied customer wants. (Messay, 2012) stated " services are identifiable, intangible activities that are the main object of a transaction designed to provide want satisfaction to customers". (Messay, 2012) also stated that the travel, hospitals, finance, entertainment, health care communications, utilities and professional services fields are prime examples. Recognizing the importance of marketing, many of these industries and organizations within them are now adding marketing-related personnel. According to (Kotler, 2012) "services are growing ever faster in the world economy, marketing up a quarter of the value of all international trade". A service is an act or performance that one partly can offer to another that is essentially intangible and doesn't

result in the ownership of a thing. Its production may or may not be tied to a physical product. (Kotler, 1998)

2.4.2. Characteristics of Services

According to Bitner et al. (1993) service has four characteristics: intangibility, inseparability, heterogeneity and perish ability.

Intangibility of Services

(Regan,1963). Introduced the idea of services being activities, benefits or satisfactions which are offered for sale or provided in connection with the sale of goods. The degree of intangibility has been suggested as a means of differentiating tangible products with services. Most of the time, services are explained as being intangible since their outcome is considered to be an action rather than a physical product highlight the fact that the degree of tangibility has implications for the ease with which consumers can evaluate services and products (Zeithmal et al. 1985).

Inseparability of Services

Inseparability is taken to show the simultaneous delivery and consumption of services and it is believed to enable consumers to affect or shape the performance and quality of the service (Zeithmal et al. 1985).

Heterogeneity of Services

Heterogeneity reveals the degree of high variability in service delivery. This is a particular problem for services with high labor involvement, as the service performance is delivered by different people and the performance of people can vary from day to day and also from person to person. Besides, it offers the opportunity to provide high degree of flexibility and customization of the service and this can be used as a benefit and point of differentiation (Wolak et al., 1998).

Perish ability of Services

The notion of perish ability reflects services cannot be stored and carried forward to a future time period and suggest that services are time dependent and time important which make them very perishable. The issue of perish ability is primarily the concern of the service producer and that the consumer only becomes aware of the issue when there is insufficient supply and they have to wait for the service (Bitner et al.,1993).

2.5. Service Quality

In today's increasingly competitive business environment, service quality is essential for the success of any organization. Service quality is important aspect that affects the competitiveness of business. Banks should always increase the quality of service continuously since there is no assurance that the current outstanding service will be suitable for future. Thus, banks should develop new strategy to satisfy their customer and should provide quality service to gain competitive advantage over competitors (Siddiqi, 2011).

Service quality is considered an important tool for a firm's struggle to differentiate itself from its competitors (Ladhari, 2009). The relevance of service quality to companies is emphasized especially the fact that it offers a competitive advantage to companies that strive to improve it and hence bring customer satisfaction. The challenge in defining service quality is that it is a subjective concept, like beauty. Everyone has a different definition based on their personal experiences. It has also received a great deal of attention from academicians, practitioners and services marketing literature, service quality is defined as the overall assessment of a service by the customer. Researcher points out that, by defining service quality, companies will be able to deliver services with higher quality level presumably resulting in increased customer satisfaction. Understanding service quality must involve acknowledging the characteristics of service which are intangibility, heterogeneity and inseparability. In that way, service quality would be easily measured (Negi et al., 2009).

(Crosby, 1984) Defined quality as conformance to requirements. This definition implies that organizations must establish requirements and specifications. Once these requirements and specifications are established, the quality goal of the various functions of an

organization is to comply strictly with them. Quality also defined from different point of views, from customer point of view quality means fitness for use and meeting customer satisfaction and from process point of view it means conformance with the process design, standards and specifications. Quality may also be defined as the degree of excellence at an acceptable price from product point of view and from the cost point of view it means best combination between costs and features. A solid foundation in defining and measuring service quality was emanated in the mid eighties by (Gronroos, 1984) and (Parasuraman et al. 1985). They were amongst the earliest scholars laid down the foundation for the definitions as well as development of service quality.

Service quality defined as the degree and direction of discrepancy between consumer's perceptions and expectations in terms of different but relatively important dimensions of the service quality, which can affect their future purchasing behavior. This definition clearly shows that service quality is what customers' assess through their expectations and perceptions of a service experience. Customers' perceptions of service quality result from a comparison of their before-service expectations with their actual service experience. Service quality is based on a comparison between what the customer feels should be offered and what is provided (Parasuraman et al., 1985).

 If the customer's expectations are meeting or exceeded, then the company is perceived to be offering higher service quality. But if on the other hand, if the expectations of the customers are not meet, the company is on its way not only to face displeased and hostile customers, which in turn leads to defection to competitors. Customer's expectation serves as a foundation for evaluating service quality because, quality is high when performance exceeds expectation and quality is low when performance does not meet their expectation. Expectation is viewed in service quality literature as desires or wants of consumer that is , what they feel a service provider should offer rather than would offer (Parasuraman et al., 1988).

Perceived service is the outcome of the consumer's view of the service dimensions, which are both technical and functional in nature (Gronroos, 1984) and (Parasuraman et al,1988) define perceived quality as a form of attitude, related but not equal to satisfaction, and results from a consumption of expectations with perceptions of performance. Therefore, having

11

a better understanding of consumers attitudes will help to know how they perceive service quality in banks and respond accordingly.

The service process as well as the service outcome will contribute quality evaluations. As stated by (Gronroos, 1982) there are two types of service quality these are technical quality and functional quality. Technical quality is what the customer is actually receiving from the service (outcome) while functional quality is the manner in which the service is delivered (process). It is likely to be much more effective to tell a service contact employee what specific attributes service quality includes, such as responsiveness. Management can say, if we can improve our responsiveness, quality will increase" (Asubonteng et al., 1996)

2.5.1. Service quality Dimensions

"Service's unique characteristics of intangibility, heterogeneity, and inseparability lead them to possess high levels of experience and credence properties, which, in turn, make them more difficult to evaluate than tangible goods" (Bitner and Zeithaml 1985). "Identification of the determinants of service quality is necessary in order to be able to specify measure, control and improve customer perceived service quality" (Johnston, 1995).

SERVQUAL "is a concise multiple-item scale with good reliability and validity that researcher can use to better understand the service expectations and perceptions of consumers and, as a result, improve service" (Parasuraman et al., 1988). SERVQUAL was also selected since it is important when it is used occasionally to track the service quality trends, and when it is used in combination with other forms of service quality instrument (Parasuraman et al., 1985).

Parasuraman et al.(1985) identify ten determinants for measuring service quality which are tangibility, reliability, responsiveness, communication, access, competence, courtesy, credibility, security, and understanding/knowledge of customers. Later these ten dimensions were further purified and developed into five dimensions i.e. tangibility, reliability, responsiveness, assurance and empathy to measure service quality."SERVQUAL" Parasuraman et al. (1988). These five dimensions identified as follows:

Tangibility:- refers to physical facilities, equipment, and appearance of personnel. (Jabnoun and Al-Tamimi, 2003). Indicated that customers choose tangibility factor of service quality in the banking industry "Bank could build customer relationships by delivering added tangible and intangibility elements of the core products" (Zineldin, 2005).

Reliability:- means ability to perform the promised service dependency and accurately. Reliability is a significant factor of product quality in addition to good personal service, staff attitude, knowledge and skills (Walker, 1990). "It is found that service reliability is the service "core" to most customers and managers should use every opportunity to build a "do-it-right-first" attitude" (Berry et al., 1990).

Responsiveness:- means willingness to help customers and provide prompt service. "Customers are very sensitive to employees' working environment in service organizations" (Brown and Mitchell, 1993). (Gollway and Ho, 1996) reported that proper balance between staff skills and customers' expectation resulted in superior service quality towards customers.

Assurance:- indicates knowledge and courtesy of employees and their ability to inspire trust and confidence. (Parasuraman et al., 1988) found that assurance is an important factor of service quality next to reliability and responsiveness towards customer satisfaction. Assurance has "the strongest impact on customer satisfaction that leads to positive word of mouth outcome" (Arasli et al., 2005).

Empathy:-refers to caring, individualized attention the firm provides its customers (Jabnoun and Al-Tamimi, 2003) found that bank customers believed empathy as an essential factor of service quality. "It is suggested that employees' commitment to deliver quality services, skillfully handling of conflicts and efficient delivery of services resulted in satisfied customers for long term benefits" (Nelson and Chan, 2005).

2.5.2. Service Quality Models

If we want to manage something, it should be measured first. Without measurement, managers cannot be sure of whether service quality gaps exist or not and of course, measurement is needed to determine whether goals for improvement are being met after changes have been implemented (Christopher et al., 1992).

Measuring service quality has been one of the most persistent topics in management literature. This is because the need to develop valid instruments for the systematic evaluation of firms' performance from the customer point of view; and the association between perceived service quality and other key organizational outcomes, which has led to the development of models for measuring service quality(Cronin et al., 2010).

2.6. SERVQUAL

For the purpose of measuring customer satisfaction with respect to different aspects of service quality and to overcome problems which is created as a result of the gap between management and customers, a survey instrument was developed by (Parasuraman, Zeithmal and Berry in 1988). The instrument is called SERVQUAL. The basic assumption of the measurement was that customers can evaluate a firm's service quality by comparing their perception with their experience. It is designed to measure service quality as perceived by the Customer.

Though, the SERVQUAL model has been the major generic model used to measure and manage service quality across different service settings and various cultural backgrounds, it has been subjected to a number of theoretical and operational criticisms (Buttle, 1996).

2.7. Customer satisfaction

Customer satisfaction is a post-purchase evaluation of a service offering. A traditional definition of customer satisfaction followed the dissatisfaction paradigm of consumer satisfaction/dissatisfaction, suggesting that customer satisfaction/ dissatisfaction is the result of interaction between the consumer's pre-purchase expectations and post purchase evaluation.

According to Rigopoulou et al. (2008) customer satisfaction is the state of mind that customers have about a company when their expectations have been met or exceeded over the lifetime of the product or service. Service companies have since recently focused on customers in order to improve competitiveness. Customer satisfaction is one of the important outcomes of marketing activity.

In the competitive banking industry, customer satisfaction is considered as the fundamental of success. Satisfying customers is one of the main objectives of every business. Businesses recognize that keeping current customers is more profitable than having to win new ones to replace those lost since it cost the company a lot of money. Management and marketing theorists emphasize the importance of customer satisfaction for a business's success (Kennedy and Schneider, 2000).

Good customer satisfaction has an effect on the profitability of nearly every business. For example, when customers receive good service, each will typically tell nine to ten people. However, customers who receive poor service will typically relate their dissatisfaction to between fifteen and twenty others Naik et al. (2010). Therefore, customer satisfaction is an asset that should be monitored and managed just like any physical asset.

The satisfaction judgment is related to all the experiences made with a certain business concerning its given products, the sales process, and the after- sale service. Whether the customer is satisfied after purchase also depends on the offer's performance in relation to the customer's expectation. Customers form their expectation from past buying experience, friends' and associates' advice, and marketers' and competitors' information and promises (Kotler; 2010).

Higher customer satisfaction leads to greater customer loyalty which in turn leads to higher future revenue. As a result, many market leaders are found to be highly superior-customer-service orientated. They have been rewarded with high revenue and customer retention as well. For that reason, organizations in the same market sector are forced to assess the quality of the services that they provide in order to attract and retain their customers. Because satisfied customers are a key to long-term business success (Zeithaml et al., 1996).

Customer satisfaction is consumer's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under- or over fulfillment (Oliver, 1997)

2.7.1. Customer Satisfaction Measurement

Customer satisfaction measurement involves the collection of data that provides information about how satisfied or dissatisfied customers are with a service. This information can be collected and analyzed in many different ways. Many organizations regularly check the levels of customer satisfaction to monitor performance over time and measure the impact of service improvement.

Henley center headlight vision (Smith, 2007) states the research carried out in the UK with public sector organizations suggests that there are five themes that are likely to be relevant to all organizations in measuring customer satisfaction.

- Delivery of the service (how problems were handled, reliability, outcome.)
- Timeliness (waiting times, number of times contacted)
- Information (accuracy, enough information, kept informed)
- Professionalism (competent staff, fair treatment)
- Staff attitude (friendly, polite, sympathetic)

2.7.2. Importance of Customer Satisfaction

Customer satisfaction measures how well a company's products or services meet or exceed customer expectations. These expectations often reflect many aspects of the company's business activities including the actual product, service, company, and how the company operates in the global environment. Customer satisfaction measures are an overall psychological evaluation that is based on the customer's lifetime of product and service experience (Smith, 2007)

Effective marketing focuses on two activities: retaining existing customers and adding new customers. Customer satisfaction measures are critical to any product or service company because customer satisfaction is a strong predictor of customer retention, customer loyalty and product repurchase.

2.7.3. Determinants of Customer Satisfactions

Customer satisfaction is influenced by specific product or service features, perception of quality, customer's emotional responses, their attributions and their perception.

Product Service Features- Customers satisfaction with a product or service is influenced by customer evaluation of product or service feature.(Zettmal et al.,1985)

Customer Emotion- Customer's emotion can also affect their perception of satisfaction with products and services. These emotions can be stable pre existing emotion. (Zettmal et al, 1985)

Attribution of Service Success or Failure- Attribution influence perception of satisfaction when they have been surprised by an outcome, (the service is either much better or much worse than expected), customers tend to look for the reasons their assessments of the reasons can influence their satisfaction. (Zettmal et al., 1985)

Perception of Equity or Fairness- Customer satisfaction is also influenced by perception of equity and fairness customers ask the service. Have I been treated fairly compared with other customers? Did other customers get better treatment, better prices or better quality service and the like? Notions of fairness are central to customer's perception of satisfaction with products and services. (Zettmal et al., 1985)

Organizations take different approaches to identifying customer service standards and they vary in detail. Robert-Phelps uses "SPECIAL" as a model to satisfy customers.

Speed
Personality
Exceed expectations
Competence and courtesy
Information
Attitude
Long-term relationship

Speed and time

These two are very important factors to many customers to measure a company's ability and performance to satisfy their needs. Thus an organization whatever service it provides has to accomplish as fast as possible. (Smith, 2007)

Personal Interaction with Customer

Things like how well remembering a customer's name, a tone of voice and remembering the case of the customer change the satisfaction of the customer. An organization should identify every opportunity that it possibly can to make the customer feel unique. An organization has to train employees based on how to answer telephone and how to deal with customers face-to-face, to treat every single customer as, not their only customer, but their most important customer.

Expectations

The ability to manage expectations well and then systematically and consistently exceed them is the hallmark of a successful organization. There are three scenarios of satisfaction based on customer expectation. (Smith, 2007)

A Delighted Happy Customer –This is situation when actual service is greater than expected or experienced service. This kind of customer will come back and tell his friends about his experience and will become an advocate for your service. An organization tries and finds something extra and the way that attracts this kind of feeling. (Smith, 2007)

A Satisfied Customer- This is the situation when actual service is equal to their experience. It is not any better significantly, neither is it any worse- they are satisfied. However, this does not seem to enter the customer's memory for any long period of time. (Smith, 2007)

A Dissatisfied Customer- This is the case when actual service is less than expected/ experienced service. As well known, many organizations today struggle to win customers by telling those things they think in their services by using brochures and presentations. This over promising has poor experience and poor customer satisfaction built into it. So always make sure that you and your organization deliver more than you promise. (Smith, 2007)

Courtesy and Competence

The two go hand in hand. Courtesy means customers seem to be happier be determined by whatever it is being served with as a customer. Competence means whoever services the customer within the organization has to do things and do them well. It means doing what you can do to the best that you can do it. Competence and courtesy serve as licenses to keep customers for life. (Buttle, 1996)

Information and Keeping Customer Informed

As well known, the world today is a much more complicated with a mass of information created by technology, social changes and education patterns. So, one of the simplest ways to keep customers feeling special and make them feel important to organization is to keep them informed about any service provided for them. Whatever it is that even if their expectation that is going to be broken or damaged then let them know as soon as you know (Buttle, 1996).

Attitude and Customer Liaison

Attitude is not always easy to understand. In this context it is defined as a positive and helpful   attitude. A good customer service experience is on where the customer service person imagined if nothing else, that they enjoy their job and they like doing what they do and they are pleased to see the customer. Employees in service rendering organization have to see every single customer as most important customer. (Parasuraman et al., 1985)

Long term Relationships

This is the last element of making customer feel special. A customer will feel special if organization will actually reward, recognize and encourage their loyalty at every contact with a customer. If an organization implements ideas based around the above seven elements (SPECIAL) and makes them a constant focus of attention, it becomes more customer focused. (Parasuraman et al., 1985).

2.7.4. Satisfaction Measurement

According to (Smith, 2007) Satisfaction measures involve three psychological elements for evaluation of the product or service experience: cognitive (thinking/evaluation), affective (emotional-feeling/like-dislike) and behavioral (current/future actions).Customer satisfaction usually leads to customer loyalty and product repurchase. But measuring satisfaction is not the same as measuring loyalty.

2.8.   Relationship between Service Quality and Customer Satisfaction

(Kotler and Armstrong ,2012) advocate that satisfaction is the post-purchase evaluation of products or services taking into consideration the expectations. Researchers are divided over the antecedents of service quality and satisfaction.

Whilst some believe service quality leads to satisfaction, others think otherwise. The studies of many researchers suggest service quality leads to customer satisfaction. To achieve a high level of customer satisfaction, they suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction (Mesay, 2012).

As service quality improves, the probability of customer satisfaction increases. Quality was only one of many dimensions on which satisfaction was based; satisfaction was   also   one potential influence   on   future quality perceptions (Clemes, 2008).

Parasuraman et al (1988) defined service quality and customer satisfaction as follows: Service quality is a global judgment, or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction. Satisfaction is a post consumption experience which compares perceived quality with expected quality, whereas, service quality refers to a global evaluation of a firm's service delivery system" (Parasuraman et al., 1985).

Siddiqi (2011) described that all the service quality attributes are positively related to customer satisfaction and customer satisfaction is positively related to customer loyalty in the   retail banking settings. Furthermore, Daniel O. Auka (2012) also stated that high quality of service will result in high customer satisfaction and increase loyalty.

2.9. Customer loyalty

Customer loyalties is a deeply held commitment to re buy or re patronize a preferred product or Service consistently in the future, thereby causing repetitive purchasing of the same brand, despite situational influences and marketing efforts. It can also be defined as 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 this provider when a need for this service arises. Loyalty is therefore an attitude or behavior that customers explicitly repeat or exhibit (Seyed, 2007).

In addition, Loyalty in service businesses refers to the customer's commitment to do business with a particular organization, purchasing their products repeatedly and recommending others to the organization's products. (Christopher and Jochen, 2006) ascertain that customer loyalty is actually the result of an organization creating a benefit for customer so that they will maintain or increase their purchases from the organization. They indicate that true loyalty is created when the customer becomes an advocate for the organization without incentives.

2.10. Review of some Previous Studies

Research on services quality has currently received special attention from marketing researcher. Some research conducted on quality services and its effect on customer satisfaction and their results are summarized as follow:-

There are many research works done related with this study. However the researcher tries to see three of them which are more related to the topic. The titles with their objectives and major findings are discussed below to have an insight about these studies.

The first work is MBA thesis done by (Aman, 2008) with title of "Effects of service delivery process and service quality on customer satisfaction: a case study of EEPCO, North Western region, Bahir Dar town customer service centers". The main purpose of the study is to examine the effect of service delivery process and service quality on satisfaction of customers of EEPCO with the following specific objectives: To examine the effect of service delivery process and service quality on customer satisfaction and to understand real situation on how EEPCO handle its customers.

- On the relationship between customer satisfaction and service quality. Research was conducted in a bank in Tehran, Iran by Osman Mahamad, et.al (2010) revealed that service quality would be one of the determinants of satisfaction. The finding that nearly 43 percent of customer's satisfaction changes is explained by service quality.

- On the relationship between Bank Service Quality, Customer Satisfaction in Ethiopian Banking Sector, Messay (2012) concluded that all service quality dimensions are positively correlated with customer satisfaction indicating 90.7% of the variance in customer satisfaction can be predicted by the service quality offered by the private banks. In addition, results of this research show that there is a positive significant relationship between customer satisfaction and loyalty, and explain 62% of the variance.

- On the relationship between Service quality, satisfaction, perceived value among customers in commercial banking in Nakuru Municipality, Kenya, Daniel O. Auka (2012) concluded that service quality and customer satisfaction were positively and significantly associated indicating 19.8% of the variance in customer satisfaction can be predicted by the service quality offered by the commercial banks.

2.11. Conceptual Framework

The conceptual framework indicates the crucial process, which is useful to show the direction of the study. The study shows the relationship between the five service quality dimensions (reliability, responsiveness, assurance, empathy and tangible) and customer satisfaction.

The following conceptual model has been used in this study.

Independent variable   Dependent variable

| Service quality dimensions |
| Tangible |
| Reliability |
| Responsiveness |
| Empathy |
| Assurance |
| Empathy |

→ Customer satisfaction
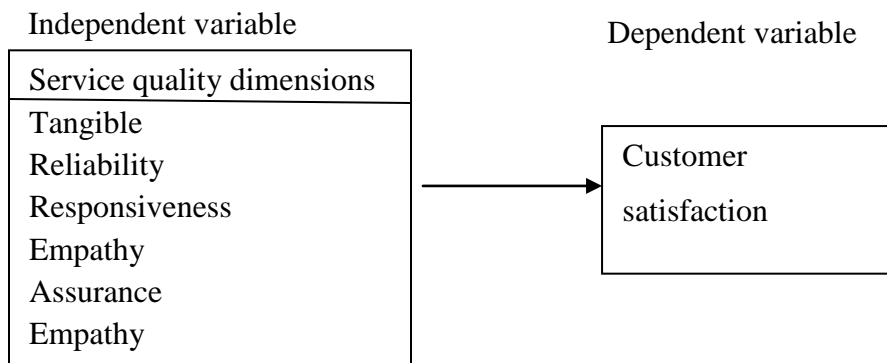
Figure2.1: Service quality and customer satisfaction model

Source: Owen source

CHAPTER THREE
RESEARCH METHODOLOGY

While the study primary aim is to assess the impact of service quality on customer satisfaction of CBE, the research design and methodology section was clearly define the research design, the sample and sampling techniques, sources and instruments that have been utilized in collecting data, the procedure of data collection and finally the method of data analysis were intensively presented.

3.1. Research Design

A research design is simply the frame work of the study. From different types of research designs descriptive and explanatory type of research design was employed as a main research design for this study to the realization of intended objectives. The reason behind using descriptive research design is because the researcher is interested in describing the existing situation under study.(Creswell,1994) stated that the descriptive method of research is a technique of gathering information about the present existing condition. This research design is a fact finding study with adequate and accurate interpretation of findings. This study also used explanatory research design to explaining, understanding, predicting and controlling the relationship between variables. By taking cross-section of the population relevant data was collected at one point in time.

3.2. Sample Size and Sampling Techniques

3.2.1. Population

According to (Zikumund, 2003) The definition of population is identifiable total set of elements of interest being investigated by a researcher. The target population is defined as the entire group a researcher is interested in. The populations of this study were customer of CBE Addis Ababa branch under South Addis Ababa District (SAAD). The target populations for the study were those who are customer in south Addis Ababa district grade four branches. This branch selected for this research because carries out all banking function and many

account holders. For this reason the branch can be qualified as a good representative of the various categories of customer of CBE.

3.2.2. Sampling Techniques

(Creswell, 2009) define that it is the way of drawing inference about a population without studying the entire population under study. It is also advantageous in time consuming and cost saving. Thus, the researcher select south Addis Ababa district (SAAD) by using purposive sampling method. From the variety of probabilistic sampling techniques, the researcher was used stratified random sampling methods   for large target population of the study. Robson (2002) tell us that sampling theory supports stratified random sampling as an efficient choice because the means of the stratified samples are likely to be closer to the mean of the population overall.

Based on stratified sampling technique, branch of CBE are categorized under four strata: which is Grade one, two, three, and four. From this category; the researcher selected only grade four level categories. Thus out of 47 branches 10 of them are under grade four categories. 5 (five branches) were selected as a sample by using lottery method to select sample branches.

Finally, after determining the sample group the researcher employed convenience sampling technique to distribute questionnaire for the respondent. The rationale behind employing convenience sampling method is because all customers are not available in the bank at the same time and it is not possible to contact everyone who may be sampled.

3.2.3. Sample Size

Sample size is actually the total number of units which are to be selected for the analysis in the research study. CBE has 956 branches as of march 25, 2015 stretched across the country. Due to financial constraints, Addis Ababa was convenience and selected for collecting data.CBE Addis Ababa branch is divided in to four districts. The researcher selected south Addis Ababa districts (SAAD) the reason behind is;   according to quarter performance report of CBE, among four districts, South district of Addis Ababa has large number of customers as

of march, 2015.Amoning 931 branches; 47 of them are under the South district of Addis Ababa.

To make the study manageable and because of resource constraint, the study was not able to undertake census survey instead was used sample survey. Among 47 branches that are found in SAAD; 5 (five branches) were selected as a sample branch. Currently the total clients of SAAD is 987,000, 30 percent of the client comprise of five SAAD, Tmenja yaje, Sengatera, Nifas silke, finfine and Goffa branch banks whose total client number is 288,390 was selected as a sample banks on the assumption that they could represent CBE, Addis Ababa district.

In order to determine sample size; the researcher used formula for calculating the required sample size in five sampled banks. The formula was developed by Taro Yamane (1967).). It is calculated as follows

It is calculated as follows

$$n = \frac{N}{1+N(e)^2}$$

$$n = \frac{288,390}{1+288,390(.05)^2} = \quad 399.4 = (400)$$

Where; n is the sample size

     N is the population size (288,390)

     e is sampling error (0.05)

Hence; the total sample size is 400.sinec the number of people in each sample bank will not the same, this need to proportionate for each bank and calculate using the following formula.

$$n = \frac{nN1}{N}$$
     where; n is total number of sample

            N is total number of population

            N1 is total number of population in each bank

Table 3.1: Lists of sample Banks selected by Lottery method

Sample banks	Total number of population	Total number of sample
Nifas selik	81,836	114
Finfine	58,696	81
Goffa	52,990	74
Sengatera	47,799	66
Temnja yaje	47,069	65
Total	288,390	400

Sours: Quarter Performance of CBE2015.

Table 3.2: Summary of samples

No	CBE branch banks	Questionnaire distributed	Questionnaire returned	Response rate
1	Nifas selik	114	107	93.9%
2	Finfine	81	75	92.6 %
3	Goffa	74	74	100%
4	Sengatera	66	66	100%
5	Temnja yaje	65	65	100%
	Total	400	387	97.3%

Source: Own Survey

3.3.   Types of data and instrument of data collection

3.3.1. Sources of Data and Type

In order to achieve the objective of the study, the research approach used in this study were quantitative. Quantitative research focuses on determining the relationship between variations of independent and dependent variables. The reason for choosing quantitative research approach was to meet the purpose of examining how an independent variable affects a dependent variable.

With regard to the sources of data, the study used both primary and secondary source of data. Based on the nature, scope, objectives and availability of time and resource, the researcher used questionnaires and secondary data source like books, documents, existing research papers, journals and publication, websites, CBE reports and other relevant journal.

3.3.1.1. Primary Data Source

Questionnaire

To gather primary data structured questionnaires were prepared in English and interpreted to Amharic before they were distributed. The questionnaires have four parts: The first part of the questionnaire was about the personal information of respondents. The second section designed to measure the customers' perception about the bank service delivery system. The third part of the questioner was about service quality and the last part was about customer satisfaction.

3.4. Method of data collection

For the proper achievement of the objectives of the study; among different primary data collection method, questionnaire were used. The respondents who are the clients of the branch banks were ask for cooperation and given the questionnaire when they were receiving the service of specific branch. Structured questionnaires were developed containing closed ended and the respondents can easily understood. The variable was measured using Likert scale with five response categories. (Strongly disagree, disagree, neither agree nor disagree, and agree strongly agree). "The Likert scale method was Preferred to make questions interesting to respondents and thereby enhance their cooperation.(Robson Colin, 2002).

3.5. Procedure of Data Collection

The study was based on both primary and secondary data sources. It was begun by secondary data analysis through the detailed review of related literature and survey questionnaire was used as the main data gathering instrument for this study.(appendix B) questionnaire were prepared and distributed to the samples that was selected from customer of CBE. After the

data is collected; it is necessary to utilize statistical techniques to analyze the data. The survey data was processed using SPSS to be analyzed and presented.

3.6.   Method of Data Analysis

The collected data has to be changed and interpreted in to meaningful information, figure and statement. So it was analyzed, processed and interpreted   according to the nature of data. Statistical Package for Social Science (SPSS) software version 20 was employed to analyze and present the data through the statistical tools used for this study, namely descriptive analysis, correlation and multiple regression analysis.

A. **Descriptive analysis**

The descriptive statistical results were presented by tables, frequency distributions and Percentages to give a condensed picture of the data. This was achieved through summary of statistics, which includes the means and standard deviations values which are computed for each variable in this study.

B**. Pearson Correlation analysis**

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

 C. **Multiple Regression Analysis**

Multiple regression analysis was used to investigate the effect of service quality dimensions (Tangible, reliability, responsiveness, assurance, empathy) and customer satisfaction.

Regression functions

The equation of multiple regressions on this study was generally built around two sets of variable, namely dependent and independent variables. The basic objective of using regression equation is to make the researcher more effective at describing, understanding, predicting, and controlling the stated variables.

Regress customer satisfaction on the service quality dimensions

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

Where Y is the dependent variable- customer satisfaction

Tangible $=X_2$, reliability $=X_3$, responsiveness $=X_4$, assurance $=X_5$ and empathy$=X_6$ are the explanatory variables (or the regresses).

β_1 is the intercept term- it gives the mean or average effect on Y of all the variables excluded from the equation, although its mechanical interpretation is the average value of Y when the stated independent variables are set equal to zero. β_2, β_3, β_4, β_5 and β_6 refer to the coefficient of their respective independent variable which measures the change in the mean value of Y, per unit change in their respective independent variables.

3.7. Ethical considerations

Since the researcher was used the data from customers which was collected through questionnaire, permission was obtained from the customers. To maintain the confidentiality of the information provided by the respondents, the respondents were instructed not to write their names on the questionnaire and assured of that the responses would be used only for academic purpose and kept confidential. Brief description of the central objectives or purpose of the study and the potential benefit of the research outcome to respondents and CBE was clearly given in the introductory part of the questionnaire so as to motivate them and participate in the study and provide relevant information about the company under study. Finally, respondents were included in the study based on their free will. Texts belonging to other authors that have been used in any part of this study have been fully referenced with reference page.

CHAPTER FOUR

DATA PRESENTATION AND INTERPRETATION

This chapter, present a discussion of the final results and the processes through which the results were obtained. In addition to this, background information of respondents is also presented. Finally, the statistical methods of analysis were discussed, which included a descriptive analysis, a correlation analysis, and a multiple regression analysis with the help of SPSS version 20. The interpretation of the data is presented next to each summarized data.

4.1. Background information of Respondents

The demographic characteristics of the respondents include gender, age, level of education and account type. This aspect of the data analysis deals with the analysis personal data on the respondents of the questionnaires. The table below shows the details of characteristics of the respondents and their percentage.

4.1.1. Demographic Characteristics analysis of the Respondent

Table 4.1: Characteristics of the respondents

Characteristics	Frequency	Percentage
Gender		
Male	194	50.1
Female	193	49.9
Total	**387**	**100.00**
Age		
Below 30	100	25.9
31-40	135	34.9
41-50	71	48.1
Above 50	81	21.1
Total	**387**	**100.0**
Education level		
Primary school	-	-
High school	69	17.8
Certificate	116	30.0
Diploma	125	32.3
First degree and above	77	19.9
Total	**387**	**100.0**
Account type		
Current account	21	5.1
Fixed account	162	41.9
Saving account	204	52.7
Total	**387**	**100.0**

Source: Own survey, (2015)

As shown in table 4.1, out of 387 respondent, 193 (49.9) were females and 194 (50.1) were males. The table also indicates the respondent age, it is obvious that most of them were in the economically active group .The largest group of respondents which contains 34.9% was aged between 31 and 40.The next largest group is below 30(25.9%) while the rest group is 21.1% aged between 41 and 50 and Smaller groups are aged above 50 comprises 18.1% of the respondents.

With regard to educational level; the entire respondents were diploma holder 125(32.3%) and certificate holders comprises 116(30%) of the customer. While high school graduate are comprises 69 (17.8 %) and consists of having first degree and above 77 (19.9%) This implies

that most of the clients were diploma holder whereas, the least were first degree holders and above. The others positioned in between the two clients.

In terms of type of account respondents use majority of the respondent are saving account users represent 204(52.7%) of the clients and the users of current and fixed deposit account comprises162(41.9 %) and 16 (4.1%) respectively. This indicates most of customers are interest earners and least number of customers was users of non-interest bearing saving account. More than one third of the customers were current account users which let them write a check to third party and draw a large amount of money at preferred time than saving account holders.

4.1.2. Reliability analysis test

This study used cronbach's alpha to test the reliability of questioner. The findings show that Cronbach's alpha for all dimensions of service quality are above 0.70 which indicates a high level of internal consistency for all items. Over all Cronbach's alpha value for twenty six item is 0.857. The same test is also conducted for customer satisfaction item and their result indicates 0.807 for customer satisfaction and the details of the test value are found in the appendices section.

Table 4.2: Result of reliability analysis for the questionnaire

Dimension of service quality	Number of attribute	Cronbach's alpha
Tangibility	4	0.879
Reliability	3	0.784
Responsiveness	4	0.834
Assurance	4	0.773
Empathy	5	0.764
Customer satisfaction	5	0.807
Overall reliability analysis	Cronbach's alpha	0.857

4.2. Data Analysis Pertinent to the Study

4.2.1. Descriptive Statistics Analysis

4.2.1.1. Analysis of Quality Dimensions items

Table 4.3: Frequency, Percent, Mean and Standard Deviation Score for Service Quality Dimensions

	Dimensions of service quality	Strongly disagree(1)		Disagree(2)		Neither agree nor disagree(3)		Agree(4)		Strongly agree(5)		Mean	mode	SD
		Frq.	%	Frq.	%	Frq.	%	Frq.	%	Frq.	%			
1	**Tangibility**													
	The branch has up to date equipments	114	29.5	177	45.7	3	.8	79	19.1	19	4.9	2.24	2	1.206
	The branch facilities are visually attractive	91	23.5	182	47.0	1	.3	93	24.0	20	5.2	2.40	4	1.227
	The branch has office at convenient location to its customer	83	21.4	186	48.1	3	.8	88	22.7	27	7.0	2.46	2	1.247
	Staff of the branch at the front line position is well dressed and appears neat.	101	26.1	170	43.9	2	.5	87	22.5	27	7.0	2.40	2	1.279
2	**Reliability**													
	keep customer record correctly	120	31.0	175	45.2	5	1.3	75	79.4	12	3.1	2.18	2	1.161
	provide service at the designed and promised time	104	26.9	184	47.5	1	.3	91	23.5	7	1.8	2.26	2	1.145
	the branch inform any failure ahead of time	97	25.1	211	54.5	4	1.0	55	14.2	20	5.2	2.20	2	1.122

No	Item	F	%	F	%	F	%	F	%	F	%	Mean	Mode	Std
3	**Responsiveness**													
	Employees provide punctual service	102	26.4	144	37.2	2	.5	92	23.8	47	12.1	2.58	2	1.407
	Employees willingness to help customers	76	19.6	148	38.2	9	2.3	106	27.4	48	12.4	2.75	2	1.371
	Employees are never busy to respond to customer request	68	17.6	148	38.2	6	1.6	107	27.6	58	15.0	2.84	2	1.393
	Employees give quick response when ether is problem	80	20.7	100	25.8	8	2.1	107	27.6	92	23.8	3.08	4	1.52
4	**Assurance**													
	personal behavior of the staffs are excellent that the customer Can trust	102	26.4	176	45.5	3	.8	88	22.7	18	4.7	2.34	2	1.22
	staffs are polite	100	25.8	194	50.1	4	1.0	75	19.4	14	3.6	2.25	2	1.145
	staffs have adequate knowledge to serve customer	100	25.8	190	49.1	2	.5	81	20.9	14	3.6	2.27	2	1.164
5	**Empathy**													
	the staff know what customers needs are	110	28.4	177	45.7	2	.5	80	20.7	18	4.7	2.27	2	1.210
	staffs are give customers individual attention	81	209	162	41.9	2	.5	105	27.1	37	9.6	2.63	2	1.33
	The bank and its employees give do consideration for customers property	71	18.3	190	49.1	1	.3	95	24.5	30	7.8	2.54	2	1.255
	staffs give orientation about the new service and the cost related with the service	77	19.9	198	51.2	-	-	77	19.9	35	9.0	2.47	2	1.262
	The bank has convenient working hours to all its customers	126	32.6	162	41.9	3	.8	81	20.9	15	3.9	2.22	2	1.215

Source: Own survey, 2015

As shown table 4.3, among the service quality dimensions majority of respondent disagree on the tangibility items with the mode value is 2, showing the highest frequency response towards disagreement. In the branch up to date equipments (45.7%), visually attractiveness of facilities (47%), office at convenient location (48.1%) and Staffs are well dressed. (43.9%). Additionally (24%) of the respondent agree with the mode value of 4. As we can see reliability item the most frequently response with the mean value of 2.26and in keep customer record correctly(45.2%), provide service at promised time (47.5%), the branch inform any failure ahead of time (54.5%). This indicates that customers were not satisfied with most of the items under reliability. Regarding to responsiveness the mode value for this item is 4, showing respondents agreement (27.6%).How ever this does not mean customer are satisfied with the bank. As we can see on the other item part majority of the respondent expressed their disagreement. The other dimension is assurance items majority of respondents disagree on this items like personal behavior of the staffs , politeness and adequate knowledge to serve customer with the mean value of 2.25 ,2.27 respectively. Accordingly the mode value is 2.the last dimension of service quality is empathy similarly rated all the given attributes are under disagreement this further confirmed with the mode value of 2 showing disagree responses.

4.2.1.2. Analysis of Customer Satisfaction Items

Table 4.4: Frequency, Percent, Mean and Standard Deviation Score for Customer Satisfaction Item

No	Customer satisfaction	Strongly disagree(1) Frq.	%	Disagree(2) Frq.	%	Neither agree nor disagree(3) Frq.	%	Agree(4) Frq.	%	Strongly agree(5) Frq.	%	Mean	mode	SD
1	I am satisfied with the security of the bank services.	116	30	263	68.0	-	-	7	1.8	1	.3	1.74	2	.575
2	I am satisfied with respectful behavior of the bank staffs	138	35.7	241	62.3	-	-	8	2.1	-	-	1.68	2	.584
3	I am satisfied with the communicative ability of the employee of the bank	138	35.7	248	64.1	-	-	-	-	1	.3	1.65	2	.509
4	I am satisfied with the performance of the employee of the bank.	204	52.7	182	47.0	-	-	1	.3	-	-	1.48	1	.515
5	I am satisfied with various rang of service of CBE	183	47.3	188	48.6	8	2.1	8	2.1	-	-	1.59	2	.639

Source: Own Survey, 2015

36

Thus, as presented in table 4.4, the mean value is between 1.48and 1.74.except item number four all attribute of frequency showing majority of respondent disagree with the mode value of 2. Having a higher standard deviation ,using the mode value will be more realistic in deterring the most frequently occurring response .Accordingly, the large respondents from the sample rated security of the bank services(68%), respectful of the bank staffs(62.3%) ,communicative ability and various rang of service (64.1%)and(48.6%) respectively showing their disagreement .Additionally (52.7%) of respondent with the mode value of 1,indicating the higher frequency of answer towards strongly disagree.

4.2.2.   Pearson Correlation analysis

According to Shukran (2003), the relationship is expressed by value within the range -1.00 to + 1.00 as Pearson product–moment indicates. Pearson correlation is +1 in the case of a perfect increasing (positive) linear relationship (correlation), -1and1 in all other case indicating the degree of liner dependency between variable.

To determine the relationship between service quality dimensions (Tangibility, Reliability, Responsive, Assurance, and Empathy) and customer satisfaction, Pearson correlation was computed.

Table 4.5, presents the results of Pearson correlation on the relationship between service quality dimension and customer satisfaction.

Table 4.5: Correlations results of service quality dimensions and customer satisfaction

Service quality dimensions		Customer satisfaction
Tangibility	Pearson Correlation	.673**
	Sig. (2-tailed)	.000
	N	387
Reliability	rson Correlation	768**
	Sig. (2-tailed)	.000
	N	387
Responsiveness	Pearson Correlation	.788**
	Sig. (2-tailed)	.000
	N	387
Assurance	Pearson Correlation	.659
	Sig. (2-tailed)	.000
	N	387
Empathy	Pearson Correlation	.699
	Sig. (2-tailed)	.000
	N	387
customer satisfaction	Pearson Correlation	1
	Sig. (2-tailed)	
	N	387

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

Source: SPSS Correlation result output, 2015

According to the Table 4.5, there is a significant positive relationship between the five dimensions of service quality and customer satisfaction, the highest correlation is between responsiveness and customer satisfaction (0.788) followed by reliability(0.768),empathy (0.699) and the remaining dimension tangibility and assurance (0.673) and (0.659) respectively. The weakest correlation is between assurance and customer satisfaction whereas; the strongest correlation is between responsiveness and customer satisfaction. In general, if correlation is positive between two or more variables that is, when service quality dimensions and customer satisfaction is positively related; delivering better service quality ensures higher customer satisfaction. Accordingly, the most important service quality dimension that affects customer satisfaction is responsiveness, which goes to prove that responsiveness perceived as a dominant service quality followed by reliability; This indicates improvement in fast service and reliable service have significant effect on customer satisfaction levels with the same

analogy improving staffs knowledge, over all behavior and way of delivering service also have significant effect. Even if, tangibility and assurance have weakly correlated improving these dimensions has also effect on customer satisfaction.

4.2.3.   Multiple Regression Analysis

Multiple regressions are the most common and widely used to analyze the relationship between a single continues dependent variable and multiple continues on categorical independent variable (George et al, 2003). In this study multiple regression analysis was employed to examine the effect of service quality dimensions on customer satisfaction. The following table presents the results of multiple regressions analysis.

Here the squared multiple correlation coefficients (R^2) which tells the level of variance in the dependent variable (customer satisfaction) that is explained by the model.

Table 4.6: Model summery

Model	R	R square	Adjusted R Square	Std. Error of the estimate
1	.893	.827	.816	.8055

a. Predictors: (Constant), tangibility, reliability, responsiveness, assurance, empathy

b. Dependent Variable: customer satisfaction.

Source: SPSS Regression results output, 2015

The results of multiple regressions, as presented in table 4.6, above, revealed that the service quality dimensions (tangibility, reliability, responsiveness, and assurance) combined significantly influence the satisfaction of customers. The adjusted R2 of 0.827 indicates 82.7% of the variance in customer satisfaction can be predicted by the service quality offered by the branch banks. Therefore, service quality has a positive and significant effect on customer satisfaction.

Table 4.7: Regression results of each service quality dimensions and customer satisfaction

<table>
<tr><td colspan="6" align="center">Coefficients</td></tr>
<tr><td rowspan="2">Model</td><td colspan="2">Un standardized Coefficients</td><td>Standardized Coefficients</td><td rowspan="2">T</td><td rowspan="2">Sig</td></tr>
<tr><td>B</td><td>Std. Error</td><td>Beta</td></tr>
<tr><td>(Constant)</td><td>1.604</td><td>.136</td><td></td><td>.634</td><td>.003</td></tr>
<tr><td>Tangibility</td><td>.035</td><td>.028</td><td>.242</td><td>6.222</td><td>.034</td></tr>
<tr><td>Reliability</td><td>.048</td><td>.030</td><td>.122</td><td>3.88</td><td>.000</td></tr>
<tr><td>responsiveness</td><td>.021</td><td>.023</td><td>.211</td><td>.885</td><td>.000</td></tr>
<tr><td>Assurance</td><td>.020</td><td>.028</td><td>.037</td><td>.720</td><td>.000</td></tr>
<tr><td>Empathy</td><td>.002</td><td>.027</td><td>.005</td><td>.091</td><td>.262</td></tr>
</table>

(Constant): independent variable

Dependent variable: customer satisfaction

Source: SPSS Regression results output, 2015

Based on the table 4.5, show the standardize beta coefficient, which tell us the unique contribution of each factor to the model. A high beta value and a small p value ($<.005$) indicate the predictor variable has made a significance statistical contribution to the model. On the other hand, a small beta value and a high p value ($p >.005$) indicate the predictor variable has little or no significant contribution to the model. (Ggorge et al., (2003)

Table 4.5, also indicates that tangibility, reliability, responsiveness, assurance and empathy dimension of service quality have a significant influence on customers' satisfaction at 95% confidence level. The significant service quality factors have been included for the establishment of the function. The established regression function is:

$$Y=1.604+0.242x1+0.012x22+0.0211x3+0.037x4+0.05x5$$

4.2.3.1. Regressing Customer Satisfaction on the Service Quality Dimensions

The result of this study indicates that except empathy, all dimensions of service quality have a positive and significant effect on customer satisfaction. Moreover, from the findings of this study, researcher found out that not all of the service Quality dimensions has positive effects on customer satisfaction. Out of the five service quality dimensions four dimensions

(tangibility, reliability, assurance, and responsiveness) have positive and significant effects on customer satisfaction. On the other hand, empathy has no significant effect on customer satisfaction.

Hypothesis testing is based on standardized coefficients beta with 95% confidence level to test whether the hypotheses are rejected or not.

Hypothesis 1

Ho1: There is a positive relationship between tangibility and customer satisfaction in banking services.

Ha1: There is a positive relationship between tangibility and customer satisfaction in banking services.

The results of multiple regressions, as presented in table 4.7.above, revealed that tangibility have a positive and significant effect on customer satisfaction with a standardize coefficient beta value ,(.242), at 95% confidence level. Therefore, the researcher may accept the null hypothesis. Since, tangibly have a positive and significant effect on customer satisfaction.

 Hypothesis 2

Ho2: There is a positive relationship between reliability and customer satisfaction in banking services.

Ha2: There is a positive relationship between reliability and customer satisfaction in banking services.

The results of multiple regressions, as presented in table 4.7.above, revealed that reliability have a positive and significant effect on customer satisfaction with a standardize coefficient beta value (.122), at 95% confidence level. Therefore, the researcher may accept the null hypothesis. Since, reliability have a positive and significant effect on customer satisfaction.

Hypothesis 3

Ho3: There is a positive relationship between responsiveness and customer satisfaction in banking services.

Ha3: There is a positive relationship between responsiveness and customer satisfaction in banking services.

The results of multiple regressions, as presented in table 4.7.above, revealed that responsiveness have a positive and significant effect on customer satisfaction with a standardize coefficient beta value, (.211), at 95% confidence level. Therefore, the researcher may accept the null hypothesis. Since, responsiveness have a positive and significant effect on customer satisfaction.

Hypothesis 4

Ho4: There is a positive relationship between assurance and customer satisfaction in banking services.

Ha4: There is a positive relationship between assurance and customer satisfaction in banking services.

The results of multiple regressions, as presented in table 4.7.above, revealed that assurance have a positive and significant effect on customer satisfaction with a standardize coefficient beta value, (.037), at 95% confidence level. Therefore, the researcher may accept the null hypothesis. Since, assurance has a positive and significant effect on customer satisfaction.

Hypothesis 5

Ho5: There is a positive relationship between empathy and customer satisfaction in banking services.

Ha5: There is in significant relationship between empathy and customer satisfaction in banking services.

The results of multiple regressions, as presented in table 4.7.above, revealed that empathy has a relationship and customer satisfaction with a standardize coefficient beta value (.005), at 95% confidence level. But the result indicates that in significant effect on customer satisfaction. Therefore, the researcher may reject the null hypothesis. Since, empathy has in significant effect on customer satisfaction. But this does not mean that there is no relationship between customer satisfaction and empathy.

Thus, as presented in table 4.4, the mean value is between 1.48 and 1.74 except item number four all attribute of frequency showing majority of respondent disagree with the mode value of 2. Having a higher standard deviation ,using the mode value will be more realistic in deterring the most frequently occurring response .Accordingly, the large respondents from the sample rated security of the bank services(68%), respectful of the bank staffs(62.3%) ,communicative ability and various rang of service (64.1%)and(48.6%) respectively showing their disagreement .Additionally (52.7%) of respondent with the mode value of 1,indicating the higher frequency of answer towards strongly disagree.

4.2.3.2. Discussion and Interpretations

4.2.3.2.1. Descriptive statistics and correlation analysis for the service quality and customer satisfaction

- Among the service quality dimensions, tangibility items willingness, swiftness, expressions of genuine concern, politeness, and carefulness attributes score high frequency and mean value. This indicates that most customers of the banks were not satisfied with these attributes. In the contrary, with in this dimension customers were less satisfied with visually attractiveness of facilities, greeting and Staffs are well dressed.

- Reliability dimension items in keep customer record correctly leads the other with highest frequency and means score followed by least scorers' items like provide service at promised time and the branch inform any failure ahead of time .This indicates that customers were not satisfied with most of the items under reliability dimension.

- Most of the responsiveness items score high mean and frequency value which reveals that some customers are satisfied with the. Employees provide punctual service, Employees willingness to help customers and creating secure environment ability of the staffs. however this does not mean that customers are satisfied with all items of responsiveness.

- Regarding to assurance and empathy services items score least mean and frequency value which indicates that most customers did not satisfied with this dimension.

- Among Customer satisfaction items security of the services got high percentage and mean value .On the other hand, communicative ability of the staffs, behavior of the staffs and range of service available make less response. This specifies clients were not satisfied with these attribute.

- In general, customers were not satisfied with the tangibility, reliably, assurance and empathy dimension of service quality. However, customers were less satisfied with responsiveness.

- The correlation result shows that except empathy, all dimensions of service quality (tangibility, reliability, responsiveness, and assurance) have a positive and significant effect customer satisfaction.

- The finding further indicates that the strong correlation is found between responsiveness and customer satisfaction followed by reliability dimension where as the weakest correlations between and assurance and customer satisfaction.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter deals with the summary of findings, conclusions drawn from the findings and the recommendations forwarded for improvement in services delivery process of the branch banks. The recommendations covers the importance of improving on those dimensions in which the banks got inferior score and also to keep working on the superior scored dimensions. The chapter is presented under the headings: summary of findings, conclusions, and recommendations.

5.1. Summary of Findings

The main objective of the study was to assess or investigate the impact of service quality on customers' satisfaction in selected five branch banks found under Commercial Bank of Ethiopia, South Addis Ababa district. The research was conducted using questionnaire consisting of 400 sample respondent conveniently selected of branch banks.

- The results of background information of respondents indicated that from the total respondents (50.1%) are male and (49.9%) are female. The largest group of respondents which contains 34.9% was aged between 31 and 40 while Smallest groups are aged above 50 comprises 18.1% of the respondents. This indicates that most of the customers of the bank were young people. With regard to educational level; the entire respondents were diploma holder 125(32.3%) and certificate holders comprises 116(30%) of the customer. In terms of type of account respondents use majority of the respondent are Saving account users represent 204(52.7%) of the clients and the users of current and fixed deposit account comprises162 (41.9 %) and 16 (4.1%) respectively.

- The results of the descriptive statistical analysis also indicated that, customers were more satisfied with the responsiveness and tangibility dimensions of service quality. However, the result indicates that, customers were not satisfied with the reliability, assurance and empathy. About the ability of banks to provide service at the designed and promised time, customers were expressing their dissatisfaction over poor service. There is lot of

complaints from customer about the poor network and frequent power interruption. Customers are not happy with the current CBE performance expressing their disagreement towards poor quality service.

- The correlation result shows that there is positive and significant relationship between tangibility, reliability, responsiveness, assurance, and empathy and customer satisfaction. The finding also indicates that the highest relationship was found between responsiveness and customer Satisfaction, while the lowest relationship was found between empathy and customer satisfaction.

- The multiple regression results showed that except empathy, the four service quality dimensions (tangibility, responsiveness, reliability, and assurance) have positive and significant effect on customer satisfaction.

5.2. Conclusions

The objective of this study is to examine the impact of service quality on customer satisfaction. On the bases of the analysis given in the previous chapter, the following conclusion is drawn.

The ability to deliver service as promised has a positive effect on customer satisfaction. However, the banks are not providing the service as promised, the banks employees are not showing interest in solving customers' problem and the banks are not providing the service on the time they promised to do so as expected by customers.

According to Table 4.3 tangibility of the banks services were relatively good, the staffs were good in dressing well and appear net, the branch has up to date equipments, visually attractive and safety of the banks transaction. The findings of the study also indicate that, sufficiency of knowledge , the ability to help and advice customers that benefit them has positive effect on customer satisfaction. But employees in the banks have a problem in helping and advising customers on how to use the new service and the cost related with the service.

In general, the following specific empirical findings emerged from the investigation: The five service quality dimensions (tangibility, reliability, responsiveness, assurance and empathy) Service has positive and significant effect on customer satisfaction. Majority of CBE customer are not satisfied with the current delivery system of CBE.

5.3. Recommendations

For improving quality service, Based on the findings and conclusions of the study, the researcher forwards the following recommendations to CBE.

➢ The banks services were relatively good, the staffs were good in dressing well and appear net, the branch has up to date equipments, visually attractive and safety of the banks transaction. However, this should not mean it lasts forever. So there is a need for management bodies to evaluate their status constantly and work for continuous improvements.

➢ Since majority of respondent are not satisfied with the current service of the bank; the researcher suggest that, the staffs should give attention and understand the specific need of customer by design efficient service delivery system for the beast satisfaction of customer.

➢ It is better to develop customer resolution desk in the bank and assign customer relation officers that deal with customers in need of special assistance .If there is a customer relation officers in the bank, the customer can easily express their complain about their service ,rather the customers leave the bank forever .So, by developing this system the bank can make a customer to be loyal .(like free telephone line prepared for customer complain or suggestion).

➢ Although CBE provide ATM machines, some ATM machines is not working and not available in everywhere. So, the bank should maintain the machine immediately and provide ATM everywhere to speed up and reduce the time of service delivery process. Using outdated machinery takes too long time while giving service, this may cause for customer dissatisfaction. So, the bank should replace old equipment by new in order to give fast service.

➢ The response shows that, the staffs have no adequate knowledge about the bank service. One way of addressing this problem is, provide continues training program to upgrade their skill.

➢ The researcher suggests that making different incentives mechanism to motivate employees. To provide complete quality service. The bank should have satisfy their employees by making different motives. Because employees who are not satisfied with their job, they cannot deliver quality service.

➢ It is advisory the bank need to have create awareness about new service and the cost related with the service.

In general, banks have to improve performance on all the dimensions of service quality in order to increase customer satisfaction and bringing the customers to higher level of loyalty since consumers expect more than what is being offered by other banks. This will enable them maintain high level of competitiveness in retail banking industry.

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Appendices A: Data analysis out put

Reliability and Validity Analysis of the Questionnaires
CRONBACH'S ALPHA

reliability

Reliability Statistics

Cronbach's Alpha	N of Items
.784	3

Tangibility

Reliability Statistics

Cronbach's Alpha	N of Items
.879	4

Responsiveness

Reliability Statistics

Cronbach's Alpha	N of Items
.834	4

Assurance

Reliability Statistics

Cronbach's Alpha	N of Items
.773	3

Empathy

Reliability Statistics

Cronbach's Alpha	N of Items
.764	5

Customer satisfaction

Reliability Statistics

Cronbach's Alpha	N of Items
.807	5

APPENDIX B: QUESTIONNAIRE

St. Mary's University school of Graduate Studies

MBA Program

(Questionnaire for Customers)

Dear Respondent,

I am currently a student of St. Mary's University, and I am doing my MBA thesis. On "impact of service quality on customers' satisfaction in the case of commercial bank of Ethiopia- south district Addis Ababa branch".

The purpose of this questionnaire is to gather data regarding the Service quality and Customer satisfaction in the case of CBE south district Addis Ababa branch. The study is purely for academic purpose and thus does not affect you in any case. All of your response to the given question would be used for the research and will be kept confidential.

Your frank and timely response is vital for the success of the study. Therefore, I kindly request you to respond to each question carefully.

Thank you in advance for your cooperation and timely response!

Questionnaire to be filled by customer of CBE--------------------------Branch

Note:

1. No need of writing your name.

2. Where alternative answers are given, encircle your choice and put "√" mark where necessary.

3. Please return the completed questionnaire in time.

Part I. PERSONAL INFORMATION

1.1 Gender   1 ☐   Male   ☐ 2   Female

1.2 Age ☐

1.3 Educational level   1 ☐   primary school   ☐   high school

                       3 ☐   Certificate   ☐ 4   Diploma

                       5 ☐ st degree and above   6   other pleas specify_____

II   Questions related to topic

1. for how long are you a customer of the bank ._____ year(s)

2. According to type of account you belong to

    1 ☐   Saving account   3 ☐   current account

    2 ☐   Fixed account   4 ☐   others (specify) _____

3. For what purpose have you come to bank today?

    1 ☐   To deposit money   ☐ 3   to withdraw money

    2 ☐   To transfer money   ☐ 4   to open new account

4. How frequently did you go to the bank to get the above service for the first round?

    1 ☐   On the first time   2 ☐   1- 3 times

    3 ☐   4-6 times   4 ☐   More than 7 times

5. How long it took to get the above mentioned service starting from your first arrival at the bank?

1 ☐ Less than ten minuet 2 ☐ Ten to thirty minuet

3 ☐ Thirty one minuets to one Hour 4 ☐ More than one hour

6. According to your opinion to what extent is efficient service delivery and service quality important for customer satisfaction?

1 ☐ Extremely important 2 ☐ fairly important

3 ☐ Less important 4 ☐ has no importance

Part III: SERVICE QUALITY QUESTIONNAIRE (SQQ)

Instructions: Please tick the number that you feel most appropriate, using the scale from 1 to 5 (Where 1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree and 5 = strongly agree).

Quality dimensions	Strongly disagree	disagree	Neither agree nor dies agree	Agree	Strongly agree
	1	2	3	4	5
Tangibility					
7. The branch has up to date equipments					
8. The branch facilities are visually attractive					
9. The branch has office at convenient location to its customer					
10. staff of the branch at the front line position are well dressed and appear neat.					
Reliability					
11. quality of network and speed service					
12.keep customer record correctly					

Quality dimensions	Strongly disagree	disagree	Neither agree nor dies agree	Agree	Strongly agree
	1	2	3	4	5
13. provide service at the designed and promised time					
14.the branch inform any failure ahead of time					
Responsiveness					
15. Employees provide punctual service					
16. Employees willingness to help customers					
17. Employees are never busy to respond to customer request					
18. Employees give quick response when ether is problem					
Assurance					
19.personal behavior of the staffs are excellent that the customer Can trust					
20.staffs are polite					
21.staffs have adequate knowledge to serve customer					
Empathy					
22.the staff know what customers needs are					
23taffs are give customers individual attention					
24. The bank and its employees give do consideration for customers property					
25. staffs give orientation about the new service and the cost related with the service					
26 The bank has convenient working hours to all its customers					

Iv. Customer satisfaction questioner

CUSTOMER SATISFACTION	strongly disagree	Disagree	Neither agree nor	Agree	Strongly Agree
	1	2	3	4	5
26. am satisfied with the security of the bank services.					
27. I am satisfied with respectful behavior of the bank staffs					
28.I am satisfied with the communicative ability of the employee of the bank					
29. I am satisfied with the performance of the employee of the bank.					
30. I am satisfied with various rang of service of CBE					

Thank you!

በቅድስተ ማሪያም ዩኒቨርሲቲ የድህረ ምረቃ ፕሮግራም

ለደንበኞች የተዘጋጀ መጠይቅ

ዉድ ደንበኞች ፤

እኔ በአሁኑ ሰዓት በቅድስተ ማሪያም ዩኒቨርስቲ የድህረ ምረቃ (Master of Business Administration-GMBA) ተማሪ ስሆን የመመረቂያ ጥናቴንም በኢትዮጵያ ንግድ ባንክ አዲስ አበባ ዲስትሪክት ስር ባሉ ቅርንጫፎች ላይ " ጥራት ያለው አገልግሎት በደንበኛ እርካታ ላይ ያለው ተዕዕኖ " በሚል ርዕስ ጥናቴን እየሰራሁ እገኛለሁ። የዚህ መጠይቅ ዓላማም ከባንኩ ደንበኞች ስለ ባንኩ አገልግሎትና የደንበኛ እርካታ በቂ መረጃ በመሰብሰብ ጥናቴን ውጤታማና ተአማኒነት ያለው ማድረግ ነው። ይኸንንም አሳካ ዘንድ የእርሶዎ ትብብር በጣም ያስፈልገኛል። ስለዚህ ለመጠይቁ መልስዎን ይሥጡኝ ዘንድ በአክብሮት እጠይቃለሁ። ለመጠይቁ የሚሰጡት ምላሽ ለጥናቴ ብቻ የሚውል ሲሆን መልስዎትም በሚስጥር ይያዛል። ለትብብርዎ በቅድሚያ በጣም አመሰግናለሁ!

ለትብብርዎ በቅድሚያ በጣም አመሰግናለሁ!

ማስታወሻ ፤

- ስም መጥቀስ አያስፈልግም
- ትክክል አማራጩ ፊት ለፊት የራይት (√) ምልክት ያድርጉ

በኢትዮጵያ ንግድ ባንክ የ------------------------ ቅርንጫፍ ደንበኛ የሚሞላ መጠይቅ፤

I. ክፍል አንድ፡ የግል ሁኔታ፤

1.1. ፆታ   1 ☐ ወንድ   2 ☐ ሴት

1.2. ዕድሜ   ☐   ዓመት

1.3. የትምህርት ደረጃ   1 ☐ 1ኛ ደረጃ   2 ☐ ሁለተኛ ደረጃ/ሀይስኩል/

       3 ☐ ሰርተፍኬት   4 ☐ ዲፕሎማ   5 ☐ የመጀመሪያ ድግሪና ከዚያ በላይ

1

ከጥናቱ ጋር ተያያዥነት ያላቸዉ ጥያቄዎች

1. እርስዎ የባንኩ ደንበኛ ከሆኑ ምን ያህል ጊዜ ይሆኖታል ? ----------------------አመት

2. የሒሳቡ ዓይነት 1 ☐የቁጠባ ሒሳብ 2 ☐ ተንቀሳቃሽ ሒሳብ

    3 ☐ ወለድ አልባ ቁጠባ ሒሳብ 4 ሌላ ካለ ይግለጹ ------------------------

3. ዛሬ ወደ ባንኩ የመጡበት ጉዳይ ምን ነበር ?

        1 ☐ ገንዘብ ለማገባት 2 ☐ ገንዘብ ለመላክ

        3 ☐ገንዘብ ለማውጣት 4 ☐ አዲስ አካውንት ለመክፈት

        ሌላ ካለ (ይ ግ ለ ጹ) _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

4. ከላይ በጥያቄ ቁጥር 3 የጠቀሱትን አገልግሎት ለማግኘት ምን ያህል ጊዜ ይመጣሉ ?

        1 ☐ አንድ ጊዜ 2 ☐ ከ 1 እስከ 3 ጊዜ

        3 ☐ ከ 4 እስከ 6 ጊዜ 4 ☐ ከ 7 ጊዜ በላይ

5. ከላይ የጠቀሱት ንአገልግሎት ለማግኘት ባንኩ ከ ደረሱ በኂላ በአማካኝ ምን ያህል ጊዜ ይፈጅቦታል ?

        1 ☐ከ አስር ደቂቃ በታች 2 ☐ ከ 1 0 እስከ 3 0 ደቂቃ

        3 ☐ ከ 3 1 እስከ አንድ ሰዓት 4 ☐ ከ አንድ ሰዓት በላይ

6. በእርስዎ አመለካከት ጥራት ያለዉን አገልግሎት መስጠት ለደንበኛዉ ጥቅም እንዴት ያዩታል ?

        1 ☐ እጅግ በጣም ጠቃሚ ነዉ 2 ☐ ጠቃሚ ነዉ

        3 ☐ ብዙም አይጠቅምም 4 ☐ ምንም ጥቅም የለውም

I. የደንበኛ አገልግሎት ጥራት መጠይቅ

መመሪያ:- እባክዎትን ከተሰጡት አማራጮች የተስማሙበት ላይ(√)ምልክት ያድርጉ። የሚስማሙበትን የሚለኩበት የሚከተሉት ናቸው። 1. በጣም አልስማማም   2. አልስማማም
3.ምንም አይመስለኝም 4. እስማማለሁ   5. በጣም እስማማለሁ

የአገልግሎት ጥራት መመዘኛዎች	በጣም አልስማማም	አልስማማም	ምንም አይመስለኝም	እስማማለሁ	በጣም እስማማለሁ
	1	2	3	4	5
ተ ጨ ባ ጭ ነ ት					
7. ባንኩ ዘመናዊ የሆነ ለሥራ የሚያስፈልገዉ ዕቃ አለዉ ?					
8. የባንኩ የሥራ ቁሳቁሶች ለእይታ የሚስቡ ናቸዉ ?					
9. ባንኩ ለደንበኞች በሚያመች ቦታ ቅርንጫፎች አሉት ?					
10. የባንኩ ሠራተኞች አለባበሳቸዉ ጥሩና ንጽህናቸዉን የጠበቁ ናቸዉ ?					
ታ ማ ኝ ነ ት					
11. የደንበኞችን ማህደር በትክክል ይይዛሉ?					
12. በተቀ መጠዉ መስፈርት መሠረት አገልግሎት ይሰጣሉ?					
13. ባንኩ ማንኛዉንም ብልሽት በቅድሚያ ያሳዉቃል ?					
ተ ጠ ያ ቅ ነ ት					
14. ሠራተኞቹ የሚገባዉን አገልግሎት በሰአቱ ይሰጣሉ ?					
15. ሠራተኞቹ ደንበኞችን ለመርዳት (ለማገልገል) ፍላጎት አላቸዉ ?					
16. ሠራተኞች ሁል ጊዜ ደንበኛን ያስተናግዳሉ ?					
17. ሠራተኞቹ ለደምበኞች ፈጣን ምላሽ ይሰጣሉ?					
በ ራ ስ መ ተ ማ መ ን					
18. የሠራተኞቹ ባህሪ ደምበኞች እምነት እንዲኖራቸዉ ያደርጋሉ?					
19. ሠራተኞቹ ትህትና አላቸው ?					

20. ሠራተኞቹ ደንበኞችን ለማስተናገድ በቂ እዉቀት አላቸው?					
የሥራ ባለቤትነት					
21. ሠራተኞቹ የደንበኞችን ፍላጎት ያማላሉ ?					
22. ሠራተኞቹ ደንበኞችን በአግባብ ያስተናግዳሉ ?					
23. ባንኩና ሠራተኞቹ ለደንበኛ ትኩረት ይሰጣሉ					
24. ሠራተኞቹ ስለአገልግሎቱና ከአገልግሎቱ ጋር ለተያያዘ ጉዳይ በቂማብራሪያ ይሰጣሉ ?					
25. ባንኩ ለሁሉም ደንበኛ አመቺ የሥራ ሰዓት አለዉ ?					

2. የደንበኛ እርካታ መጠይቅ

	በጣም አልስማማም	አልስማማም	ምንም አይመስለኝም	እስማማለሁ	በጣም እስማማለሁ
	1	2	3	4	5
የደንበኛ እርካታ					
26. በባንኩ ዋስትና ያለው አገልግሎት ረክቻለሁ።					
27. በባንኩ ሰራተኞች ትሁት ባህሪ ረክቻለሁ።					
28. በባንኩ ሰራተኞች የመረጃ መስጠት ችሎታ ረክቻለሁ።					
29. በባንኩ ሰራተኞች ብቃት ረክቻለሁ።					
30. በባንኩ የተሟላ አገልግሎት ረክቻለሁ።					

አመሰግናለሁ!

DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of_____ , All sources of materials 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 institution for the purpose of earning any degree.

_____   _____

Name   Signature

St Mary's University, Addis Ababa   **June, 2015**

ENDORSEMENT

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

_____   _____

Advisor   Signature

Mary's University, Addis Ababa   **June, 2015**