

ST.MAR`Y UNIVERSITY
SCHOOL OF GRADUATE STUDIES
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DETERMINANTS OF CUSTOMER SATISFACTION IN
PHARMACEUTICAL FUND AND SUPPLY AGENCY

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JULY, 2016
ADDIS ABABA

**DETERMINANTS OF CUSTOMER SATISFACTION IN
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BY

AWRARIS YIZENGAW

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ACRONYMS

SERVQUAL	Service Quality
STATA	Statistics/Data Analysis
PFSA	Pharmaceutical Fund and Supply Agency
HCMIS	Health commodity management information system
SPSS	Statistical Package for Social Science
FMOH	Federal Ministry of Health
RHBs	Regional Health Bureaus
IPLS	Integrated Pharmaceutical Logistics System (IPLS)
IT	Information Technology
STATA	Statistics/Data Analysis

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ABSTRACT

The focus on customer satisfaction in Pharmaceutical Fund and Supply Agency is becoming extremely prevalent as it is being employed to keep existing customers from switching to other supply and to sell them more services, and to attract customers from community and competitors. The objective of the study is to investigate the determinants of customer satisfaction and to examine the effects of service quality, developing stronger relationship with customers, and corporate image on customer satisfaction. Primary data was collected from respondents that were selected from customers of Pharmaceutical Fund and Supply Agency,. In addition, relevant ideas were collected from secondary sources for comparison of professional and accurate business transaction with services of pharmacist to determine the relationship between dependent and independent variables Pearson chi square test was applied. In addition, to determine the relative importance of variables the econometrics model known as logistic regression model was used.. The results of the study reveals that having employees who give customers personal attention, having customers' best interest at heart, owning employees who understand customers specific needs, creating stable relationship customers, and possessing excellent quality of management, are the variables that are statistically significant and have influence on customer satisfaction.

The conclusion of the study reveal that having employees who give customers personal attention, having customers' best interest at heart, owning employees who understand customers specific needs, creating stable relationship customers, and possessing excellent quality of management, are the variables that are statistically significant and have influence on customer satisfactions in PFSA.

Key words: Customer Satisfaction, Service quality, corporate image And service

CHAPTER ONE: INTRODUCTION

This Chapter covers the following sub-topics: background of the study, statement of the problem, research question, and objectives of the study, significance of the study, scope of the study, limitation of the study and organization of the entire research.

1.1. Background of the Study

Every business enterprise exists to serve customers. The customer defines the business. Therefore, to satisfy the customer should be the mission and purpose of every business. Customer can be defined in different ways, for example Gustafson and Lundgren (2005) described “a customer” as below:

A customer is the most important visitor on your premises. He is not dependent on us, we are dependent on him. He is not an interruption in our work; he is the purpose of it. He is not an outside on our business, he is part of it. We are not doing him a favor by serving him, he is doing us favor by using us an opportunity to do so. A Customer is not someone to argue or match wits with. Nobody ever won an argument with a customer. A Customer is a person who brings us his wants. It is our job to handle the profitably to him and to ourselves. Gustafson and Lundgren (2005)

Customer that perceive the importance, and do not undervalue customer satisfaction and retention have a dominant place to begin in achieving competitive advantage and have major profits to gather (Bazan, 1998). Customer satisfaction has been studied and recognized as a crucial subject in the financial marketing and management literature for the past few decades. To be familiar with satisfaction, it's required to possess a well-defined understanding of what it is. Customer satisfaction is outlined as results of a cognitive and affective analysis, where some comparison standard is compared to the really perceived performance. If perceived performance falls short of expectation, customers will be dissatisfied and in contrary, if perceived performance matches or exceeds customer's expectations, the customer will be satisfied (Lin, 2003).

In the highly competitive, complicated and dynamic setting of the health sector, the extremely small variations that exist in pharmaceutical product and service along with an increasingly

demanding customer have led to an enormous transformation within the sector. The old product-oriented pharmacy is altering into more and more customer-oriented in accordance with the fundamental principle of interpersonal marketing that stresses on customer satisfaction as its principal goal. In this sense, Gilmore (2007) considers that continuous customer-oriented activities could be necessary for amending the implementation of quality in services selling. Indeed, factors like financial service and distribution have acquired comparable levels of development and technology and have so been kicked downstairs to a less important role as baselines for differentiating (Sa´nchez and Parada, 2005).

On the view of many theorists and practitioners, stockholders' worth enhancing ought to be a central goal of any company, (Fisher, 1930; Copeland et al., 2002; Helfert, 2003; Sinkey, 2007). Intangible assets (Kaplan and Norton, 2003), especially relational capital, quantity to over 70 percents of company's worth. Relational capital expresses as an organization's relations with customers, suppliers, investors, co-operation partners and also the public (Mertins et al., 2009). Relational capital keeps customers from abandoning an advert relationship.

Customer satisfaction is thought about the essence of success in today's highly competitive world of business. Thus, the significance of customer satisfaction and retention in strategy formulation for a "market oriented" and "customer focused" firm cannot be undervalued (Kohli and Jaworski, 1990). Consequently, customer satisfaction is all the time more changing into a company goal as a progressively more firms attempt for quality in their product and services (Bitner and Hubbert, 1994).

1.2. Statement of the Problem

In a hyper-competitive market are confronted with challenges of keeping the prevailing customers from switching to other suppliers and selling them more services and attracting new customers. The maintaining PFSA's existing customer base is even more essential than the power to capture new customers. One of the justifications is that the cost of appealing a new customer is far over the cost of keeping existing one. In study by Bazan (1998) the cost of attracting a new customer from community and competitors is five times higher than maintaining an existing customer. With the exception of this monitory facet, the impact of negative word-of-mouth will a lot times be harsh. A discontented customer can in general tell a minimum of ten

persons of the poor expertise and is willing to talk regarding this to anybody who is willing to listen. Thus, customer satisfaction and loyalty are crucial to PFSA's success. Customer satisfaction and retention may be a major contribution to sustainable profit growth. Bazan further indicated that a business will have no purpose of existing without its customers and also the money losses and loss in reputation will be destructive for it when losing customers.

Muffato and Panizzolo (1995) argued that customer satisfaction is considered to be one of the principal essential competitive factors for the longer term, and can be the most effective indicator of a firm's profitability. They further propose that customer satisfaction can drive companies to boost their reputation and image, to keep down customer turnover, and to enhance attention to customer needs. Such actions can facilitate companies produce barriers to switching, and improve business relationships with their customers. Although several businesses have an attention in maximizing customer satisfaction, it is not as a result of customer satisfaction is that the final objective in itself. The underlying reason is that satisfied customers yield bigger profits. PFSA with more satisfied customers are more profitable and more successful. According to Hansemark and Albinsson (2004) customer satisfaction can result in a range of benefits. As an example, satisfied customers tend to be less price-sensitive, willing to buy more products, and fewer influenced by rivals.

Any organization ought to be extremely interested to make sure that its customers are satisfied (Kotler, 1991); but, in reality, surprisingly few do so. It is probable that several suppliers able to use such information at the individual level, although only some supplier might want to maintain path of the satisfaction of their regular customers. However, they were track satisfaction levels by branch, to detect undesirable impairments before they are doing inexpressible damage.

The researcher undertook preliminary investigation in the area as to what has been done with regard to determinants of customer satisfaction. The researcher found the research by kibrom (2010) worked out on customer satisfaction and service loyalty on distribution of the pharmaceuticals, medical supplies, medical equipment and the reagents holders of PFSA, taking into consideration service quality, corporate image and price as explanatory variables. Another similar study also done by Habtamu (2010), who, examined the quality of service delivery and customer satisfaction by the means of the SERVQUAL model corporate image and price as

important factors to determine customer satisfaction. However, Llosa et al. (1998) argued that the service quality dimensions in SERVQUAL were initially established based on traditional service delivery systems. Nowadays, the highly improved application of HCMIS by PFSA has, in different ways, changed the feature of service delivery.

Hence, the researcher is motivated to conduct study on the determinants of customer satisfaction considering customers who are interested in buying medical equipment, medical supplier pharmaceuticals and the chemical reagent

1.3 Basic research questions

- How to examine the effect of traditional service quality dimensions on customer satisfaction?
- What are the determinants of customer satisfaction?
- How identify the effect of building strong corporate image on customer satisfaction?
- How to analyze the effect of providing service option on customer satisfaction?

1.4. Objectives of the Study

The general objective

The general objective this study is to investigate the determinants of customer satisfaction in pharmaceutical fund and supply agency;

Specific objectives:

- to examine the effect of traditional service quality dimensions on customer satisfaction
- to analyze the effect of providing service option on customer satisfaction
- to identify the effect of building strong corporate image on customer satisfaction

- to examine the effect of developing stronger relationship with customers on increasing customer satisfaction

1.5. Significance of the Study

The result of this study has various significances. First, PFSA who involve in service activities were have an opportunity to identify the determinants of customer satisfaction and find out a way how to attract new customers, and to protect existing customers from switching to competing s. This were improve the operation of health and the growth of pharmaceutical supplies and other health sectors was not stop in itself rather it were lead to growth in economy as a whole. Second, the finding of this research was help pharmaceutical fund and supply agency to understand and satisfy the current needs of their customers. It was also help them to find out their weak and strong sides and to draw a better way to fill the gap between customer perception and actual (PFSA) service. Third, conducting study on determinants of customer satisfaction was equipping the researcher with the necessary skill and technique to undertake investigation in similar area in future. Finally, this study was serving as a stepping stone for those who want to conduct further studies in similar area.

The general significance of this research was to identify the determinants of customer's satisfaction in PFSA and to avoid the dissatisfactions of customer in PFSA

1.6. Scope of the study

This study focused on investigating determinants of customer satisfaction in PFSA. The result of this study was dominated by the opinion and ideas of customers who were selected by means of Random sampling due to the limitation of resource and time to contact all customers. It might have been better if the views of service providers were included; however, this was not done due to the above mentioned reasons.

1.7 .Limitation of the Study

The result of this study was dominated by the opinion and ideas of customers who were selected by means of random sampling due to the limitation of resource and time to contact all customers.

It might have been better if the views of service providers were included; however, this was not done due to the above mentioned reasons.

1.8. Organization of the paper

The organization of this study takes the following form: The first chapter is introductory which consists of background of the study, statement of the problem, objectives of the study, research hypothesis, significance of the study, and scope of the study. The second chapter provides the related summary of literature review on the determinants of customer satisfaction. Chapter three presented research methodology. Chapter four presented result and discussion of the study. The last chapter, chapter five, provides conclusions and recommendations of the study.

1.9 Research Hypothesis

H1₁: Tangibles service quality dimension is associated significantly with customer satisfaction

H1₂: Reliability service quality dimension is associated significantly with customer satisfaction

H1₃: Responsiveness service quality dimension is associated significantly with customer satisfaction

H1₄: Assurance service quality dimension is associated significantly with customer satisfaction

H1₅: Empathy service quality dimension is associated significantly with customer satisfaction

H1₆: developing stronger relationships with customers is associated significantly with customer satisfaction

H1₇: Building strong corporate image is associated significantly with customer satisfaction

CHAPTER TWO: REVIEW OF RELATED LITERATURE

This chapter represents a comprehensive review of relevant literature in attempts to position the study in an appropriate theoretical framework. It briefly discusses finding of related research.

2.1. An Overview of Theoretical Review

Understanding and measuring satisfaction is a fundamental concern. Satisfaction is an extensively conventional concept regardless of real complexity in measuring and explaining typical approaches to its assessment. The most common approach is the use of general satisfaction surveys carry out every few years and proposed to path changes in due course. There are however, a number of problems with the concept of satisfaction (Communities Scotland, 2006). Satisfaction is not static, but changes over time; new occurrences and levels of understanding were changing the prospective levels of satisfaction that could be attained. In addition, it is expected to be complex and the effect of a combination of experiences before, during and after the point at which it is evaluated. Satisfaction happens in social perspectives which are diverse and varying and may be irregular or indescribable to the service user. Thus, it may be hard to state the causes for satisfaction; particularly where less tangible aspects of services are being measured. However, it may be easier to state the causes for dissatisfaction, particularly if this is the exceptional condition.

The above stated difficulties are also exists to measure customer satisfaction in PFSA. Like any other community, PFSA communities' needs and expectation were being changed over time due to new experience and levels of awareness. However, it is better to conduct study every few year to track the changes over time and provide services in accordance with their needs and expectations.

Profitability of PFSA and growth of customer base are interconnected. With raising competition in the financial market, it is very essential for the PFSA to know "what factors makes customers' satisfied in their PFSA services?" Then only PFSA can acquire suitable marketing efforts to enhance customer base. Inappropriate identification of true determinants of customer satisfaction may result in poor results for marketing efforts. Management's failure to identify customers'

needs is one kind of quality gap (Zeithaml et al., 1990). It was found that customers tend to be loyal offered they are satisfied with its service. (Huber et al., 1998). From the above literature one can understand that there are many factors that make customers satisfied in their PFSA services. However, to know these factors the PFSA should conduct survey in every few year. Based on the results of preliminary study of the researcher PFSA are not in the position to apply the above theory.

2.2 Customer Service in PFSA

In Health industry, customer service may be defined as the perception of customers about the services they receive from a pharmaceutical, medical and equipment supplier. Customer service is a change over time. With growing public sector PFSA has increased. It is, therefore, necessary to continuously assess and reassess how the customer perceive Pharmaceuticals services, what are the new and emerging expectations and how can they may be satisfied on a continuous basis. Customer service is not merely the mechanical adherences to time frame of service or mere fulfillment of statutory guidelines. Rather it is a philosophy of ultimate satisfaction of every customer and an attitude of professional commitment. This can develop only when there is recognition of the worth of the individual, recognition of one's duty and sense of pride in the one belong to (Gupta, 1995).

Customer service is the provision of services to customers before, during and after a purchase. Customer service is normally an essential part of a company's customers benefit suggestion. Peppers and Rogers (2008) stated that "customers have memories. They were remember you, whether you remember them or not." In addition, "customer trust can be destroyed at once by a major service problem, or it can be undermined one day at a time, with a thousand small demonstrations of incompetence." From the point of view of an overall selling procedures business effort, customer service plays an essential function in an organization's ability to create income and revenue. From that point of view, customer service should be incorporated as part of an overall approach to systematic enhancement. Thus, Customer Service is the giving of labor and other resources to satisfy a customer's needs. This often being includes friendly to the customers and making certain they get of good quality services.

2.3. Customer Satisfaction

Customer satisfaction can be defined in different ways, for example Oliver (1980) expressed customer satisfaction as “Customer satisfaction is generally described as the full meeting of one’s expectations.”

Kotler (1996) described customer satisfaction as “the level of a person’s felt state resulting from comparing a product’s perceived performance or outcome in violation to his/her own expectations”. So, customer satisfaction might be regard as a relative behavior among inputs before hand and post obtainments.

Customer satisfaction is defined as a customer’s general assessment of the performance of an offering to date. This overall satisfaction has a sturdy positive impact on customer loyalty plans across a broad range of product and service groups (Gustafsson, 2005).

The satisfaction decision is related to all the experiences made with a certain business concerning its specified services, the transactions process, and the post-sale service. Whether the customer is satisfied after acquisition also rely on the offer’s outcome in relation to the customer’s expectation. Customers form their expectation from past purchasing experience, friends’ and associates’ recommendation, and sellers’ and competitors’ information and promises (Kotler, 2000).

There is general agreement that: Satisfaction is a person’s feelings of pleasure or disappointment resulting from comparing a product’s perceived performance (or outcome) in relation to his or her expectations (Kotler, 2003). Based on this review customer satisfaction is a function of perceived performance and expectation. If the performance falls short of expectations, the customer is dissatisfied. If the performance matches or exceeds expectations, customer is satisfied. Different researchers defined customer satisfaction in different ways, but for this study the above definition by Kotler were be taken as a operational definition and go in line with the intended study.

2.4. Importance of Customer Satisfaction

In fact, customer satisfaction has for many years been supposed as key in determining why customers switch or retain. In pharmaceutical supplier they need to know how to retain their

customers, even though they become to be satisfied. Reichheld (1996) recommends that discontented customers may decide not to switch to other pharmaceutical suppliers, because they do not expect to obtain of good quality service in other similar suppliers. In the same way, satisfied customers may find for other pharmaceuticals because they think they might obtain of good quality service in other pharmaceuticals. However, maintaining customers is also reliant on several other factors. These include a broader variety of product choices, higher convenience, best prices, and improved income (Storbacka et al., 1994).

Ioanna (2002) further suggested that product differentiation is impracticable in a competitive market like the health industry. All branches over the place are providing the similar products. For instance, there is usually only smallest difference in margin charged or the variety of products accessible to customers. PFSA prices are not fixed and determined by the market force. Therefore, PFSA management tends to differentiate their firm from rivals by providing better quality services to their customers. Service quality is a very important factor affecting customers' satisfaction intensity in the health industry. In PFSA, quality is a multi-variable concept, which contains differing kinds of convenience, reliability, services portfolio, and critically, the staff delivering the service.

Muffato and Panizzolo (1995) argued that customer satisfaction is considered to be one of the principal essential competitive factors for the longer term, and can be the most effective indicator of a firm's profitability. They further propose that customer satisfaction can drive companies to boost their reputation and image, to keep down customer turnover, and to enhance attention to customer needs. Such actions can facilitate companies produce barriers to switching, and improve business relationships with their customers.

Although several businesses have an attention in maximizing customer satisfaction, it is not as a result of customer satisfaction is that the final objective in itself. The underlying reason is that satisfied customers yield bigger profits. PFSA with more satisfied customers are more profitable and more successful. According to Hansemark and Albinsson (2004) customer satisfaction can result in a range of benefits. As an example, satisfied customers tend to be less price-sensitive, willing to buy more products, and fewer influenced by rivals.

Kotler (1991) identified that a satisfied customer: buys repetitively, tells positively to relatives concerning the company, pays less interest to rival brands and advertising, and purchase other products that the company adds to its line. Customer satisfaction is a main result of marketing action (East, 1997) whereby it serves as a tie between the different phases of consumer buying behavior. For example, if customers are satisfied with a particular service offering after its utilization, subsequently they are expected to engage in repeat purchase and attempt line extensions. Customer satisfaction is generally accepted as a key impact in the development of customers' future purchase plans (Taylor and Baker, 1994). Satisfied customers (Richens, 1983) are also expected to tell others regarding their good experiences and thus involves in positive word of mouth advertising.

Customer satisfaction affects loyalty, how much rely on the level of customer satisfaction. if customer highly satisfied, their level of loyalty also increase. A customer who is “very satisfied” is six times more expected to buy repetitively a product than a customer who is “satisfied” (Matzler & Hinterhuber, 1998).

The above literature reveals that customer satisfaction is a key in determining why customers switch to other Pharmaceutical suppliers or retain in the same PFSA branch. In line with these facts PFSA can retain their customer by keeping them satisfied. Further in this competitive health industry they can attract more customers from non-pharmaceutical community and competitors by providing them with a reason to buy a particular product in preference to competing pharmaceutical. Moreover, customer satisfaction will be the best indicator of firms' profitability because satisfied customers are less sensitive to price, fewer influences of competitors and high levels of loyalty.

2.5. Service Quality

Many researchers defined service quality in different ways. For example, Bitner et al. (1994) defined service quality as the customer's overall feeling of the comparative inferiority or superiority of the company and its services. Although other researchers (Cronin and Taylor, 1994) view service quality as a form of thoughts representing a long-run general evaluation. The quality of a service or product is determined by the user's perception. It is the degree to which the bundle of service attributes as a whole satisfies the user. This is called

expectation to perception match. Quality, therefore, comprises the degree to which attributes of the service desired by the users are identified and in corporate levels of these attributes are perceived by the users to be achieved (Murdick, 1990).

According to Juran (1988) quality comprises two principal components: (1) to what degree a product or service meets the expectations of the customers, and (2) to what degree a product or service is free from errors.

Parasuraman et al. (1985) defined service quality as a comparison between expectation and outcome (performance) along the quality dimensions. This has appeared to be in line with Roest and Pieters' (1997) explanation that service quality is a relativistic and cognitive inconsistency between experience-based standards and performances regarding service benefits.

For the purpose of analysis the definition of service quality by Parasuraman et al. (1985) will be taken as operational definition of service quality. And also the PFSA services quality in this study will be measured by means of service quality dimensions.

2.5.1. Service Quality and Customer Satisfaction

The relationship between service quality and customer satisfaction has received considerable academic attention in the past few years. Many researchers have operationalized customer satisfaction by using a single term scale and many others have used multiple item scales. Service quality and customer satisfaction has been investigated, and results have shown that the two constructs are indeed independent, but are closely related, implying that an increase in one is likely to lead to an increase in the other (Sureshchandar et al., 2002).

According to Zeithaml and Bitner (2003), satisfaction and service quality are fundamentally different in terms of their underlying causes and outcomes. Although they have certain things in common, satisfaction is generally viewed as a broader concept, whereas service quality assessment focuses specifically on dimensions of service. Service quality is a component of customer satisfaction.

Sureshchandar et al, (2003) identified that strong relationships exist between service quality and customer satisfaction while emphasizing that these two are conceptually distinct constructs from

the customers' point of view. Customer satisfaction in marketing context has specific meanings: Gustafson et al. (2005) brought customer satisfaction definition as customer's overall evaluation of the date. This satisfaction has positive influences on retaining customers among different variety of services and products. In service based enterprises; service quality directly affects customer satisfaction.

In businesses where the underlying products have become commodity-like, quality of service depends heavily on the quality of its personnel. This is well documented in a study by Leeds (1992), who documented that approximately 40 percent of customers switched PFSA because of what they considered to be poor service. Leeds further argued that nearly three-quarters of the PFSA customers mentioned teller (operation) courtesy as a prime consideration in choosing a PFSA. The study also showed that increased use of service quality/sales and professional behaviors (such as formal greetings) improved customer satisfaction and reduced customer attrition.

From the above facts one can understand that service quality and customer satisfaction have positive relationship. This means if the service quality of the PFSA improved, the levels of their customers' satisfaction become increase and vice versa.

2.5.2. Dimensions of Service Quality

Service quality literature frequently tries to classify the factors that impact attitudes towards the service at numerous different levels. At the maximum level this engages some service quality dimensions. These can be disaggregated into a better set of service quality factors or determinants, which are subsequently established into questions for evaluating throughout a structured questionnaire. In the original model of the SERVQUAL items, 10 determinants of service quality were illustrated. These are access, communication, competence, courtesy, credibility, reliability, responsiveness, security, tangibles, and understanding the customer (Accounts Commission, 1999). However, following extensive study these 10 were advanced to five; subsequent to further investigation demonstrated that some were very strongly connected. The five major dimensions that customers apply to evaluate service quality contain (Parasuraman et al., 1988), reliability, responsiveness, assurance, empathy, and tangibles as revealed below;.

- **Reliability:** the capacity to carry out the promised services both dependably and precisely. Reliable service presented is a customer anticipation and means that the service is delivered on time, in the similar manner, and without defects consistently.
- **Responsiveness:** the willingness to assist customers and to offer prompt service. Maintaining customers waiting mainly for no obvious reason makes needless harmful perceptions of quality. If a service failure happens, the capability to improve rapidly and with expertise can make very constructive perceptions of quality.
- **Assurance:** the knowledge and politeness of employees so well so their capability to express trust and confidence. The assurance dimension contains the following characteristics: ability to provide the service, courtesy and value for the customer, successful communication with the customer, and the general approach that the service provider has the customer's best interests at heart.
- **Empathy:** the provision of kind, individualized concentration to customers. Empathy incorporates the following characteristics: approachability, sensitivity and endeavor to recognize the customer's wants.
- **Tangibles:** the emergence of physical facilities, equipment, staff, and communication equipments. The provision of the physical environment is tangible indication of the concern and attentions to detail that are displayed by the service provider. This evaluation dimension also can expand to the manner of other customers in the service.

These five dimensions are translated into 22 questions that measure both perceptions and expectations (Zeithaml et al., 1990). For this study these 22 questions that measure service quality of the PFSA will be taken as instruments.

2.5.3 Developing Stronger Relationship with Customers

Various consultants have tempted PFSA, through selling more services to prevailing customers, or cross-selling (Ritter 1993), to successfully raise the volume of their business from existing customers. Because customers that have established multiple business links with their business are less likely to switch to other, developing stronger relationships with customers' increases customer satisfaction and retention.

According to Moriarty et al. (1983), PFSA have used relationship health centre as a useful strategy to allow them to maximize the profitability of total customer relationships over time, rather than to extract the most profit from any one single product or transaction.

Through multiple product relationships, relationships between the health centre and hospital and customer become stronger, consequently creating a large benefit for both the customers and the PFSA. The customer benefits from the PFSA constant commitment to give on-going support for most of its needs for products and services, and assistance for tapping growth opportunities. Working closely with a PFSA over time, the customer develops confidence in the PFSA and becomes safer with its products and services, which are often personalized to suit their own specific needs. By raising the share of the customer's business, the PFSA is guaranteed a special treatment by customers such as the position of lead. How customers perceive a company is very much influenced by how they are served and treated by clerk, and support employees at various encounters with the company. The same can be practiced to the health centre industry.

Ivarsson (2005) has found that a personal relationship with the PFSA is the factor of most significance for customer at an abstract level; he states furthermore that on a more concrete level the necessity for personal relationship raises correspondingly with the complexity of a situation. Other things that affects the relationship is the capability of the account manager, how much contact there is, the level of flexibility in, for example, changes and conflicts and the level of unity in the relationship (Madill et al., 2002).

The concern of competence is highlighted by Ivarsson (2005) as well however he describes it instrumental nearness and consists of both the account manager's economic skill and his or her power to bargain on behalf of PFSA and offer the customer with information regarding financial issues.

One of the most vital things is for the PFSA to establish traditions that eradicates the thinking of considering the PFSA. Moreover, it is essential to alter corporate policies and procedures which would make the PFSA more flexible in meeting the needs.

Turnbull and Gibbs (1987) believe that in the long-term, the goal of relationship PFSA is to allow the pharmaceuticals to become the number one provider of medicine services (or the lead PFSA for the corporate customer). PFSA customers are less price-sensitive to the lead than to

other supplier they do business with. As a result, a lead is able PFSA to realize higher margins on business with relationship customers.

Being in stronger relationships with business customers, relationship PFSA are able to hear to the business customer's voice, recognize their needs and expectations, and convert them into attractive product and services (Ritter 1993). They are in a position to satisfy each customer's needs by personalizing product and services to go with these needs.

2.6. Corporate Image and Reputation

Berman and Evans (1995) believed corporate image as a functional and emotional combination; that is, the prior experience of getting contact with enterprises including inexperienced information such as advertising, word-of-mouth effect and guess meet expectation in the future that has a directive positive influence on satisfaction; Mitchell (2001) believed as specific and significant relation between corporate and managing performance it would influence the corporate profit.

Corporate image in the service marketing literature was early recognized as an essential factor in the overall assessment of the service and the company (Grönroos, 1984; Gummesson and Grönroos, 1988; Bitner, 1991). Apart from image as a function of accumulation of buying experience over time, most organizations also supply complicated and noisy informational environments (e.g. advertising and direct marketing) in order to attract new and maintain prevailing customers. In the Perceived Quality Model (Grönroos, 1988) perceived quality is a function of expected quality (generated from market communication, image, word-of mouth, and customer needs) and actual quality (generated from technical quality and functional quality). According to Grönroos "corporate image is a filter which influences the perception of the operation of the company". This is in line with Gummesson (1993), who shows that customer perceived quality is a function of «quality in fact and quality in perception».

Bennett and Rentschler (2003) described reputation as a thought correlated to image, however one which refers to value decisions along with the community about a company's qualities, built over a long period, concerning its consistency, dependability and reliability. A company's image can influence its trustworthiness and efficiency in accomplishing key internal and external audiences such as customers, employees, and the media. According to Jacobs (1999), "career

success may depend as much on how others perceive you as on your abilities.” Internal factors that impact a company’s reputation consist of its capability to communicate, transparency, human values, management of employees, ability to innovate, chief executive officer’s reputation, flexibility to change, and handling of social and environmental issues. Among the external forces that affect corporate reputation are customers, media, financial analysts, stockholders, industry analysts, regulators and government (Lines, 2003).

Marken (2002) defined reputation as advantages that integrated with of good quality products and services, capability to innovate, value as continuing investment, financial stability, capacity to attract, develop, retain ability; use of corporate assets, and quality of management. Marken (2004) supposed that reputation was formed and managed on small daily accomplishments. He explained, “A reputation is built with every phone call, each release, each mail, each decision and each accomplishment.” Genasi (2001) also advised against considering reputation management as something but day-to-day activity and maintained that “communication quality has to be affirmed by quality of action.” In other words, reputation cannot be view point.

Since the 1990’s investigation has revealed how reputation can be a strategic advantage for a company that can impact its financial performance (Deephouse, 2002). The significance of reputation is also highlighted by the outcomes of a study investigated in 2000 by the Association of Insurance and Risk Managers of 250 leading companies in the United Kingdom. The members recognized damage to reputation as the major risk to their business (Smith, 2003).

2.6.1. Corporate Image and Customer Satisfaction

In nowadays competitive markets, services and service providers within the same industry are becoming more and more similar. Differentiation through the delivery channel (i.e. delivery of services against payment) is not easy. An increasing number of service providers have embarked on a journey of positioning through the communication channel (i.e. advertising and personal selling) (Andreassen and Bredal 1996), with the aim of building strong corporate images in order to make relative attractiveness. Consequently, we would expect that corporate image under current market conditions were play an essential role in both attracting and retaining customers.

Research in the service marketing literature concerning to the effect of corporate image (i.e. attitude towards a company) and its impact on customer loyalty does not share the similar extended traditions as customer satisfaction investigation. Apart from the early conceptual work

talking over corporate image and positioning (Lovelock 1984), the service management method (Normann, 1991), the service marketing mix (Bitner 1991), technical and functional quality (Grönroos 1984), unexpectedly little empirical work has been accomplished in evaluating the impact of corporate image and customer satisfaction on customer loyalty.

People build up knowledge systems (i.e. schemas) to construe their perception of the company. Corporate image is supposed to have the same features as self schema (Markus, 1977) with regard to influencing the customers' buying decision, i.e. good corporate image motivates purchase from one company by simplifying decision rules. In this perspective corporate image becomes a concern of attitudes and beliefs with regard to awareness and recognition (Aaker, 1991), customer satisfaction and consumer behavior (Fornell 1992). Corporate image can be an extrinsic information cue for both prevailing and customers and may or may not influence customer loyalty (e.g. willingness to provide positive word-of-mouth). Corporate image is consequently understood to have an impact on customers' preference of PFSA when service attributes are complex to evaluate. Corporate image is recognized and developed in the customers' mind through communication and experience. Corporate image is supposed to create a halo effect on customers' satisfaction decision. When customers are satisfied with the services delivered, their attitude towards the PFSA is improved. This attitude will then affect the customers' satisfaction with the PFSA.

2.6.2. Empirical Literatures

Empirical Finding are one of the most important of literature review in the research study of any type. This types of literature contribute a lot of effectiveness of the investigation under study by revealing the gap what the researcher wants to find out and how the researcher undertake the study which helps the researcher by providing insight about what and how to assume the investigation on work

Many researchers have operationalized customer satisfaction by using a single term scale and many others have used multiple item scales. Service quality and customer satisfaction has been investigated, and results have shown that the two constructs are indeed independent, but are closely related, implying that an increase in one is likely to lead to an increase in the other (Sureshchandar et al., 2002).

Some scholars have questioned its dimensionality (Carman, 1990; Cronin and Taylor, 1992; Mels et al., 1997), and others have disagreed about its evaluation of perceptions and expectations (Babakus and Boller, 1992; Brown et al., 1993; Carman, 1990; Cronin and Taylor, 1992). An in depth dispute of the literature on SERVQUAL can be initiate in Llosa et al. (1998). The service quality dimensions in SERVQUAL were initially established based on traditional service delivery systems.

Dabholkar (1996) estimated two different models to scrutinize how customers estimate the quality of technology-based self-service channels. Based on a university student sample, Dabholkar establish that customers' assessments of a technology based service systems and their preparations to use the channels are strongly affected by their perceptions about the characteristics associated with this option. Dabholkar's work, but, did not talk about the impact of such service options on customers' perceptions concerning general service quality as evaluated by the traditional dimensions of service quality, e.g. the SERVQUAL dimensions.

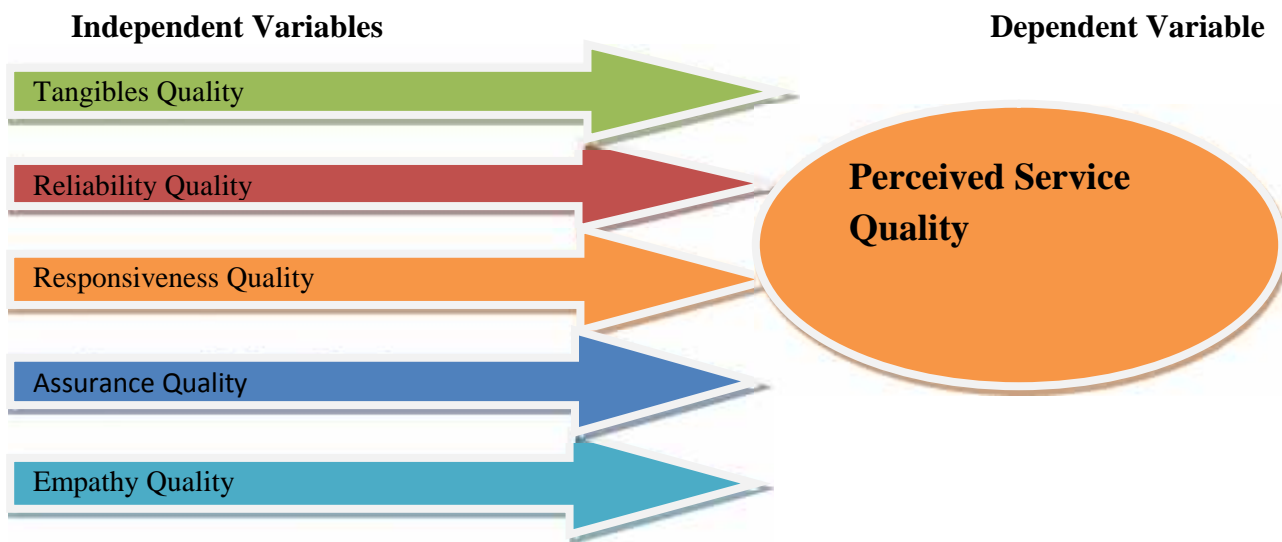
Berkley and Gupta (1994) recognized a model to clarify how information technology can be applied to increase service performance. Through case studies, they clarified in depth .Muffato and Panizzolo (1995) argued that customer satisfaction is considered to be one of the principal essential competitive factors for the longer term, and can be the most effective indicator of a firm's profitability

2.6.3 Conceptual Framework

A theoretical framework is proposed for this research study based on previous academic review, which promotes a systematic view of finding by explaining its influence towards the customer satisfaction and determinants by the researcher to fit with the research objectives, Figure illustrates the determinants in the original model of the SERVQUAL items, 10 determinants of service quality were illustrated. These are access, communication, competence, courtesy, credibility, reliability, responsiveness, security, tangibles, and understanding the customer (Accounts Commission, 1999). However, following extensive study these 10 were advanced to five; subsequent to further investigation demonstrated that some were very strongly connected. The five major dimensions that customers apply to evaluate service quality contain

(Parasuraman et al., 1988), reliability, responsiveness, assurance, empathy, and tangibles as revealed below;

The conceptual framework represents a model asserting the relative importance of the known antecedents of determinants of customer satisfaction. According to the Parasuraman, Zeithaml, and Berry (1988) the five dimension represents the performance along each quality dimension. So, perceived service quality is a function of the magnitude and direction of the five dimensions.



Figure; Theoretical framework

CHAPTER THREE: RESEARCH METHODOLOGY

This chapter contain the data type, the research design, sampling method, data collection method, and data processing and analysis

3.1 Research Design

To investigate determinants of customer satisfaction the researcher used both quantitative and qualitative approaches. Quantitative approach was used to examine, through statistical procedures, the primary data which was collected from sample customers by means of structured questionnaire. Qualitative approach was used to analyze the data that was collected from PFSA's management using unstructured interview. Pre-study interview was conducted to identify the applicability of some indicators for the study area. The research design that was used in this study is survey design. A survey is a research technique in which information is gathered from a sample of population by use of a questionnaire. A cross sectional research, one-time research, was used to examine the present determinants of customer satisfaction.

3.2 Population of the study

The target population of this study was customer of the PFSA at 100 health facilities and Hospitals found in AA region where client technician provided by the selected health center and Hospitals .100 questionnaires were distributed to those customers where all questionnaires were fully completed and returned which yields a response rate of 135

3.3 Sampling Technique and Sample Size Determinations

The sampling technique used to select samples from the sampling frame was random sampling. Accordingly, 100 Health facilities and Hospitals were selected out of 135 hospitals and Health facilities found in Addis Ababa region in ordered to give equal chance to the population .The sample size determined using the following formula from Israel (1992).It stated the sample size determination formula as follows:

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

Where,

N= Size of population

n = Size of sample

x= sampling error

Thus

$$n = \frac{135}{1 + 135(0.05^2)}$$

$$n = 100$$

3.4 Data Source

Both primary and secondary data were used to investigate the determinants of customer satisfaction. Primary data was collected from customers on service quality, PFSA's capability of developing stronger relationship with customers, and corporate image. Secondary data was collected from PFSA's document such as journal articles, customer suggestion box, Magazine of PFSA and other related sources

3.5 Data Collection Method and Instrument

The most convenient and economical data collection instrument in survey is questionnaire. Collecting data through questionnaire is quite popular because it requires low cost even when the universe is large and large samples can be made use of and thus the results can be made more dependable and reliable. In this study, closed ended questionnaire design was formulated. Moreover, the questionnaire was administered using enumerators to collect data from the respondents.

The questionnaire had two sections. The first section was formulated to collect data about demographic characteristics of the respondents. This section consisted of three general questions which indicated the background of the respondents. The second section of the questionnaire the questions which addressed data about determinants of customer satisfaction from the respondents

of the study. These items were split into four instruments that measured service quality, responsibilities, Assurance, and stronger relationship with customers. This section of the questionnaire evaluated the variables on a 5point likert scale ranging from 1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree.

3.6 Reliability and Validity Test

The initial questionnaire was delivered to and collected from 100 PFSA Customers in order to obtain some assessment related to the questions' reliability and validity and adjustments have been taken on the questionnaire.

SPSS version 20 was used to check for reliability and validity of the questions used in the questionnaire

3.7 Data Processing and Analysis

After collecting data from respondents it had to be processed and analyzed in accordance with the outline scheduled by researcher. In the first phase of data processing the researcher edited the collected raw data to detect errors and omissions and to correct these when possible. Next to editing data in the field and in house, the subsequent phases were coding, classification and tabulation of collected data so that they were conformable to analysis. The researcher used descriptive, statistical and explanatory methods to analyze the collected and processed data.

Service Quality: There are several researchers who have defined service quality in different ways. For instance, Parasuraman et al. (1985) defined service quality as a result of the variances between expectation and outcome along the quality dimensions. This has appeared to be in line with Roest and Pieters' (1997) explanation that service quality is a relativistic and cognitive inconsistency between experience based norms and performances concerning service benefits. The main variables related to service quality are: having modern-looking equipment, showing sincere interest in solving customers' problems, performing the service right the first time, providing its services at the time it promises to do so, having employees who give customers quick service, giving customers individual attention by the bank, having employees who give customers personal attention, having customers best interest at heart, and owning employees who understand customers specific needs.

Developing stronger relationship with customer: Developing stronger relationships with customer means that operating closely with customers in long time to develop their confidence over the PFSA and to become safer with the services provided by the PFSA, which are repeatedly personalized to go in line with their specific desires. The main variables related to stronger relationship with customer are: creating stable relationship with customers, and offering high level of financial advice to customers.

Corporate Image: Corporate image means value judgments among the community concerning a PFSA’s qualities, formed over a long period, regarding its consistency, trustworthiness and reliability. A company’s image can impact its credibility and effectiveness in reaching key internal and external audiences such as customers, employees, and the media (Bennett and Rentschler, 2003). The main variables related to corporate image are: innovating new PFSA service and having excellent quality of management.

These variables were originally used with 5 point likert scale for descriptive analysis. In order to make them suitable for analysis, they were re-coded. Responses with strongly agree and agree scales were re-coded as 1 implying “Agree” and the rest responses with strongly disagree, Disagree and Neutral scales were re-coded as 0 implying “otherwise”.

Table 3.1: summarized description of hypothesized determinants of customer satisfaction

Variables	Definition of the variables	Expected sign
Satisfaction	Customer satisfaction (1= Satisfied, 0= not satisfied)	Dependent Variables
	Having modern equipment (1 = Agree, 0 = otherwise)	+
	Showing sincere interest in solving customer problem(1 = Agree, 0 = otherwise)	+

Variables related to service quality	Performing the service right the first time (1 = Agree, 0 = otherwise)	+
	Providing its services at the time it promises to do so (1 = Agree, 0 = otherwise)	+
	Having employees who give customers quick service (1 = Agree, 0 = otherwise)	+
	Giving customers individual attention by the PFSA (1 = Agree, 0 = otherwise)	+
	Having employee who give customers personal attention (1 = Agree, 0 = otherwise)	+
	Having customers best interest at heart (1 = Agree, 0 = otherwise)	+
	Owning employees who understand customers' specific needs (1 = Agree, 0 = otherwise)	+
	Variables Related to developing stronger relationship with customers	creating stable relationship with customers (1 = Agree, 0 = otherwise)
Offering high level of financial advice to customers (1 = Agree, 0 = otherwise)		+
Variables related to corporate image	innovating new PFSA service (1 = Agree, 0 = otherwise)	+
	Having excellent quality of management (1 = Agree, 0 = otherwise)	+

CHAPTER FOUR: RESULTS AND DISCUSSIONS

This section of the study is concerned on the analysis and interpretation that shows and explains the descriptive statistics analysis, the final hypotheses test, and econometrics analysis based on the data obtained from 100 respondents from PFSA.

4.1. Demographic Variable of Respondents

Data collected from the respondents is obtained in the areas of gender and age. The purpose of this profile is to obtain a visualization of the PFSA customers responding to the questionnaire.

Table 4.1: Age and gender of respondents of PFSA

Age group	Gender					
	PFSA					
	Female		Male		Total	
	Freq	Per	Freq	Per	Freq	Per
< 21	9	9.00	13	13.00	22	22.00

21-34	20	20.00	29	29.00	49	49.00
35-49	4	4.00	16	16.00	20	20.00
50-64	1	1.00	8	8.00	9	9.00
>64	0	0.00	0	0.00	0	0.00
Total	34	34.00	66	66.00	100	100.00
Educational status						
Never been to school	Elementary	High school certificate	Diploma	Degree	Post graduate	
4	14	24	9	14	29	6

Source: Own Survey, 2016

As it is shown in Table 4.1 above, the data provides gender and age group profiles by frequency and percent. The results reveal that out of 100 respondents of PFSA, 66 are males and 34 are females. This represents 66% males and 34% females. This implies that the number of female customers in PFSA is lower than male customers. Therefore, PFSA has to appraise the problem and take measures to attract and retain more female customers in future. Of 100 respondents of PFSA, 49% of respondents are in the age category of 21 to 34 years, followed by the 21 and below age group respondents at 22%. The age group in between 34 to 49 years of age represented 20%, while the age category in between 50 to 64 represented 9%. This implies that PFSA has more younger and adult customers. This indicates that PFSA has good customer base because customers in these age group will continue dealing with the PFSA for long time if they served properly. However, the PFSA should give emphasis on old age group of customers to serve every age group similarly.

As it can revealed in Figure 4.1 above, when educational status of respondents is seen, of 100 respondents of PFSA, 29 percent of respondents are with bachelor degree and 24 percent are with high school certificate. The respondents with diploma and elementary certificate contain equal proportion, which accounts to 14 percent of total respondents. The respondents with

certificate and postgraduate study accounts 9 percent and 6 percent respectively. The smallest group of the respondents, which accounts to 4 percent, is illiterate. This implies that the management of the PFSA not concentrates in illiterate. Therefore, the PFSA management should recognize the problem and take appropriate measure to give chance to illiterate customers to use PFSA services similar to literate customers.

4.2 Data Analysis

4.3 Service Quality

Service quality and customer satisfaction has been investigated, and results have shown that the two constructs are indeed independent, but are closely related, implying that an increase in one is likely to lead to an increase in the other (Sureshchandar et al., 2002). Service quality is a 22 item instruments that includes the five dimensions of tangibles, reliability, responsiveness, assurance, and empathy as discussed below.

4.3.1. Tangibles

The tangible aspect of service quality attributes relates to the physical facilities, equipment and appearances of the employees of the PFSA. Evaluations of tangibles aspect of services quality, responses of the study respondents are shown in the Table 4.2 below.

Table 4.2: Attributes in Tangible Service Quality Dimensions in PFSA

Attributes	Response	PFSA	
		Freq	Per
		Have modern-looking equipment	Strongly disagree
	Disagree	5	5.00
	Neutral	11	11.00

	Agree	69	69.00
	Strongly agree	12	12.00
	Total	100	100.00
	Mean	3.82	
Physical facilities are visually appealing	Strongly disagree	0	0.00
	Disagree	8	8.00
	Neutral	19	19.00
	Agree	61	61.00
	Strongly agree	12	12.00
	Total	100	100.00
	Mean	3.77	
PFSA employees are neat looking	Strongly disagree	1	1.00
	Disagree	4	4.00
	Neutral	20	20.00
	Agree	53	53.00
	Strongly agree	22	22.00
	Total	100	100.00
	Mean	3.91	
Materials associated with service are	Strongly disagree	5	5.00
	Disagree	19	19.00

visually appealing	Neutral	25	25.00
	Agree	29	29.00
	Strongly agree	22	22.00
	Total	100	100.00
	Mean	3.44	

Source: Own Survey, 2016

As it can be revealed in Table 4.2 above, when equipments of the PFSA is evaluated by respondents of customer, more than half of respondents (69%) agree that PFSA has modern looking equipment. The overall mean response in terms of owning modern equipment is 3.82 implying that PFSA possess good quality modern equipment. However, the PFSA equipment still requires further improvement to satisfy the needs and expectation of all customers.

As indicated from Table 4.2, more than a half of respondents of PFSA (61%) agree that physical facilities in PFSA are visually appealing. Only 8% of respondents replied that the PFSA’s physical facilities are not visually appealing. The overall mean response in terms of visually appealing physical facilities is 3.77 implying that physical facilities in the PFSA are visually attractive to customers. However, physical facilities of the PFSA need further improvement to attract the disagreed customers and to keep satisfied the agreed customers.

As depicted in the Table 4.2, when the PFSA’s employees’ appearance was evaluated by the respondents, about 53% of total respondents of PFSA agree that PFSA employees are neat in appearance. The overall mean response in terms of employees’ appearance is 3.91 indicating that employees in the PFSA are well presented. However, the PFSA employees have to present smartly to attract all customers of the PFSA.

As it can be evidenced from Table 4.2 above, when visual appealing of materials associated with the service is evaluated by respondents of customer, 29% and 22% of respondents agree and strongly agree that materials are visually appealing in the PFSA respectively. The mean response of respondents in terms of visual appealing of materials associated with the service is 3.44 indicating that the PFSA has a problem in properly placing materials associated with the service

in appropriate place. Thus, PFSA is required to minimize this problem by placing materials in a place visible to all customers.

4.3.2. Reliability

Reliability is the ability to perform the promised services both dependably and accurately. All five attributes of reliability dimension measure the level of performance of the PFSA’s service provision as measured by the delivery of service on a timely manner, error-free records, and showing sincere interest in solving customers’ problems. The PFSA reliability dimension of service quality is assessed through the response provided by sample customers to the five reliability attributes shown in the Table 4.3 below.

Table 4.3: Reliability attributes of Service Quality in PFSA

Attributes	Response	PFSA	
		Freq	Per
		Keep promises of doing something by a certain time	Strongly disagree
Disagree	12		12.00
Neutral	37		37.00
Agree	34		34.00
Strongly agree	12		12.00
Total	100		100.00
Mean	3.36		
Show a sincere interest in solving customers	Strongly disagree	8	8.00
	Disagree	13	13.00

problem	Neutral	22	22.00
	Agree	36	36.00
	Strongly agree	21	21.00
	Total	100	100.00
	Mean	3.49	
Perform the service right the first time	Strongly disagree	4	4.00
	Disagree	9	9.00
	Neutral	18	18.00
	Agree	45	45.00
	Strongly agree	24	24.00
	Total	100	100.00
	Mean	3.76	
Provide the services at the time it promises to do so	Strongly disagree	3	3.00
	Disagree	13	13.00
	Neutral	18	18.00
	Agree	45	45.00
	Strongly agree	21	21.00
	Total	100	100.00
	Mean	3.68	
Insist on error-free	Strongly disagree	2	2.00

records	Disagree	10	10.00
	Neutral	27	27.00
	Agree	44	44.00
	Strongly agree	17	17.00
	Total	100	100.00
	Mean	3.64	

Source: Own Survey, 2016

As presented in the Table 4.3 above, how PFSA keep promises is assessed by customers. Out of 100 respondents of PFSA, 37% of the respondents are neither agree nor disagree but neutral, closely followed by respondents, which accounts 34%, who agree on the PFSA keep promises when the PFSA promises to do something. The mean response of respondents in terms of keeping promises is 3.36 implying that PFSA has a difficulty in keeping promises. Because of the PFSA required to develop the ability perform the promised service both dependable and accurately.

As Table 4.3 above revealed, the PFSA sincere interest in solving customers' problem is evaluated by customers. Out of 100 respondents of PFSA, 36% of the respondents agree that PFSA show sincere interest in solving customer's problems. The overall mean response in terms of showing sincere interest in solving customers' problems is 3.49. This implies that PFSA has a difficulty of showing sincere interest in solving customers' problems. In contrast to this customers require the PFSA which shows sincere interest in solving their problems. For this reason the PFSA management should improve their genuine interest to solve customers' problems

As it can be evidenced from Table 4.3 above, when PFSA'S performance in providing service right the first time is evaluated by customers, of 100 respondents of PFSA, 45% and 24% of respondents "agree" and "strongly agree" on PFSA performance in providing service right the first time to their customers. The mean response in terms of providing the service right the first time to customers is 3.76. This implies that PFSA perform the service right the first time.

However, the rest of the respondents still need more performance from their PFSA. So, PFSA should try to incorporate expectations of disagreed customers. .

As indicated from Table 4.3 above, when customers evaluate PFSA`s performance in providing the services at the time it promises to do so, of 100 respondents of PFSA, 45% of respondents agree that PFSA provide the service at the time it promises to do so. The mean responses of respondents in terms of providing the services at the time it promises to do so is 3.68. This implies that PFSA performance in rendering the services at the time it promises to do so is promising. Customers of the PFSA expect more performance from their PFSA in offering the services at the time it promises to do so. Therefore, to satisfy the needs and expectations of all customers the PFSA should deliver the services at the time it promises to do so.

As it can be evidenced from Table 4.3 above, when PFSA`s performance of insisting on error-free records are assessed by their customers, out of 100 respondents of PFSA, 44% of respondents agree that PFSA insist on error-free records. The overall mean response of respondents in terms insisting on error-free records is 3.64. This implies that PFSA`s insists error-free records. However, the disagreed respondents expect more error-free records from their PFSA. For this reason the PFSA should enhance its performance in providing error-free records to all customers.

4.3.3. Responsiveness

Responsiveness in service delivery refers to fulfilling important customer requirements such as prompt service delivery, helpfulness in meeting customers` needs, responding to customers requests. This study considered four attributes of responsiveness as shown in Table 4.4 below.

Table 4.4: Responsiveness Attributes of Service Quality in PFSA

Attributes	Response	
		PFSA

		Freq	Per
Tell me exactly when the service will be performed	Strongly disagree	6	6.00
	Disagree	21	21.00
	Neutral	24	24.00
	Agree	43	43.00
	Strongly agree	6	6.00
	Total	100	100.00
	Mean	3.22	
Give prompt service to customers	Strongly disagree	2	2.00
	Disagree	13	13.00
	Neutral	30	30.00
	Agree	37	37.00
	Strongly agree	18	18.00
	Total	100	100.00
	Mean	3.56	
Willing to help customers	Strongly disagree	0	0.00
	Disagree	10	10.00
	Neutral	18	18.00
	Agree	50	50.00
	Strongly agree	22	22.00
	Total	100	100.00
	Mean	3.84	
Never too busy to	Strongly disagree	5	5.00

respond to customers requests	Disagree	19	19.00
	Neutral	34	34.00
	Agree	32	32.00
	Strongly agree	10	10.00
	Total	100	100.00
	Mean	3.23	

Source: Own Survey, 2016

As depicted in the Table 4.4 above, when customers assess the PFSA`S performance in telling customers exactly when the service were be performed, from the total 100 survey respondents of customer , 43% of respondents agree that PFSA tell customers exactly when the service were be performed. The mean response of respondents in terms of telling customers exactly when the services were been performed is 3.22. This implies that PFSA has a problem of telling customers exactly when the services were been performed. So as to reduce this problem PFSA should first estimate the time necessary to deliver specific service to customers and then tell exactly when the service were be performed. This helps customers to arrange and properly manage their time accordingly.

As indicated in the Table 4.4 above, when the performance of employees in the PFSA offering prompt service to customers is evaluated by respondents, of 100 respondents of PFSA, 37% of respondents agree that PFSA, employees give prompt service to customers. The overall mean response in terms of performance of employees in the PFSA offering prompt service to customers is 3.56. This implies that employees` performance of delivering quick service to customers is promising. Therefore, the employees of the PFSA should enhance their speed to provide more quick speed to all customers.

As Table 4.4 above reveals, when employees` willingness to help customers is assessed by respondents, from 100 respondents of PFSA, half of respondents (50%) agree that employees in PFSA are willing to help customers. The overall mean response in terms of willingness of employees is 3.84. This implies that employees in PFSA are very willing to help their customers

when customers face problems. Yet, employees of the PFSA should consider the unsatisfied customers and show improvement until all customers become satisfied.

As it can be evidenced from Table 4.4 above, how employees in the PFSA responds to customers request is evaluated by respondents. Out of 100 respondents of PFSA, 34% of the respondents are neither agree nor disagree but neutral, closely followed by respondents, which accounts 32%, who agree that employees in PFSA are never too busy to respond to customers' requests. The overall mean response in terms of employees' way of responding to customers is 3.23. This indicates that employees of the PFSA have a problem in responding customers' requests promptly and when they need. For this reason, employees of the PFSA should hear their customers request properly and give priority to customers' questions.

4.3.4. Assurance

The assurance attributes relates to providing customers with a degree of comfort by making customers feel safe in their transactions, in the courteous treatment of customers, and possessing knowledge sufficient to answer customers' questions. This study tried to evaluate the four attributes of assurance as shown Table 4.5 below.

Table 4.5: Assurance Attributes of Service Quality in PFSA

Attributes	Response	PFSA	
		Freq	Per
		Employees' behaviors instill confidence in customers	Strongly disagree
	Disagree	12	12.00
	Neutral	31	31.00
	Agree	37	37.00
	Strongly agree	18	18.00

	Total	100	100.00
	Mean	3.57	
Feel safe in transaction with the PFSA	Strongly disagree	2	2.00
	Disagree	7	7.00
	Neutral	9	9.00
	Agree	40	40.00
	Strongly agree	42	42.00
	Total	100	100.00
	Mean	4.13	
Consistently courteous with customers	Strongly disagree	3	3.00
	Disagree	8	8.00
	Neutral	27	27.00
	Agree	49	49.00
	Strongly agree	13	13.00
	Total	100	100.00
	Mean	3.61	
Knowledge to answer customers questions	Strongly disagree	4	4.00
	Disagree	8	8.00
	Neutral	10	10.00
	Agree	49	49.00

	Strongly agree	29	29.00
	Total	100	100.00
	Mean	3.91	

Source: Own Survey, 2016

As it can be evidenced from the Table 4.5 above, how employees’ behavior instills confidence in customers is evaluated by customers. From 100 respondents of PFSA, 37% of respondents agree that the behavior of employees in the PFSA instills confidence in customers. The mean response in terms of employees’ behavior in instilling confidence in customers is 3.57. This implies that the behavior of employees in inculcating trust in customers is promising. Even though, the PFSA employees should enhance their behavior to implant trust customers and thereby customers develop confidence in the PFSA and becomes more secure with its services.

As Table 4.5 above reveals, the feeling of customers in transaction with the PFSA is evaluated by customers. Out of 100 respondents of PFSA, 45% and 42% of respondents strongly agree and agree that they feel safe in their transaction with the PFSA respectively. The mean response of respondents in terms of customers feeling of safety in transaction with the PFSA is 4.13. This indicates that PFSA developed confidence in its customers to feel safe in their transaction with the bank. But, the PFSA should take in to account customers who feel unsafe in transaction with the PFSA and keep the satisfied customers for long times. As presented in the Table 4.5 above, when consistent courteousness of employees to customers is evaluated by customers, of 100 respondents of PFSA of respondents agree that employees in PFSA are consistently courteous with customers. The mean response in terms of consistent courteousness of employees to customers is 3.61 implying that the employees’ politeness is promising. However, politeness of employees in PFSA still requires further improvement.

As indicated from the Table 4.5 above, when employees’ knowledge to answer customers’ questions is evaluated by respondents, of 100 respondents of PFSA, 49% of respondents agree that employees in PFSA have the knowledge to answer customers’ questions. The overall response in terms of employees’ knowledge to answer customers’ questions is 3.91. This implies

that employees have sufficient knowledge to respond customers' questions. Yet, the PFSA should develop employees' skill until they satisfy every customer needs and questions..

4.3.5. Empathy

The elements of empathy relate to giving the customer individual attention, having convenient operating time, understanding customers needs, and having the customers best interest at heart. This study tried to evaluate the five attributes of assurance as shown Table 4.6 below.

Table 4.6: Empathy Attributes of Service Quality in PFSA

Attributes	Response	PFSA	
		Freq	Per
Give customers individual attention	Strongly disagree	7	7.00
	Disagree	18	18.00
	Neutral	23	23.00
	Agree	38	38.00
	Strongly agree	14	14.00
	Total	100	100.00
	Mean	3.34	
Have operating hours convenient to customers	Strongly disagree	4	4.00
	Disagree	5	5.00
	Neutral	20	20.00
	Agree	53	53.00
	Strongly agree	18	18.00

	Total	100	100.00
	Mean	3.76	
Have employees who give customers personal attention	Strongly disagree	6	6.00
	Disagree	25	25.00
	Neutral	23	23.00
	Agree	31	31.00
	Strongly agree	15	15.00
	Total	100	100.00
	Mean	3.24	
Have my best interests at heart	Strongly disagree	3	3.00
	Disagree	9	9.00
	Neutral	25	25.00
	Agree	46	46.00
	Strongly agree	17	17.00
	Total	100	100.00
	Mean	3.65	
PFSA employees understand customers specific needs	Strongly disagree	2	2.00
	Disagree	13	13.00
	Neutral	25	25.00
	Agree	35	35.00
	Strongly agree	25	25.00
	Total	100	100.00

	Mean	3.68
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Source: Own Survey, 2016

As it can be evidenced from Table 4.6 above, when PFSA`s performance in giving customers individual attention is evaluated by customers, from 100 respondents of customer , 38% of respondents agree that PFSA give customers` individual attention. The mean response in terms of giving customers individual attention is 3.34 implying that PFSA has a problem in giving customers individual attention. Because transaction in PFSA industry needs communication between customers and PFSA, PFSA should pay attention for each customer during business transaction. Therefore, PFSA required giving customers individual attention to increase their satisfaction. This implies on average have similar problem in giving customers individual attention perceived by customers.

As indicated from Table 4.6 above, operating hours of the PFSA is evaluated by customers. Out of 100 respondents of customer, more than half of respondents (53%) agree that PFSA, has operating hours convenient to all its customers. The mean response in terms of operating hours of the PFSA is 3.76. This implies that PFSA has convenient operating hours to customers, however, it is not satisfied the overall customers. So as to satisfy all its customers the PFSA should expand its operating hours more than the present operating hours.

As shown in the Table 4.6 above, when employees` quality in giving customers personal attention is evaluated by respondents, of 100 respondents of PFSA, 31% of respondents agree that PFSA have employees who give customers personal attention. However, 25% of respondents replied that the PFSA does not have employees who give customers personal attention. The overall mean response in terms of employees` performance in giving customers personal attention is 3.24. This implies that PFSA employees have a problem in giving customers personal attention. So as to resolve this difficulty the PFSA should motivate and encourage employees to give personal attention to every customer.

As depicted in the Table 4.6 above, when the PFSA attempt to satisfy its customers` best interest is evaluated by respondents, out of 100 respondents of PFSA, 46% of respondents agree that PFSA has customers` best interest at heart. The overall mean response in terms of the PFSA attempt to satisfy its customers` best interest is 3.65. This implies that PFSA

attempted to satisfy its customers' best interest. However, the PFSA should enhance its endeavor to satisfy all customers' best interest and keep satisfied the agreed customers..

As it can be evidenced from Table 4.6 above, when PFSA employees understanding customers specific needs is evaluated by customers, from 100 respondents of PFSA, 35% and 25% of respondents agree and strongly agree that employees of PFSA understand customers specific needs respectively. The mean response in terms of employees understanding customers' specific needs is 3.68. This indicated that PFSA; has very good employees who understand customers' specific needs. Nevertheless, employees of the PFSA should improve their ability to understand the specific needs of the unsatisfied customers.

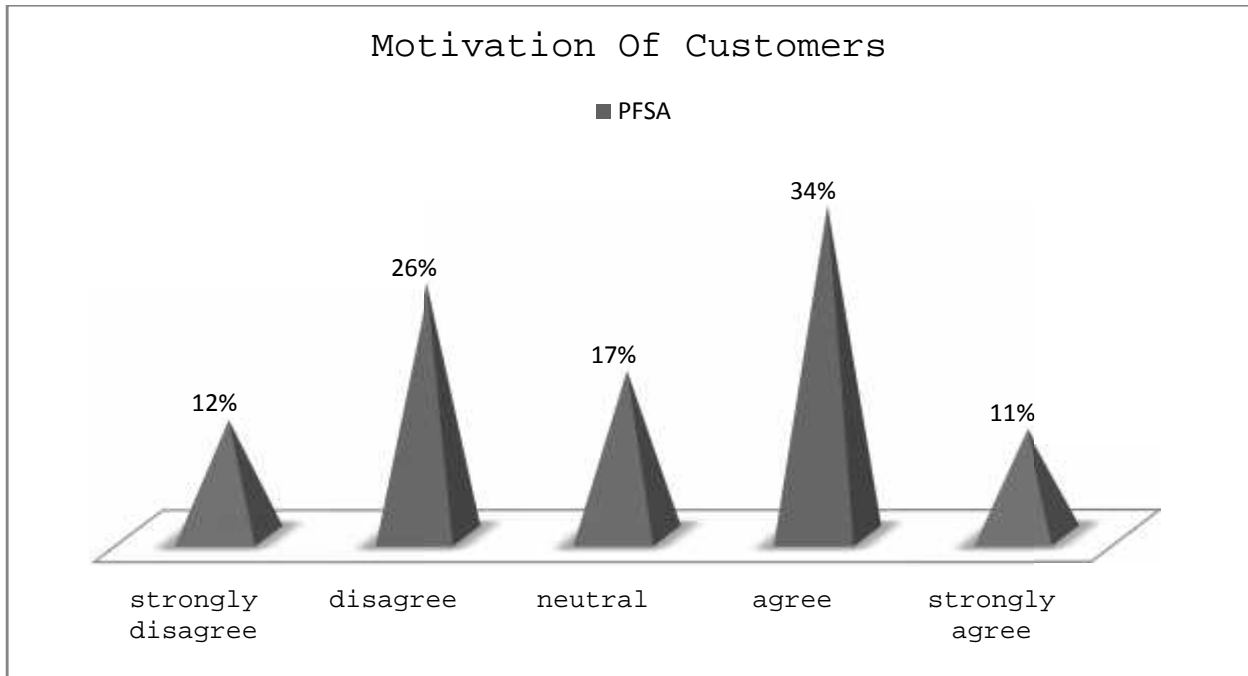
4.4. Developing Strong Relationship with Customers

Since customers that have established multiple business links with PFSA are less likely to shift to other, developing stronger relationships with customers' increases customer satisfaction and retention. As an effective strategy to enable them to maximize the profitability of total customer relationships over time, rather than to extract the most profit from any one individual service or transaction. Indicators of developing stronger relationship are discussion below.

4.4.1. Motivation

Various consultants have enticed PFSA, through selling additional products to existing customers, or cross-selling (Ritter, 1993), to effectively increase the volume of their business from existing customers. Since customers that have established multiple business links with their PFSA are less likely to shift to other PFSA, developing stronger relationships with customers' increases customer satisfaction and retention. The PFSA performance in motivating customers to buy additional service presented in Figure 4.6 below.

Figure 4.6: Motivating Customers to buy Additional Services in PFSA



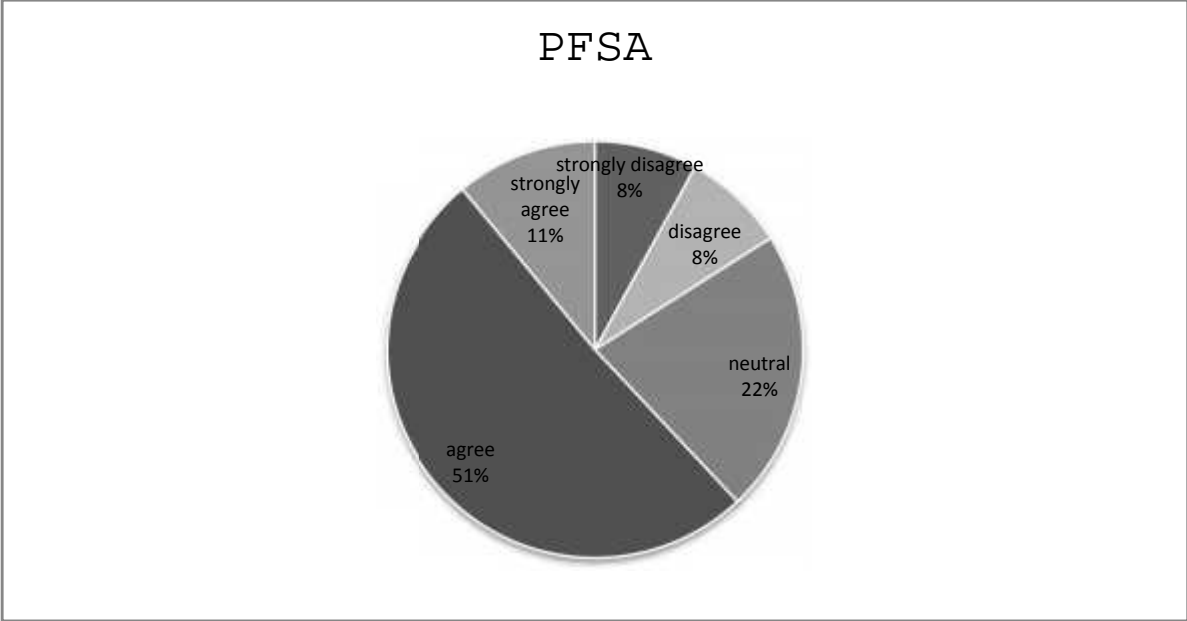
Source: Own Survey, 2016

As exhibited in the Figure 4.6 above, out of 100 respondents of PFSA, 34% of respondents agree that PFSA motivate customers to buy additional services. The mean response of customers in terms of encouraging customers to create multiple business links with the PFSA is 3.06. This indicates that PFSA faces a problem in motivating existing customers to buy additional service from the PFSA. The PFSA's management should take serious measures in making important solutions so as to rectify the problem.

4.4.2. Stable Relationship

The PFSA quality in creating and maintaining stable and long lasting customer relationship presented in figure 4.7 below.

Figure 4.7: Creating stable relationship with customers in PFSA



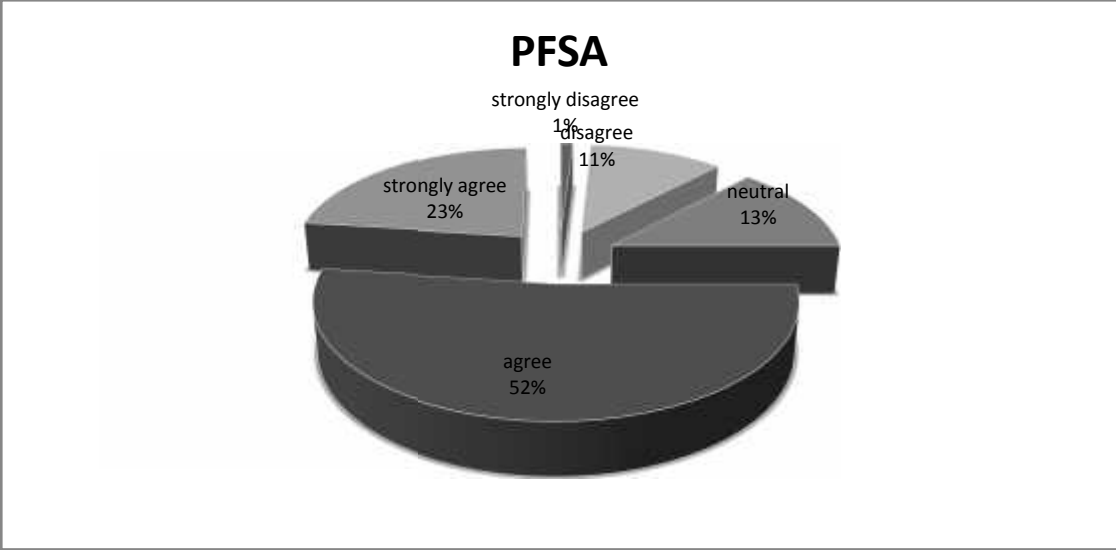
Source: Own Survey, 2016

As exhibited in the Figure 4.7 above, out of 100 respondents of PFSA, more than half of respondents (51%) agree that PFSA creates and maintains stable and long lasting customers' relationship with customers. the overall mean response in terms of creating stable relationship is 3.49. This denotes that PFSA has a problem of creating and maintaining stable and long lasting relationship with customers. Therefore, the PFSA management have to take important measure to create stable relationship with customers and maintain the relationship for long times.

4.4.3. Commitment to Continue Dealing with the PFSA

Customers' commitment to continue dealing with their PFSA for a long time is presented in Figure 4.8 below.

Figure 4.8: Commitment to Continue Dealing With the PFSA



Source:

Source Own Survey, 2016

As exhibited in the Figure 4.8 above, from 100 respondents of PFSA, more than half of respondents (52%) agree that they committed to continue dealing with PFSA for a long time. Besides, 23 % of respondents strongly believe that they committed to continue dealing with their PFSA for a long time. The mean response in terms of commitment of customers to continue dealing with the PFSA is 3.85. This implies that PFSA is in better position to develop committed customers who will continue dealing with the PFSA for long time.

4.4.4. Letting Customers to Recommend Their PFSA

Response of customers on recommending their PFSA to their best friends presented in Table 4.9 below.

Table 4.9: Letting customers to recommend their PFSA

Response	I will recommend this PFSA to my best friends	
	PFSA	
	Freq	Per
Strongly disagree	2	2.00

Disagree	14	14.00
Neutral	17	17.00
Agree	46	46.00
Strongly agree	21	21.00
Total	100	100.00
Mean	3.7	

Source: Own Survey, 2016

As it can be evidenced from Table 4.9 above, out of 100 respondents of PFSA, 46% of respondents agree that they will recommend their PFSA to their best friends. Apart from this, 21% of respondents strongly agree that they will tell PFSA to their best friends. The mean response in terms of customers recommending their PFSA to their best friends is 3.7. This indicates that PFSA has satisfied and loyal customers who recommend their PFSA to their best friends.

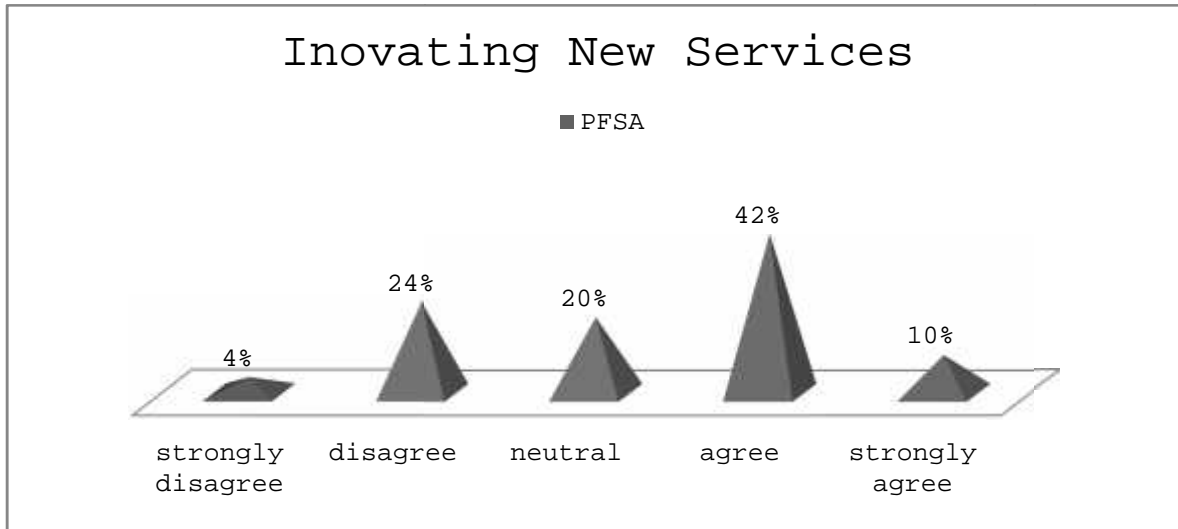
4.5. Corporate Image

A growing number of service companies have embarked on a journey of positioning through the communication channel (i.e. advertising and personal selling) (Andreassen and Bredal 1996), with the objective of building strong corporate images in order to create relative attractiveness. Consequently we would expect that corporate image under current market conditions were play an important role in both attracting and retaining customers. Indicators of corporate image are presented in this section below.

4.5.1. Innovating New Service

Customers’ response on PFSA performance in innovating new services delivery is presented in figure 4.9 below.

Figure 4.9: Innovating New Services in PFSA



Source: own survey, 2016

As presented in the Figure 4.9 above, of 100 respondents of PFSA, 42% of respondents agree that PFSA is innovative in new service delivery. The overall mean response in terms of innovating new service is 3.3. This implies that PFSA has a problem in innovating new service to customers. So as to solve this difficulty the PFSA should assess the emerging needs and expectations of its customers and innovating new service according to customers’ needs and expectations.

4.5.2. Ethical Business

Customers response on PFSA`s did the business in ethical way is presented in Table 4.10 below.

Table 4.11: Doing business in ethical way in PFSA

Response	The PFSA does the business in an ethical way	
	PFSA	
	Freq	Per
Strongly disagree	3	3.00
Disagree	5	5.00

Neutral	15	15.00
Agree	48	48.00
Strongly agree	29	29.00
Total	100	100.00
Mean	3.95	

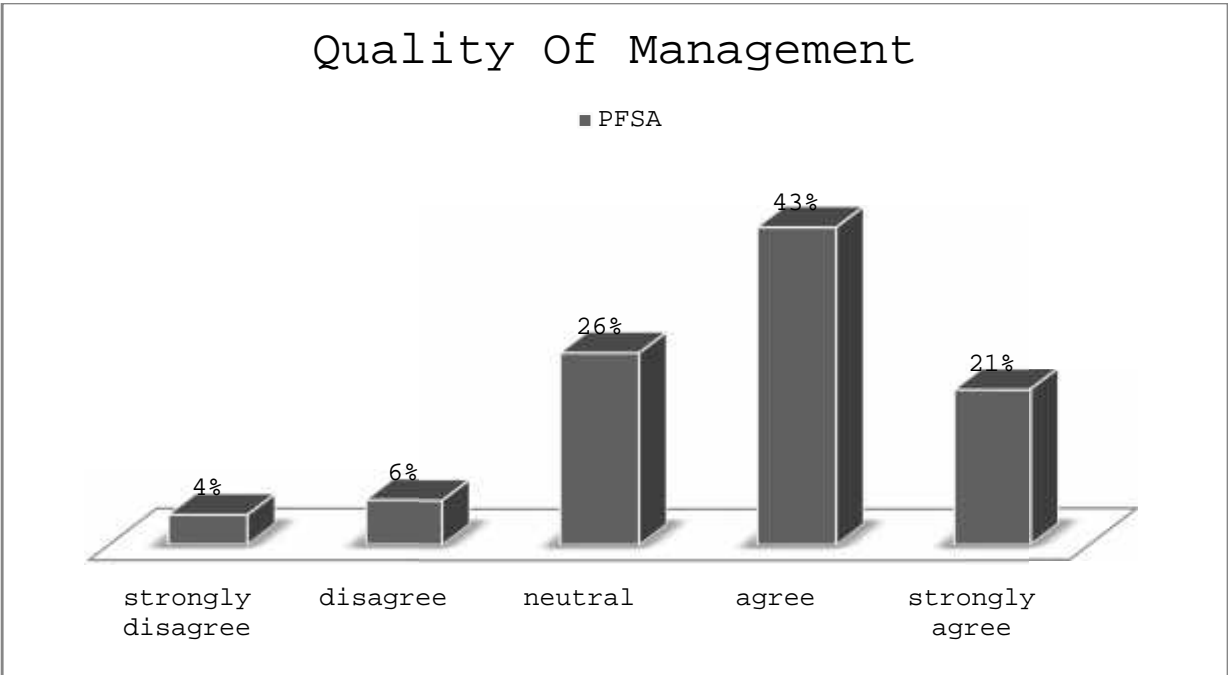
Source: Own Survey, 2016

As indicated from Table 4.10 above, of 100 respondents of PFSA, 48% of respondents agree that PFSA does the business in an ethical way. In addition, 29% of respondents replied that their PFSA did the business in a very ethical way. The mean response of respondents in terms of doing the business in ethical way is 3.95. This indicates that PFSA have done good works in transacting business in ethical way.

4.5.3. Quality of Management

Customer’s response on the management quality presented in Figure 4.10 below.

Figure 4.10: Quality of management in PFSA



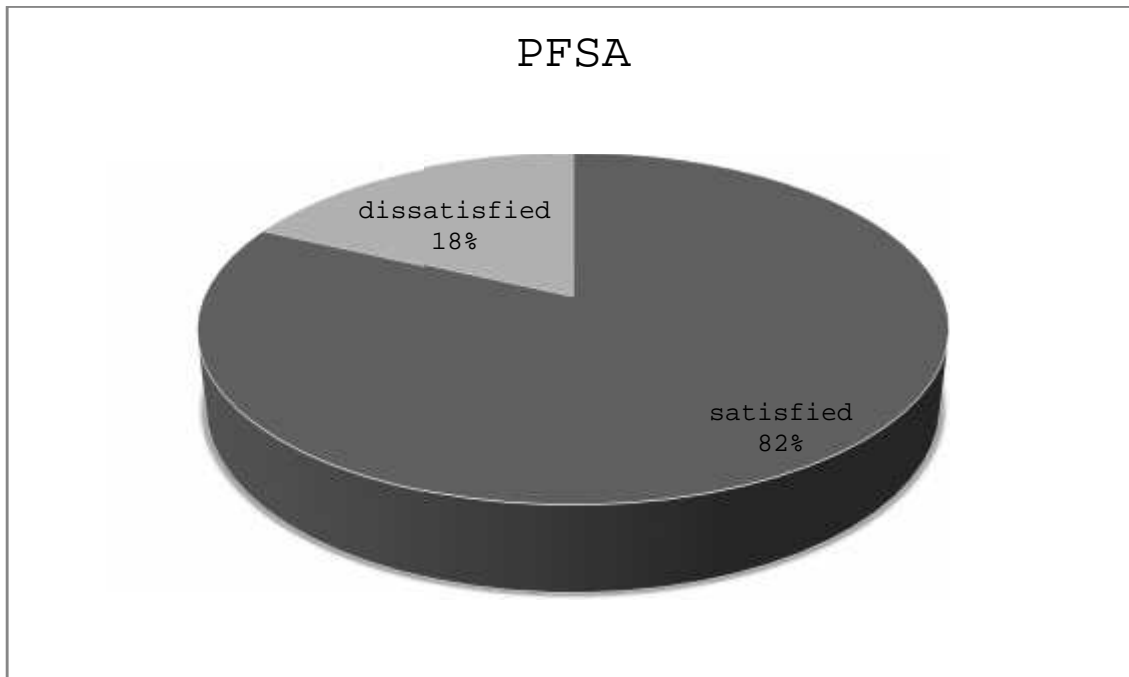
Source: Own Survey, 2016

As exhibited from Figure 4.10 above, the quality of management is evaluated by customers. From 100 respondents of PFSA, 43% of respondents agree that PFSA has very good quality of management. Furthermore, 21% of respondents strongly agree that their PFSA has excellent quality of management. The mean response in terms of quality of management is 3.71. This finding shows that the PFSA management is of good quality in customers' minds.

4.5.4 Customer Satisfaction

Customer satisfaction is defined as a customer's overall evaluation of the performance of an offering to date. This overall satisfaction has a strong positive effect on customer loyalty intentions across a wide range of product and service categories (Gustafsson, 2005). The responses of customers on their overall satisfaction of the PFSA service are presented in Figure 4.11 below.

Figure 4.11: Customer Satisfaction in PFSA



Source: Own Survey, 2016

As it can be evidenced from Figure 4.11 above, when customers overall feeling regarding business transaction with their PFSA is evaluated by respondents, of 100 respondents of PFSA, 82% of respondents are satisfied in overall business dealing with PFSA. Only 18% of respondents are dissatisfied in dealing with their PFSA. The mean response in terms of satisfying in overall services of the PFSA is 0.82. This implies that the overall service delivery of PFSA are satisfied their customers' needs and expectations. However, there are still unsatisfied customers who expect more attractive services than present. Therefore, PFSA should attempt to incorporate all customers' needs and expectations.

4.5.5 Hypothesis Testing

This section presents analysis of the main hypothesis tested. To test the hypothesized relationship, Pearson chi square is used. The hypothesis test is conducted to test for association between independent variables and dependent variable, customer satisfaction.

Service Quality Dimensions

The five dimensions of service quality evaluated in this study were tangible, reliability, responsiveness, assurance, and empathy.

Tangible

H₀₁: Tangibles service quality dimension is not associated significantly with customer satisfaction

H₁₁: Tangibles service quality dimension is associated significantly with customer satisfaction

The four attributes tested in tangible dimension of service quality were possessing modern-looking equipment, physical facilities are visually appealing, employees are neat looking, and materials associated with the services are visually appealing. Statistical test results of the four attributes of tangibles service quality dimension are presented in Table 4.12 below.

Table 4.12: Statistical Test Result of Attributes of Tangibles Service Quality Dimension

Attributes	Statistical Results
Have modern-looking equipment	Pearson chi2(4) = 11.7442* Pr = 0.019

Physical facilities are visually appealing	Pearson chi2(3) = 3.8824 Pr = 0.274
Employees are neat looking	Pearson chi2(4) = 12.6762* Pr = 0.013
Materials associated with the services are visually appealing	Pearson chi2(4) = 9.0854** Pr = 0.059

Source: Own Survey, 2016

Note: * indicates significant at 5% level, ** indicates significant at 10% level

As it can be evidenced from the Table 4.12 above, out of four attributes of tangibles, three attributes namely; possessing modern-looking equipment at 5% level, employees are neat looking at 5% level, and materials associated with the services are visually appealing at 10% level, are associated significantly with customer satisfaction. The rest attribute i.e. physical facilities are visually appealing is not associated significantly with customer satisfaction. This indicates that the main attributes of tangible service quality dimension are associated significantly with customer satisfaction. This result shows that customers expect modern looking equipment, neat looking employees, and attractive material from their PFSA. As per the result, any additional investment on the above three attributes of tangibles may increase customer satisfaction. Therefore, PFSA`s have to stress on the three significant attributes to attract new customers and to keep the existing customers from switching..

Reliability

H0₂: Reliability service quality dimension is not associated significantly with customer satisfaction

H1₂: Reliability service quality dimension is associated significantly with customer satisfaction

The five attributes of reliability tested in this study were keeping promises of doing something by a certain time, show a sincere interest in solving customers' problem, perform the service right the first time, provide the services at the time it promises to do so, and insist on error-free records. Statistical test results of the five attributes of reliability service quality dimension are presented in Table 4.13 below.

Table 4.13: Statistical Test result of Attributes of Reliability Service Quality Dimension

Attributes	Statistical Results
Keeping promises of doing something by a certain time	Pearson chi2(4) = 13.4654* Pr = 0.009
Showing sincere interest in solving customers' problem	Pearson chi2(4) = 19.9552* Pr = 0.001
Performing the service right the first time	Pearson chi2(4) = 22.6587* Pr = 0.000
Providing the services at the time it promises to do so,	Pearson chi2(4) = 25.9655* Pr = 0.000
Insisting on error-free records	Pearson chi2(4) = 2.4865 Pr = 0.647

Source: Own Survey, 2016

Note: * indicates significance at 1% level

From the Table 4.13 above, out of five attributes of reliability, four attributes are associated significantly with customer satisfaction namely; keeping promises of doing something by a certain time at 1% level, showing sincere interest in solving customers' problem at 1% level, performing the service right the first time at 1% level, providing the services at the time it promises to do so at 1% level. Hence, reliability is associated significantly with customer satisfaction. For this reason, PFSA's should emphasize on keeping promise, showing a sincere interest in solving customers' problem, performing the service right the first time, and providing the services at the time it promises to do so. This indicates that if PFSA's perform the promised services dependably and accurately customers might be satisfied.

Responsiveness

H0₃: Responsiveness service quality dimension is not associated significantly with customer satisfaction

H₁₃: Responsiveness service quality dimension is associated significantly with customer satisfaction

The attributes of responsiveness tested in this study were tell customers exactly when the service will be performed, give prompt service to customers, willing to help customers, and never too busy to respond to customers requests. Statistical test results of the four attributes of responsiveness service quality dimension are presented in Table 4.14 below.

Table 4.14 Statistical Test result of Attributes of Responsiveness Service Quality Dimension

Attributes	Statistical Results
Tell customers exactly when the service will be performed, give prompt service to customers	Pearson chi2(4)=8.6308** Pr = 0.071
Give quick service to customers	Pearson chi2(4)=17.1332* Pr = 0.002
Willing to help customers	Pearson chi2(4) =16.6756* Pr = 0.002
Never too busy to respond to customers requests	Pearson chi2(4) = 7.3019 Pr = 0.121

Source: Own Survey 2016

Note: * indicates significant at 1% level, ** indicates significant at 10% level

As indicated from the Table 4.14 above, telling customers exactly when the service will be performed at 10% level, giving quick service to customers at 1% level, willing to help customers at 1% level, are associated significantly with customer satisfaction (see Annex-B). Because three main attributes of responsiveness are statistically significant, responsiveness is

associated significantly with customer satisfaction. If PFSA`s give more emphasis on significant attributes of responsiveness; and the employees tell the time when the service will be performed, deliver service quickly, and show willingness to help customers, customers might be satisfied. This result shows that any improvement in the three significant attributes by PFSA and its employees might increase service quality and customer satisfaction.

Assurance

H0₄: Assurance service quality dimension is not associated significantly with customer satisfaction

H1₄: Assurance service quality dimension is associated significantly with customer satisfaction

The four attributes of assurance tested in this study were; employees' behaviors instill confidence in customers, customers feeling of safety in transaction with the PFSA, consistently courteous with customers, and knowledge to answer customers' questions. Statistical test results of the four attributes of assurance service quality dimension are presented in Table 4.15 below.

Table 4.15: Statistical Test result of Attributes of Assurance Service Quality Dimension

Attributes	Statistical Results
Employees' behaviors instill confidence in customers	Pearson chi2(4)=14.0394* Pr = 0.007
Customers feeling of safety in with the PFSA	Pearson chi2(4)= 8.5126** Pr = 0.075
Consistently courteous with customers	Pearson chi2(4)=17.0010* Pr = 0.002
Employees knowledge to answer customers' questions	Pearson chi2(4)=6.0380 Pr = 0.196

Source: Own Survey 2016

Note: *indicates significance at 1% level, ** indicates significance at 10% level

As indicated in Table 4.15 above, Pearson chi square test result shows that from the four attribute; employees' behaviors in instilling confidence in customers at 1% level, customers

feeling of safety in with the PFSA at 10% level, and employees consistently courteous with customers at 1% level, are associated significantly with customer satisfaction. This implies that assurance is associated significantly with customer satisfaction. Since assurance is the knowledge and courtesy of employees so well their ability to convey trust and confidence, customers are more sensitive on this dimension of service quality. Therefore, PFSA`s should give more attention on the three statistically significant attributes of assurance to convey trust and confident in customers. Hence, improving assurance dimension of service quality might increase customer satisfaction.

Empathy

H0₅: Empathy service quality dimension is not associated significantly with customer satisfaction

H1₅: Empathy service quality dimension is associated significantly with customer satisfaction

The last dimension in service quality in this study is empathy. The five attributes of empathy evaluated in this study were, giving customers individual attention, having operating hours convenient to customers, having employees who give customers personal attention, having customers best interests at heart, employees understanding customers specific needs. Statistical test results of the five attributes of empathy service quality dimension are presented in Table 4.16 below.

Table 4.16: Statistical Test result of Attributes of Empathy Service Quality Dimension

Attributes	Statistical Results
giving customers individual attention	Pearson chi2(4)=26.1891* Pr = 0.000
operating hours convenient to customers	Pearson chi2(4)= 1.3148 Pr = 0.859
having employees who give customers personal attention	Pearson chi2(4)=25.6315* Pr = 0.000
having customers best interests at heart	Pearson chi2(4)=56.7023* Pr = 0.000

employees understanding customers specific needs	Pearson chi2(4)=37.9995* Pr = 0.000
--	-------------------------------------

Source: Own Survey 2016

Note: * indicates significant at 1% level

From the Table 4.16 above, the statistical test result shows that from the five attributes of empathy, four attributes are associated significantly with association with customer satisfaction. These attributes are: giving customers individual attention at 1% level, having employees who give customers personal attention at 1% level, having customers' best interests at heart at 1% level, and employees understanding customers' specific needs at 1% level. This implies that empathy is associated significantly with customer satisfaction. This finding indicates that individual customers need the provision of caring and individualized attention from their PFSA. For this reason, stress in empathy by the PFSA and its employees might increase customer satisfaction.

To conclude, service quality has five dimensions such as tangibles, reliability, responsiveness, assurance and empathy. This five dimensions of service quality have 22 attributes and used as instruments or indicators of service quality. In this study the 22 attributes of service quality instruments are tested by using Pearson chi square test. As per the result, 17 attributes of service quality are associated significantly with customer satisfaction. This implies that service quality is associated significantly with customer satisfaction.

Developing Stronger Relationship with Customers

H0₇: developing stronger relationships with customers is not associated significantly with customer satisfaction

H1₇: developing stronger relationships with customers is associated significantly with customer satisfaction

The five indicators of strong relationship with customers evaluated in this study were: motivating customers to buy additional service, creating stable relationship with customers, offering high level of Pharmaceutical delivered advice to customers, continue dealing with their PFSA for a

long time, and recommending their PFSA to their best friends. Statistical results of variables of strong relationship are presented in the Table 4.18 below.

Table 4.18: Statistical results of variables of strong relationship

Variables	Statistical Results
Motivating customers to buy additional service	Pearson chi2(4)=6.8934 Pr = 0.142
Creating stable relationship with customers	Pearson chi2(4)=22.0933* Pr = 0.000
Offering high level of Pharmaceuticals advice to customers	Pearson chi2(4)=10.1502** Pr = 0.038
Continue dealing with their PFSA for a long time	Pearson chi2(4)=20.7702* Pr = 0.000
Recommending their PFSA to their best friends	Pearson chi2(4)=9.5431** Pr = 0.049

Source: Own Survey 2016

Note: * indicates significance at 1% level, ** indicates significance 5% level

As it can be evidenced from Table 4.18 above, from the five variables of stronger relationship four variables are associated significantly with customer satisfaction (see Annex-B). These are: creates and maintain stable and long lasting customer relationship with customers at 1% level, offering high level of Pharmaceuticals advice to customers at 5% level, continue dealing with their PFSA for a long time at 1% level, and recommending their PFSA to their best friends at 5% level. Hence, stronger relationship with customer is associated significantly with customer satisfaction. Because customers that have established multiple business links with their PFSA are less likely to switch to competitive PFSA's, developing more closely relationships with customers' increases customer satisfaction and loyalty. Because of this, if PFSA stresses on creating stable relationship with customers, offering high level of Pharmaceuticals advice, maintain continuous dealing with customers, and motivate customer to recommend their PFSA to their friends; customer satisfaction might increase.

Building Strong Corporate Image

H0₈: Building strong corporate image is not associated significantly with customer satisfaction

H1₈: Building strong corporate image is associated significantly with customer satisfaction

Four corporate image indicators are evaluated in this study namely: innovating new service delivery, doing the business in an ethical way, having excellent quality of management, and inspiring customers to feel good. Statistical results of variables of corporate image presented in Table 4.19 below.

Table 4.19: Statistical Result of indicators of corporate image

Indicators	Statistical Results
Innovating new service delivery	Pearson chi2(4) = 6.3046 Pr = 0.178
Doing the business in an ethical way	Pearson chi2(4) = 7.8881** Pr = 0.096
Having excellent quality of management	Pearson chi2(4) = 28.9819* Pr = 0.000
Inspiring customers to feel that their PFSA would rank first among the other PFSA's	Pearson chi2(4) = 8.3621** Pr = 0.079

Source: Own Survey 2016

Note: * indicates significant at 1% level, ** indicates significant at 10% level

From the Table 4.19 above, out of four indicators of corporate image, three indicators are associated significantly with customer satisfaction. The three indicators which are significant are; doing business in an ethical way at 10% level, having excellent quality of management at 1% level, and inspiring the customers. As a consequence, corporate image is associated significantly with customer satisfaction. To build strong corporate image, PFSA might focus in doing business in an ethical way, improving quality of management, and creating strong image in customers mind and this in turn might increase customer satisfaction.

4.4. 6 The Determinants of Customer Satisfaction: Econometrics Analysis

In this section, an econometric analysis is performed to identify what factors determines customer satisfaction. Logistic regression model is run to find out the determinant factors of customer satisfaction. Classical model specification test for multicollinearity (correlation), heteroskedasticity (robust standard error) and normality were made so that the data meets the assumption underlying the logistic regression model.

The dependent variable, customer satisfaction, is a discrete variable with only two possible outcomes: 1 if a customer satisfied and 0 if a customer dissatisfied. Customers are considered satisfied if they feel absolutely satisfied with the overall PFSA services and dissatisfied if otherwise. In this study the explanatory variables that are expected to determine customer satisfaction are: possessing modern looking equipment, showing sincere interest in solving customers' problems, performing the service right at the first time, providing the services at the time it promises to do so, having employees who give customers quick service, giving customers individual attention, having employees who give customers personal attention, having customers best interest at heart, having employees who understand customers specific needs, creating stable relationship with customers, innovating new PFSA service, and having excellent quality of management.

Table 4.20: Logistic estimation with robust error standard

Variables	dy/dx	Coef.	Std. Err.	Z	P> z
Having modern-looking equipment	.0180407	.672865	.5910347	1.14	0.255
Showing sincere interest in solving customers' problems	-.0061369	-.2888749	.638247	-0.45	0.651
Performing the service right the first time	.0016263	.0733385	.7504402	0.10	0.922
Providing its services at the time it promises to do so	.0254502	.9880564	.6589973	1.50	0.134
Having employees give customers quick service	-.0061473	-.2869388	.7434435	-0.39	0.700

Giving customers individual attention	.0092672	.4175484	.7497208	0.56	0.578
Having employees who give customers personal attention	.0733242	2.694162	.827035	3.26	0.001*
Having customers best interest at heart	.1943668	3.707796	.7867909	4.71	0.000*
Having employees of the PFSA understand customers specific needs	.0821231	2.335564	.6677002	3.50	0.000*
Creating stable relationship with customers	.0350932	1.347501	.723396	1.86	0.062**
Innovating new PFSA service	-.003294	-.1488513	.7257123	-0.21	0.837
Having excellent quality of management	.0503922	1.62982	.8523578	1.91	0.056**
constant		-4.363184	1.054111	-4.14	0.000

Note: * 1% significant level, **10% significant level

Log pseudo likelihood = -39.678549

Wald chi2(13) = 48.11

Prob > chi2 = 0.0000

Pseudo R2 = 0.4620

Source: Own Survey, 2016

The logistic regression analysis revealed that having employees who give customers personal attention, having customers best interest at heart, owning employees who understand customers specific needs, creating stable relationship customers, and possessing excellent quality of management are the variables that are statistically significant and have influence on customer satisfaction .

The logistic regression result in Table 4.20 shows that having employees who give customers personal attention has a positive effect, at a significant level of 1%, on customer satisfaction.

This seems reasonable because PFSA sell service through their employees. Therefore, the behavior of PFSA staff towards customers is very significant. Such behavior determines customers' feelings and opinion about the PFSA. The minimum that a customer expects is that he will be properly heard and extended normal courtesies. The treatment given to customers by PFSA employees is therefore, an important determinant of customer satisfaction.

The PFSA' having customers' best interest at heart is another important variables having significant positive impact on customer satisfaction. It is statistically significant at 1% level indicating that PFSA's which have customers' best interest at satisfy customers than PFSA's that do not have customers' best interest at heart.

The logistic estimation also reveals that owning employees who understand customers' specific needs has a statistically significant at 1% level and positive influence on customer satisfaction. This could be due to all customers are not well informed about PFSA. Many of them look to their PFSA for support. They expect professional advice from the PFSA to serve their interests in the best possible manner. Customers' needs and motivations are complex and they can choose better with professional support. In the same way creating stable relationship with customers by the PFSA has a statistically significant at 10% level and positive influence on customer satisfaction. The customers benefits from the PFSA's continuous commitment to provide on-going assistance for most of its needs for products and services, and support for tapping growth opportunities. Working closely with a PFSA over time, the customers develops confidence in the PFSA and becomes more secure with its products and services.

Moreover, excellent quality of management is found to have a statistically significant at 10% level and positive influence on customer satisfaction. This could be due to improving customer service is a never ending process requiring sustained efforts. It is also a team work as only a team can offer the best quality services to customers.

Reporting Marginal Effect

The marginal effect report of the logistic regression provides the probability that a customer will satisfy in overall PFSA service. Table 4.20 provides the probability estimation of the likelihood of customer satisfaction given the statistically significant variables: having employees who give customers personal attention, having customers best interest at heart, owning employees who

understand customers specific needs, creating stable relationship customers, and possessing excellent quality of management are the variables that are statistically significant and have influence on customer satisfaction.

The marginal effect reveals that there is a probability of approximately 7.3% that a customer will be satisfied in the overall services of the PFSA if the PFSA hired employees who give customers personal attention and employees effectively give customers' personal attention. Similarly, the marginal effect report of the logistic regression indicates that there is a probability of 19.4% that a customer will be satisfied in the overall services of the PFSA if the PFSA has customers' best interest at heart and manage it properly. In the same way, the regression result shows that if employees of the PFSA improved their understanding of customers' specific needs, then there is 8.2% likelihood that customers will be satisfied in overall services of the PFSA. Moreover, the marginal effect report of the logistic regression shows that there is a probability of 3.5% that a customer will be satisfied in the overall PFSA service if the PFSA creates and maintains strong and long lasting relationship with customers. Finally, the marginal effect of logistic regression indicates that there is a probability of 5.04% that a customer will be satisfied in overall service of the PFSA if the PFSA management show excellent quality of management and properly manages the PFSA according to customers' needs and expectations.

CHAPTER: FIVE:

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATION

This chapter presents the findings, conclusions and recommendations that were drawn from the previous chapter of this study.

5.1 SUMMARY OF MAJOR FINDINGS

The major findings of the study are listed as follow

- The finding of this research was help pharmaceutical fund and supply agency to understand and satisfy the current needs of their customers. It was also help them to find out their weak and strong sides and to draw a better way to fill the gap between customer perception and actual (PFSA) service
- PFSA who involve in service activities were have an opportunity to identify the determinants of customer satisfaction and find out a way how to attract new customers, and to protect existing customers from switching to competing s. This were improve the operation of health and the growth of pharmaceutical supplies and other health sectors was not stop in itself rather it were lead to growth in economy as a whole
- conducting study on determinants of customer satisfaction was equipping the researcher with the necessary skill and technique to undertake investigation in similar area in future
- This study was serving as a stepping stone for those who want to conduct further studies in similar area.

- In this study the 22 attributes of service quality instruments are tested by using Pearson chi square test. As per the result, 17 attributes of service quality are associated significantly with customer satisfaction. This implies that service quality is associated significantly with customer satisfaction.
- PFSA is required to minimize the problem by placing materials in a place visible to all customers.
- PFSA should enhance its performance in providing error-free records to all customers.

- Employees of the PFSA should hear their customers request properly and give priority to customers' questions.
- Employees have sufficient knowledge to respond customers' questions. Yet, the PFSA should develop employees' skill until they satisfy every customer needs and questions
- Employees of the PFSA should improve their ability to understand the specific needs of the unsatisfied customers.
- Finding show that the PFSA management is of good quality in customers mind

5.2. CONCLUSIONS

This study aims to assess the determinants of customer satisfaction. The data was obtained from HOSPITAL scheme. Based on the assessment made by the researcher, in relation to customers' actual experience of the service the PFSA and their expectation about the provision of the service and thereby evaluating the overall customer satisfaction level, the researcher concluded the following points. From the four attributes of tangibles service quality dimensions, both PFSA customers are satisfied in three attributes namely; having modern-looking equipment, visually appealing physical facilities, and neat looking employees. However, customers of PFSA are dissatisfied in visually appealing materials associated with service.. Pearson chi square test is used to test for association between tangible attributes and customer satisfaction. The statistical result reveal that having modern-looking equipment (at 5% level), neat looking employees (at 5% level), and visually appealing materials associated with service (at 10% level), are associated significantly with customer satisfaction.

Out of five reliability service quality dimension attributes three attribute such as; performing the service right the first time, providing the services at the time it promises to do so, and insist on error-free records are satisfied customers of PFSA. Customers of both PFSA are dissatisfied in keeping promises of doing something by a certain time. In attribute showing sincere interest in solving customers' problem, PFSA customers are dissatisfied,. The statistical result of Pearson chi square test reveals that keeping promises of doing something by a certain time (at 1% level), showing sincere interest in solving customers' problem (at 1% level), performing the service right the first time (at 1% level), and providing the services at the time it promises to do so (1% level), are associated significantly with customer satisfaction.

On responsiveness service quality dimension attributes; with regard to providing prompt service to customers and willingness to help customers PFSA, customers are satisfied. However, regarding the attribute of telling customers exactly when the service will be performed and never too busy to respond to customers' requests customers are dissatisfied.. Telling customers exactly when the service will be performed (at 1% level) implying that PFSA is in a better position of telling customers exact time. In terms of other attributes there is no statistically significant difference. Telling customers exactly when the service will be performed (at 10% level), providing prompt service to customers (at 1% level), and willingness to help customers (at 1% level), are associated significantly with customer satisfaction.

From the finding of this study PFSA customers are satisfied in all assurance attributes service quality dimension namely; employees' behaviors instill confidence in customers

The attributes of empathy service quality dimension assessment show that from the five attributes PFSA customers are satisfied in the three attributes namely; having operating hours convenient to customers, having customers best interests at heart, and employees understanding of customers specific needs. On the other attributes such as; giving customers individual attention and having employees who give customers personal attention, customers of PFSA are dissatisfied.

As the finding of the study shows, the result of all indicators of quality service reveals that PFSA customers are satisfied.

With regard to developing stronger relationship with customers, five relationship indicators are used to evaluate customer relationship with PFSA. From the five elements of PFSA customers are satisfied in making customers continue dealing with their PFSA for a long time, letting customers recommend their PFSA to their best friends. On the other hand, PFSA customers are dissatisfied in elements such as; motivating customers to buy additional service, offering high level of Pharmaceutical advice to customers, creating stable relationship with customers.. The chi square statistical test result reveals that creating stable relationship with customers (at 1% level), offering high level of Pharmaceutical advice to customers (at 5% level), making customers continue dealing with their PFSA for a long time (at 1% level), and letting customers recommend their PFSA to their best friends (at 5% level) are associated significantly with customer satisfaction.

Corporate image of PFSA`s is evaluated based on indicators of corporate image related to innovating new service delivery, doing business in an ethical way, quality of management and customers feeling about PFSA. From the four indicators of corporate image PFSA customers are satisfied in two elements namely; doing business in an ethical way, and quality of management. However, both PFSA customers are dissatisfied in innovating new service delivery. When customers overall feeling regarding business with PFSA is evaluated by respondents of PFSA the overall mean response is 0.82. This implies that the overall service delivery of PFSA are satisfied their customers` needs and expectations. However, there are still unsatisfied customers who expect more attractive services than present. Therefore, PFSA should attempt to incorporate all customers` needs and expectations.

Moreover, the analysis revealed that having employees who give customers personal attention (at 1% level), having customers best interest at heart (at 1% level), owning employees who understand customers specific needs (at 1% level), creating stable relationship customers (at 10%), and possessing excellent quality of management (at 10% level), are the variables that are statistically significant and have influence on customer satisfaction.

5.3. RECOMMENDATIONS

This study attempted to examine the determinants of customer satisfaction. The study focused on service quality dimensions (tangibles, reliability, responsiveness, assurance, and empathy) attributes, developing strong relationship with customers' indicators, and creating strong corporate image indicators. Out of thirty six attributes tested by Pearson chi square test to test for relationship with customer satisfaction the statistical result shows that twenty four attributes are associated significantly with customer satisfaction. The mean response result shows that out of twenty four significant variables, on seventeen variables customers of PFSA are satisfied. However, customers in PFSA are dissatisfied in seven variables as it is indicated in conclusions part. These variables are; visually appealing materials at the PFSA, keeping promises, telling customers exactly when services will be performed, giving customers individual attention by the PFSA, having employees who give customers personal attention, creating stable relationship with customers, and offering financial advice to customers. On the basis of these problems the following recommendations are forwarded in order to improve the quality of service delivery and boost customer satisfaction of PFSA customers.

A PFSA can serve its customers better by providing proper materials associated with the service, and other necessary materials and place in appropriate location where it is visually appealing to customers. These are minor thing but they have an important impact on customer services. Therefore, PFSA have to provide necessary materials associated with the services in the service time; and place it in visually attractive place for every customer. By doing this the PFSA can minimize the service time and then customers were be served with in short period of time.

While selling PFSA services, PFSA essentially sell a promise of future performance. It is only after becoming a customer of the PFSA that can test the promised quality of services. The extent to which that promise is fulfilled will affect not only the future sales to the same customer but the ability attract new customers through words-of-mouth publicity. Therefore, PFSA have to perform the promised service on time, in the same manner, and without errors every time.

Customers come to PFSA having the hope to receive efficient and prompt handling of their Delivering pharmaceuticals. They were having another business in other place and they will arrange their program accordingly. So as to accomplish their business based on the arranged

plan customers will need to know the exact time when the PFSA delivered pharmaceuticals were be performed. These customers are willing to wait for a reasonable and exactly known time but not be let for extended time. For this reason, employees of PFSA should aware of this problem and estimate the time when the services will be performed and tell customers exactly when the services will accomplished.

PFSA sell service through their employees. Therefore, the behavior of PFSA staff towards customers is very significant. Such behavior determines customers' feelings and opinion about the PFSA. The minimum that a customer expects is that he will be properly heard and extended normal courtesies. The treatment given to customers by PFSA employees is therefore, an important determinant of customer satisfaction. To resolve the problem of not having employees who give customers personal attention, PFSA management has to motivate their employees by providing necessary incentives. Only motivated employees can provide prompt and efficient services to customers. Therefore, the management of PFSA should have employees who give customers personal attention to satisfy their needs and expectations.

Creating stable and long lasting relationship with customers is the activity that PFSA undertakes in order to reduce customer switch. To create stable and long lasting relationship with customers, PFSA have two starts the successful first contact with a customer and continue through the entire life of relationship. PFSA have to develop the ability to attract and retain new customers, not only in delivering the best quality services, but enhancing the way they serve their customers and improving stability of relationship with customers. To create stable relationship with customers' PFSA`s should give customers more than what they expect; PFSA`s have to exceed their expectations so that the customers develop confidence in the PFSA and become more secure with PFSA services.

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APPENCICES

APPENDIX A: QUESTIONNAIRE

ST .Mary`s University

School of Graduate Studies for Master of Accounting and Finance

Dear Respondents

This study is conducted as partial fulfillment for the completion of Master Degree in Accounting and Finance. The general objective of this questionnaire is gathering data and necessary information from the customer

This questionnaire is designed and used only for academic purpose. The information you will offer will be kept confidential and I guarantee you that it were never be disclosed to third party. Your genuine responses to the questions were having great immeasurable contribution to the outcome of the final research project.

N.B please give your answer on the space provided & put tick mark in the box corresponding to your response.

Thank you for your cooperation

Part-I: Demographic variables of the respondents

Use (X) mark in boxes were your response matches

1. Gender : Female
Male

2. Age Categories : below 21 years old 21 to 34 years old
35 to 49 years old 50 to 64 years old
65 and above

3. Educational Background

Please indicate the highest level of education you have attained

Never been to school completed elementary school
Completed high school completed certificate
Completed diploma obtained a bachelors degree
Postgraduate degree (masters or doctorate degree)
Work experience

Part- II: Opinion Investigation on Customers service

Instructions

Please select the following on a scale 1-5 to reflect your feelings and the extent to which you agree with statements. The minimum you may select is 1 and maximum 5. This means 1= strongly disagree, 2= disagree, 3=neutral, 4=agree, and 5=strongly agree. Please circle or highlight your answer in bold

A. Questions on the PFSA's Traditional Service Quality Dimensions

. 1. **Attributes** in tangible service quality dimensions in PFSA

No		Strongly disagree	disagree	neutral	agree	Strongly agree
1	The PFSA has modern -looking equipment	1	2	3	4	5
2	The PFSA's physical facilities are visually appealing	1	2	3	4	5
3	The PFSA's; employees are well presented	1	2	3	4	5
4	Materials associated with the service (such as pamphlets or statements) are visually appealing at the PFSA	1	2	3	4	5

. 2 . Reliability attributes of service quality dimensions in PFSA

No		Strongly disagree	disagree	neutral	agree	Strongly agree
1	1. The PFSA's; deep promises of doing something by a certain time	1	2	3	4	5
2	The PFSA's; Show a sincere interest in solving customer's problem	1	2	3	4	5
3	The PFSA's; Perform the service right the first time	1	2	3	4	5
4	The PFSA's; Provide the services at the time it promises to do so.	1	2	3	4	5
5	The PFSA's; Insist on error-free records	1	2	3	4	5

3. *Responsiveness* attributes of service quality in PFSA

1	The Employees in PFSA tell you exactly when services will be performed.	1	2	3	4	5
2	The Employees in PFSA give you prompt service.	1	2	3	4	5
3	The Employees in PFSA are always willing to help you.	1	2	3	4	5
4	The Employees in PFSA are never too busy to respond to your requests.	1	2	3	4	5
5	The behavior of employees in the PFSA instills confidence in you.	1	2	3	4	5
6	You feel safe in your transactions with the PFSA.	1	2	3	4	5

7	The Employees in the PFSA are consistently courteous with you.	1	2	3	4	5
8	The Employees in PFSA have the knowledge to answer your questions.	1	2	3	4	5

4. Assurance attributes of service quality in PFSA

1	Employees' behaviors instill confidence in customers	1	2	3	4	5
2	The PFSA's feel safe in transaction.	1	2	3	4	5
3	In the PFSA's;consistently courteous with customers	1	2	3	4	5
4	The employee use their Knowledge to answer customers' questions	1	2	3	4	5

5. Empathy attributes of service quality in PFSA

1	The PFSA's Give customer's individual attention.	1	2	3	4	5
2	The PFSA's operating hours convenient to customers	1	2	3	4	5
3	The PFSA's employees who give customers personal attention	1	2	3	4	5
4	PFSA your best interests at heart.	1	2	3	4	5
5	PFSA's employees understand customers specific needs	1	2	3	4	5

B. Questions on Developing Stronger Relationship with Customers

No	Questions	Strongly disagree	disagree	neutral	agree	strongly agree
1	The PFSA motivate me to buy additional PFSA's services	1	2	3	4	5
2	The PFSA creates stable relationship with me	1	2	3	4	5

3	The PFSA offers high level of financial advice to me	1	2	3	4	5
4	I will continue dealing with this PFSA for a long time	1	2	3	4	5
5	I will recommend this PFSA to my best friends	1	2	3	4	5

C. Questions on PFSA's Corporate Image

No	Questions	Strongly disagree	disagree	neutral	agree	strongly agree
1	The PFSA is innovative in new service delivery	1	2	3	4	5
2	The PFSA does the business in an ethical way	1	2	3	4	5
3	The PFSA has excellent quality of management	1	2	3	4	5
4	To me, this PFSA would rank first among the other Supplier	1	2	3	4	5

ENDORSEMENT

This thesis has been submitted to ST.MARY`S University, School of Business, for examination with my approval as a University advisor

Advisor

Signature

ST.MARY`S University, Addis Ababa

June , 2016

DECLARATION

I, Awraris yizengaw, hereby declare that the thesis entitled **The Determinants of customer satisfaction in Pharmaceutical Fund and Supply Agency**. Submitted by me.

Awraris yizengaw

Signature.....

St Mary University

College of Business

Addis Ababa

APPENCICES

APPENDIX A: QUESTIONNAIRE

ST .Mary`s University

School of Graduate Studies for Master of Accounting and Finance

Dear Respondents

This study is conducted as partial fulfillment for the completion of Master Degree in Accounting and Finance. The general objective of this questionnaire is gathering data and necessary information from the customer

This questionnaire is designed and used only for academic purpose. The information you will offer will be kept confidential and I guarantee you that it were never be disclosed to third party. Your genuine responses to the questions were having great immeasurable contribution to the outcome of the final research project.

N.B please give your answer on the space provided & put tick mark in the box corresponding to your response.

Thank you for your cooperation

Part-I: Demographic variables of the respondents

Use (X) mark in boxes were your response matches

4. Gender : Female
Male

5. Age Categories : below 21 years old 21 to 34 years old
35 to 49 years old 50 to 64 years old
65 and above

6. Educational Background

Please indicate the highest level of education you have attained

Never been to school completed elementary school
Completed high school completed certificate
Completed diploma obtained a bachelors degree
Postgraduate degree (masters or doctorate degree)
Work experience

Part- II: Opinion Investigation on Customers service

Instructions

Please select the following on a scale 1-5 to reflect your feelings and the extent to which you agree with statements. The minimum you may select is 1 and maximum 5. This means 1= strongly disagree, 2= disagree, 3=neutral, 4=agree, and 5=strongly agree. Please circle or highlight your answer in bold

B. Questions on the PFSA's Traditional Service Quality Dimensions

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3	The PFSA's; employees are well presented	1	2	3	4	5
4	Materials associated with the service (such as pamphlets or statements) are visually appealing at the PFSA	1	2	3	4	5

. 2 . **Reliability** attributes of service quality dimensions in PFSA

No		Strongly disagree	disagree	neutral	agree	Strongly agree
1	1. The PFSA's; deep promises of doing something by a certain time	1	2	3	4	5
2	The PFSA's; Show a sincere interest in solving customer's problem	1	2	3	4	5
3	The PFSA's; Perform the service right the first time	1	2	3	4	5
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.4	The Employees in PFSA are never too busy to respond to your requests.	1	2	3	4	5
.5	The behavior of employees in the PFSA instills confidence in you.	1	2	3	4	5
.6	You feel safe in your transactions with the PFSA.	1	2	3	4	5
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3	The PFSA has excellent quality of management	1	2	3	4	5
4	To me, this PFSA would rank first among the other Supplier	1	2	3	4	5

