



Assessment on Service Quality in Commercial Bank of Ethiopia: Emphasis on Customers' Accounts and Transaction Service

**A Thesis submitted to St. Mary's University Graduate
Studies Program in partial fulfillment of the
Requirements for the Award of Masters of Business
Administration Degree in Human Resource
Management**

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**St. Mary's University
June, 2017
Addis Ababa, Ethiopia**

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Declaration

I, **BirhaneGebre**; hereby declare that this research paper entitled “**Assessment on service quality in commercial bank of Ethiopia: emphasis on customers’ accounts and transaction service**” is my original work and has not been submitted for award of any degree or diploma program in this or in any other institution. I also declare that I have fully acknowledged all the sources used.

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Acknowledgement

First and foremost, I would like to give my glory and praise to the Almighty GOD for his invaluable cares and supports throughout my life.

Next I am greatly grateful to my Advisor Ato. Simon Tareke (Asst. Professor) who has been very patient and supportive of my work. Without his comments and advice this research would have not been possible. At the last, I would like to thank the staffs and customers of CBE who participated in the study and forwarded their frank response to the questionnaires.

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Abbreviations and Acronyms

CBE: - Commercial Bank of Ethiopia

CATS: - Customers' Account and Transaction Service

SERVQUAL: - Service Quality

PM: - Performance Management

PMS: - Performance Management System

ICT: - Information Communication Technology

BPR: - Business Process Re-engineering

BSC: - Balanced Scored Card

E-Banking: - Electronics Banking

POS: - Point of Sales

SPSS: - Statistical package for social science

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Appendix I: - Questionnaire for Employees of CBE

Appendix II: - Questionnaire for Customers of CBE in English

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Abstract

In this era of intense competition, one of the key challenges that organizations face is how to manage quality service which is a prerequisite for customer satisfaction. As a result of improved information communication technology, customers have become well informed, discerning and value sensitive. Understanding the need, wants and desires of customers and demonstrated ability to satisfy them efficiently is imperative for success in the market place. To this end, this research paper aimed to evaluate the service quality in Commercial Bank of Ethiopia emphasizing on Customers' Accounts and Transaction Service. The research has adopted a descriptive research design approach. Data were gathered from employees and customers of the bank through close and open ended personally administered questionnaires. Employees and customers of CBE were targeted in this study. Multi stage cluster and simple random sampling strategies were used for choosing the respondents of the study. 250 employees and 150 customers took part in the study. The information obtained from the respondents was analyzed using descriptive statistics. The research has significant implications for branches and for CBE in general, in terms of developing operational, marketing and human resource strategies, and can help CBE to incorporate service quality issues into their strategies planning. The study may be useful for private commercial banks with a similar banking culture of CBE. The findings of this study were:- lack of training on the bank's new products and service delivery, improper office arrangement to deliver service, shortage of the necessary working equipment and materials, problem on the allocation of physical facilities, lack of technologically up-to-date physical facilities, lack of performance management system, lack of employees complaint handling system and lack of recognition for employees who do best job in serving customers.

Key word: *Quality Service (SERVQUAL), Commercial Bank of Ethiopia (CBE), Customer accounts and transaction service (CATS).*

CHAPTER ONE

1. INTROUCTION

1.1. Background of the study

The banking industry is an indispensable financial service sector supporting development plans through channeling funds for productive purpose, intermediating flow of funds from surplus to deficit units and supporting for the implementation financial and economic police of the government (Sandeep and Parul, 2012).

The industry is facing a rapidly changing market, new technologies, economic uncertainties, fierce competition, and more demanding customers, and these has presented an unprecedented set of challenges. Titko and Lace (2010) accentuate that the competitive power and survival of a bank lies in the degree of delivering quality service to satisfy their customers. While delivering services in the development nations banks face some challenges which includes poor data base management of customers, lack of adequate infrastructure and technology on which customer service quality depends on employees awareness on the impact of service quality in organizational performance,. On the other hand, customers form service expectations from many sources, such as past experiences, word of mouth, and advertising and try to compare the perceived service with the expected service. (P. Kotler, 2012). Whenever a gap exists between the perceived service and the expected service another challenges will emanate.

Perceived service quality determinants tend to play an important role in high skill and technology-involving industry like banking service. There is no doubt that development of technology has increased customers' expectations to receive quality and on time services. In other words, as bank services become more and more "high tech", their technical services become standardized, reducing the importance of such services as differentiating factors; thus customers will evaluate banks based on their "high touch" factors than their "high tech" factors. In view of this, delivering quality service to customers is a must for success and survival in today's competitive banking environment (Samit and Frohlich, 2009).

One of the most useful measurements of service quality is the dimensions from the SERVQUAL model. The SERVQUAL scale which is also known as the gap model by Parasuraman, et al. (1988) has been proven to be one of the best ways to measure the quality of services provided to customers and to measure the differences between customers' perception and expectation associated with

the service quality. This service evaluation method has been proven consistent and reliable by some authors (Brown et al., 1993) They held that, when perceived or experienced service is less than the expected service; it implies less than satisfactory service quality; and when perceived service is more than expected service, the obvious inference is that service quality is more than satisfactory (Jain et al., 2004). According to Parasuraman, et al (1988) the refined SERVQUAL model incorporates five determinants of service quality these are Reliability, Responsiveness, Assurance, Empathy and Tangibles.

Commercial Bank of Ethiopia (CBE) accounts a major portion of financial intermediation and is acknowledge as main vehicle for monetary policy signals, credit channel and facilitator for payment systems. It is expected to deliver high quality financial services/products to contribute to the growth of GDP of the country through stimulating trade and commerce, accelerating the pace of industrialization, boosting up export, creating employment opportunity for the educated youth, poverty alleviation, raising living standard of limited income group and overall sustainable socio-economic development of the country.

As the success of today's competing organizations have dependency on their delivering quality service for their customers. CBE has established service excellence as its major strategic variable. An increasingly innovative and aggressive financial service through different banking channels together with a variety of products forced it moving toward customer oriented strategies, through the application of technologies such as CORE banking, automated teller machines (ATMs), mobile banking, an internet banking which intern help the bank to improve its efficiency of operating process and increases the opportunity for delivering quality service. (Commercial Bank of Ethiopia, 2014/15). However, as an employee of the bank the researcher observed some problems on service quality of the bank such as lack of adequate equipment, system failure (it may be internal or external), customer complaints, etc.

Thus, this research tried to identify major challenges of delivering quality service from the employee perspective and assessed how customers evaluate the service quality of the Bank.

1.2. Background of the organization (CBE)

The commercial bank of Ethiopia (CBE) was incorporated as a share company on December 16, 1963 per proclamation No. 207-1955 to take over the commercial banking activities of the former state Bank of Ethiopia. Under this name, it began operation on January 1, 1964, with a capital; of Eth. Birr 20,000,000. The bank was wholly owned by the state and operated as an autonomous institution under the commercial code of Ethiopia. CBE is striving to become a world class commercial bank by the year 2025, through rendering

reliable services to its millions of customers, both at home and abroad. The business strategies of the bank focuses on the interest of the public it serves. Currently the bank has one head office in Addis Ababa and 15 district offices with more than 1160 branches stretched across the country and abroad.

At the end of fiscal year 2014/15, the total assets of the bank stood at Birr 305 billion, while total deposits and other liabilities reached Birr 291.7 billion (CBE annual report, 2015/16). Its strong capital base, rich experience in the market and wide branch network throughout the country have enabled the bank to accommodate the large demands for its services, and increase its overall revenue on sustainable basis.

Thus; these makes the state owned CBE still dominates the market in terms of assets, deposits, capital, and branch network, despite the growing competition from private banks over the last 15 years. This makes it one of the most reliable and strong commercial banks in the country.

Some of the products that the Commercial Bank of Ethiopia provides are:-

- Depositing customers' financial and non- financial assets.
- Facilitating fixed time deposit and demand deposit.
- Foreign and local money transfer.
- Foreign transaction and exchange of currency.
- Availing credit facility.
- Interest free banking, mobile banking, and internet banking.
- Teen and youth saving.
- Rendering ATM services etc.

Vision, Mission and Values of CBE

Vision

To become a World-Class commercial bank by the year 2025

Mission

We are committed to best realize stakeholders' needs through enhanced financial intermediation globally and supporting national development priorities, by deploying highly motivated, skilled and disciplined employees as well as state of the art technology. We strongly believe that winning the public confidence is the basis of our success.

Values

- Corporate Citizenship
- Customer Satisfaction
- Quality service
- Innovation
- Teamwork
- Integrity
- Employees satisfaction
- Public confidence (CBE Annual report, 2014/15)

1.3. Statement of the problem

Many business companies in our country are engaged in providing services to the public, usually the same service is being provided by different organizations. These days, customer has many choices to satisfy him/her when he/she needs, if a customer doesn't feel comfortable with the service provide, he/she can go other service provider. Due to this, service provider should control and evaluate their service quality to increase customer perceptions and keep their profitability.

Since customer is a base for profitability and grows of the business, a company must keep and improve its service quality. If organizations fail to serve and satisfy their customers they will lose their profit as well as business.

In our country the banking industry is slow-growing in many aspects such as in number, in financial strength, in kind of services and application of technology. Poor quality service is one of the major factors for the failure of many financial institutions and service organizations. Mostly, customer's dissatisfaction is related to poor quality services that can result poor organization image. When CBE providing service it should be realize that the bank's vision which being a world class commercial bank at 2025. One of the important strategies to meet this vision is to excel/meet the ever increasing need and wants of customer to enhance their good perception. (Commercial Bank of Ethiopia, 2014/15)

It is difficult to find today a bank that doesn't initiate some kind of service quality improvement programs. Also, CBE is still struggling to improve and keep its service quality towards increase customer positive perceptions by providing and implementing like change tools (BPR and BSC), modern banking systems (core banking systems, E-Banking, Mobile Banking and Internet Banking) and technological instruments (ATM, POS) and other many banking services tools. However, there are some problems and difficulties observed on its service quality.

Presently CBE is benchmarked and ranked based on its size of capital, deposit, branch network, volume of credit, accessibility, use of skilled man power and technology, turnover and profit. All these are quantitative financial indices. However these indices do not in any way shield light on the quality of service delivered to customers and effect on customer satisfaction. There are situations where account holders of CBE attempted to withdraw cash via ATM (automatic teller machine) but the machine didn't distribute the requested amount of cash due to system failure, yet their accounts are debited, longer waiting time for transaction processing and requests, lack fast and effective complaints resolution. Poor service delivery often led to disagreement and conflict between banks and their customers (Ebiringa, 2011). In this study the researcher tried to identify critical factors that hamper delivering quality service and assessed how customers evaluate the service quality of CBE.

Therefore to fill this gap, this study raises the following research questions;

- What do employees of CBE perceives as key elements for delivering quality service?
- What factors affect the service delivery of CBE in its CATS process?
- How do customers evaluate the service quality of CBE?

1.4. Objectives of the study

1.4.1. General objective

The general objective of this study is to evaluate service quality in the case of CBE: emphasis on customer accounts and transaction service.

1.4.2. The specific objectives are to:

- To evaluate service quality from employees' perspectives in CBE
- To identify factors affecting service delivery of CBE
- To assess how customers evaluate the service quality of CBE

1.5. Significance of the study

The findings of the study can have the following importance to CBE

- The findings can help CBE management to take appropriate action for the factors of delivering quality service for the customers.
- A research like this is essential to assess and improve service delivery because it will provide management with data that they can use in making inferences about the customers.
- Findings can also help for the realization of service excellence which is the strategic pillar of the bank by improving the service quality.
- It helps as a source document and as a stepping stone for those researchers who want to make further study on the area afterwards.

1.6. Scope of the study

Any service providing organization wants to know how customers evaluate their services and needs to identify factors of delivering quality service for improvement. However, demarcating this research serves the purpose of making the research topic manageable from a research point of view. Thus, the research focused on CBE emphasizing on customers' Account and Transaction Service (CATS). Moreover, taking into account the time available, and the size of the Bank; the research is delimited to focus on Branches found in South Addis Ababa District.

1.7. Limitation of the study

Every research is limited by the constraints on the researcher, and this study is of no exception. The limitations of this research are:

- The sample study had been restricted to some selected branches of South Addis Ababa District of CBE; thus, only 150 customer

respondents and 250 employee respondents were selected as a sample from the targeted population of CBE customers and 2204 employees of the bank who are working in branches of South Addis Ababa District, so generalization of the findings of this research are limited to CBE.

- Some respondents were not cooperative to respond for the questionnaire openly and timely.

1.8. Organization of the Study

The research was organized in five chapters. Accordingly, the first chapter deals with the introductory part which comprises of background of the study, statement of the problem, objectives of the study, significance, scope and limitation of the study. The second chapter discussed the details of related literatures which can serve as theoretical framework for the research. Research methodology, data source and types, validity and reliability of the study, the response rate and method of data analysis are part of the third chapter. Chapter four focused on data presentation and analysis, and finally the last chapter includes research findings, conclusions and recommendations forwarded.

CHAPTER TWO

2. LITERATURE REVIEW

2.1. Introduction

Most bankers would like to believe that banks are in the financial industry, and not in the service industry. Thus they tend to compete in terms of financial powers rather than service quality. Bank management most often focus more on assets and liabilities rather than service delivery and customers' satisfaction. In some the operational systems adopted by banks are structured to control sequence of service than managing the quality of the delivered effect on customers' satisfaction. Evidence available also shows that in most commercial bank back end service /complain desk are operated by junior inexperienced staff or even contract workers. It must be noted the life-blood of any business is its customers. Revenue and profit are ends, while service delivery and customers' satisfaction are the means to an end. In effect, financial sustainability of any business is dependent on continuous satisfaction of customers over the service delivery by the firm (Ebiringa, 2011). Commercial banks have to maintain good image, reputation, and credibility in order to be competitive in the business of financial service delivery. Thus, Customers' service has become a pivotal issue in formulating business strategies. In the changing socio-cultural milieu; banks as service providers have aptly realized the necessity for extending appropriate services to the end users from time to time. Parasuraman et al. (1990) opine that service quality is the function of "customers' expectation" and "service providers' performance". Customer' service is vital function in any walk of life and especially so in business and service organizations like banks. In banks, the role of the customer service needs to be emphasized as it is what banking is all about. Continuous improvement, gaining the competitive edge, increased market share and higher profits are not possible unless business can find new ways of maintaining the loyalty of the existing customer. Further, superior customers' services would facilitate achieving service excellence. In the banking sector the quality of service is turning out as an important differentiator among the rivals.

2.2. What is Service?

Kotler P; (2003) defines service as work carried out for others by an organization where no transfer of goods is involved. It consists of social processes that involve a physical or informational interaction between a service provider and a client (user), the interaction of client and employees really lies at the heart of most service system.

An author defines as any intangible act or performance that one party offers to another that does not result in the ownership of anything (Kotler & Keller, 2009).

2.3. What is Quality?

Donald Water (2002) defines quality as the ability of a product or service to meet and preferably exceeds customer expectation.

Kotler(2003) also defines quality as “the totality of features and characteristics of a product or service, which bear up on its ability to satisfy stated and implied needs. The quality of services can be particularly difficult to measure as it relies more on the subjective opinions of customers. But among other things, it is dominated by judgments about availability, responsiveness to customers’ needs, competency of staff, courtesy and help fullness of staff, communication between participants timeliness, and, fairness. It is evident that quality is related to the value of an offer, which could evoke satisfaction or dissatisfaction on the part of the user.

2.4. Service Quality

Service quality in the management and marketing literature is the extent to which customers’ perceptions of service meet and/or exceed their expectations for example as defined by Zeithaml et al. (1990), cited in Bowen & David, (2005). Thus service quality can intend to be the way in which customers are served in an organization which could be good or poor.

Parasuraman (1988) defines service quality as the differences between customer expectations and perceptions of service. They argued that measuring service quality as the difference between perceived and expected service was a valid way and could make management to identify gaps to what they offer as services.

2.5. Dimensions of Service Quality

One of the most useful measurements of service quality is the dimensions from the SERVQUAL model. In the creation of this model for the very fast time, “Parasuraman et al. (1985) identified 97 attributes which were condensed in to ten dimensions; they were found to have an impact on service quality and were regarded as the criteria that were important to evaluate customer’s expectations and perceptions on the delivered service (Kumar et al., 2009).

The SERVQUAL scale has been proven to be one of the best ways to measure the quality of services provided to customers. This service evaluation method has been proven consistent and reliable by some authors (Brown et al. 1993). They held that, when perceived or experienced service is less than the expected

service; it implies less than satisfactory service quality; and when perceived service is more than expected service, the obvious inference is that service quality is more than satisfactory (Jain et al., 2004). From the way this theory is presented, it seems the idea of SERVQUAL best fits the evaluation of service quality from the customer perspective. This is because when it is stated “perceived” and “expected” service, it is very clear that this goes the person, who is going to or is consuming the service; who definitely is the consumer/customer.

The original study by Parasuraman et al., (1988) presented ten dimensions of service quality.

- Tangibles: the appearance of physical artifacts and staff members connected with the service (accommodation, equipment, staff appearance, and so on).
- Reliability: the ability to deliver the promised service.
- Responsiveness: the readiness of staff members to help in a pleasant and effective way.
- Competence: the capability of staff members in executing the service.
- Courtesy: the respect, thoughtfulness, and politeness exhibited by staff members who are in contact with the customer.
- Credibility: the trustworthiness and honesty of the service provider.
- Security: the absence of doubt, economic risk, and physical danger.
- Access: the accessibility of the service provider
- Communication: an understandable manner and use of language by the service provider.
- Understanding the customer: efforts by the service provider to know and understand the customer.

In the first SERVQUAL model that had 22 pairs of Likert-type items, where one part measured perceived level of service provided by a particular organization and the other part measured expected level of service quality by respondent (Kuo Y, 2003). Further investigation led to the finding that, among these 10 dimensions, some were correlated. After refinement, those ten dimensions were later reduced to the following five dimensions: Tangibility, Reliability, Responsiveness, Assurance and Empathy.

According to Laroche et al. (2004) customers’ expectations were met through the outcome dimension (reliability) and exceed it by means of the process dimensions (tangibility, assurance, responsiveness, and empathy).

To confirm the validity of SERVQUAL model in the evaluation of service quality, Zeithaml et al (2006), stated that “service quality is a focused evaluation that

reflects the customer's perception of reliability, assurance, responsiveness, empathy, and tangibles." They added that among these dimensions, "reliability" has been shown consistently to be the most important dimension in service quality.

2.5.1. Determinants of service quality

Service organization can measure their service quality in light those dimensions by getting feedback from customers. The feedback can be obtained from customers through dealing with individual customers or structured survey depending on the types of the organization.

- Reliability or Dependability is keeping the promise to satisfy customer's needs. It refers to long-term citizen loyalty. Dependable or high quality service is based on service foundation. Managers of high reliable service organization develop (promote) a strong sense of appreciation for people within their organization. The primary goal in developing dependable service is to stand behind what is promised. To do this, the organization has to develop knowledgeable personnel, provide employee training and feedback performance for front line service providers.
- Responsiveness: willingness to help customers and provide prompt service. It rests on the foundations of good service principles and requires simplicity and specialization. If the organization design and service is simple, it is easier to be responsive and successful. This help to build rapid service management system of the organization. For an organization to be responsive and establish quality service management system, it has to understand what business it is in and then develop the capacity to do it. Both the management and front line personnel have to understand the capacity of their system and what the service users expect from it.
- Tangibles: Physical facilities, equipment and appearance of personnel. Service companies can try to demonstrate their service quality through physical evidence and presentation. Suppose a bank wants to position itself as the "fast" bank. It could make this positioning strategy tangible through any number of marketing tools:
 - i. Place-the exterior and interior should have clean lines. The layout of the desks and the traffic flow should be planned carefully. Waiting lines should not get overly long.
 - ii. People-Employees should be busy, but there should be a sufficient number to manage the workload.
 - iii. Equipment-Computers, copy machines, Note counting machines, desks, and ATMs should look like, and be, state of the art.

- iv. Communication material-Printed materials text and photos should suggest efficiency and speed.
- v. Symbols-The bank's name and symbol could suggest fast service.
- vi. Price-The bank could advertise that it will deposit birr 5 in the account of any customer who waits in line more than five minutes.

Service marketers must be able to transform intangible services in to concrete benefits an a well-defined experience (Kotler. P, 2012)

- Assurance: Knowledge and courtesy of employees and their ability to inspire trust and confidence i.e. Employees who instill confidence in customers, making customers feel safe in their transactions, employees who are consistently courteous and having the knowledge to answer customer questions
- Empathy: Caring attention the firm provides to its customers i.e. giving individualized attention, having convenient operating hours, giving personal attention, having the best interests at heart, and understanding specific needs of customers

2.6. Factors considering for the study

The information gathered from customers combined with the knowledge of business objectives and institutions' capabilities, will give bankers a starting point in developing effective service quality programs. The following are factors that affect service delivery.

1. Training

The primary goal in developing dependable service is to stand behind what is promised. To do this, the organization has to develop service knowledgeable personnel and manager through providing employee training for service providers.

Organizations are finding that yesterday's competitive advantage is becoming the minimum entrance requirement for staying in business. This puts tremendous pressure on organizations to learn how best to improve and stay ahead of competitors. It is therefore important for organizations to enhance and nurture employees' capability to learn. (Kreitner et al. 2005) A critical step towards service excellence is investing in the skills and knowledge development of servers, giving them the preparation to serve and in so doing, stoking their desire to serve. The training/learning should focus on understanding why service excellence is important to both the organization and the individual employees, not just how and what needs to be done. The combination of developing skills, on the job knowledge, and

initializing organizational goals should be the key purpose of the employee training. It can stimulate their enthusiasm about their work and new challenges to satisfy customer expectations.

High performance banks are shifting from a focus on the organization to a focus on process. The primary emphasis on the process is how the work is to be done in order to satisfy customers' needs or a large market. Consequently it reflects the customers' point of view, rather than the organization's point of view (Kleiner et al., 2006)

Service excellence is the ultimate differentiator for future success. The most important way to achieve this service excellence is through people empowered employees who can improve their knowledge and skills for customer satisfaction and build up relationship banking.

2. Communication

Communication as the exchange of information between a sender and a receiver and inference (perception) of meaning between the individuals involved. External communication of service providers is the key determinant of a customer's expectation. Promises made by a service company through its media advertising sales force and other communication raise expectations, which serve as the standard against which customers assess service quality.

Zeithmal et al. (1990) indicates that a discrepancy between actual service and the promised service has an adverse effect on a customer's perception of service quality. They further argue that in addition to the bank's unduly elevating expectations through exaggerated claims, customers are not always aware of everything done behind the scenes to service them well. Therefore if an organization neglects to inform customers of such behind-the-scenes effort, it can influence customer's service perceptions unfavorably.

According to Murphy (2000) external and internal customers need to have easy access to a listener. He distinguished between internal and external customers as follows. Internal customers have team leaders and managers. If there is a routine way of communicating between them, something similar should be provided for external customers to communicate with the organization. As with internal customers, this should be easily accessible and the information distribution should be managed.

What the customer says is what governs the work done by employees. Whether the communication is between customers and the organization, or between people within the organization, it should be easy to understand.

3. Management as a Determinants of Service

Kreitner et al. (2005) has defined management as the process of working with and through others to achieve organizational objectives efficiently and ethically.

Bennett and Brown (2007) agree that the problem is not with training, it is with managing. Creating a successful sales and service organization requires a systematic change in the behavior of people throughout the bank. Far too often senior managers assume that only a training program will cause their employees to change their attitudes and to start behaving differently. Managers decline to be involved in linking the training to their own priorities. However the best training programs in the world will fail if managers do not reinforce sales and service in daily interaction with their staff.

Sales and service excellence is a journey. Without question, management is the driving force behind it. Managers not only set the direction but also provide the power to get things started and keep them rolling. According to Bennet and Brown (2007) employees respond to the following signals from their managers:

- What their managers tell them they want.
- What their managers pay attention to.
- What they praise and reward them for.
- What they hold them accountable for.

For example, new tellers are taught that “good customer service” is their prime responsibility, but back on the job, they quickly learn that balancing out is the most important objective of all. A teller is more likely to be fired for being out of balance than for serving customers poorly. Also, during training sessions tellers are taught to take time to talk with their customers, but back in the branch they are pressured to keep the lines moving with a maximum waiting time of five minutes for each customer! (Bennet and Brown, 2007).

4. Teamwork

Service work is frequently demanding and stressful. Having many customers to serve, in a busy bank office, can be mentally and physically exhausting. Some customers are unpleasant, cross, or worse. Control over the service is often dispersed among different organizational units that function without cooperation, frustrating contact employees' ability to effectively serve their

customers. It is common for employees to be so stressed by the service role that they become less caring, less sensitive, and less eager to please.

The presence of service “teammates” is an important dynamic in sustaining servers’ motivation to serve. Coworkers who support each other and achieve together can be an antidote to service burnout. Team involvement can be rejuvenating, inspirational, and fun. According to L. Berry (1994) service performance shortfalls are highly correlated with the absence of teamwork.

Service team building should not be left to chance. The chain of internal services required to offer the end service normally spans multiple functions. Companies must actively work at fostering teamwork across these functions, not just within them. This may involve frequent meetings of the functions and other communications: shared performance goals, measurements, and cross-training employees in various facets of the service chain.

5. Performance Management

Performance management is a process that enables employees to perform their roles to the best of their abilities with the aim of achieving or exceeding established targets and standards that are directly linked with the organizations objectives. It can be regarded as a strategic management technique that supports the overall business goals of the firm through linking each individual’s work goals to the overall mission of the firm (David G.Collings and Geoffrey Wood 2009).

According to D. Torrington, L. Hall, and S. Taylor (2008), a typical performance management system, include both development and reward aspects.

One of the most important aspects in managing service excellence is to define specific service objectives and standards as a basis for measuring performance levels. Employees are encouraged to exceed the minimum level of standards set out of the desire to meet and exceed service user’s expectation.

6. Employee Attitudes

Excellent service companies know that positive employee attitudes will promote stronger customer loyalty. Instilling a strong customer orientation in employees can also increase their job satisfaction and commitment, especially if they have high customer contact. Employees thrive in customer-contact positions when they have an internal drive to:- pamper customers, accurately read customer needs, develop a personal relationship with customers, and deliver quality service to solve customers’ problems. Given the importance of positive

employee attitudes to customer satisfaction, service companies must attract the best employees they can find. They need to market a career rather than just a job. They must design a sound training program and provide support and rewards for good performance. They can use the intranet, internal newsletter, daily reminders, and employee roundtables to reinforce customer centered attitudes. Finally, they must audit employee job satisfaction regularly.

7. Delegation of Authority

Delegation is the process of assigning tasks to others. Armstrong (1996) identifies the following advantages of delegation: it reduces delay in decision making as long as authority is delegated close to the point of decision, it allows decision to be taken at the level where the details are known and it develops the capacity of staff to make decisions, get things done and take responsibility.

2.7. Service excellence

Banking has changed. An increasingly innovative and aggressive financial services environment together with deregulation has created more competition and a seemingly endless variety of products. These forces of change have led to banks moving toward customer-orientated strategies, so that it is the quality of service that becomes the ultimate factor which differentiate one organization from another, and indeed determines whether or not it will survive (Kleiner and Kim, 1996). Management in each case has recognized the definite need to adapt itself to a changing environment and to provide employees with a vision of service quality; these empowered employees share this vision and improve their knowledge for better customer service. Alongside this, application of technology, such as automated teller machines (ATMs) networks and electronic data warehouse system help the banks to improve the efficiency of their operating processes. This in turn provides the bank with more and better information on customers, increasing the opportunities for service quality. The effect of this service excellence is to make the banks more profitable.

What do the banks actually do, to reinvent themselves to cope with these changes, and what lessons are transferable to other businesses and industry sectors? Interesting results of detailed research done by Kleiner and Kim (1996) on Bank of America, City Bank and one valley Bank in West Virginia are that these three high performing banks share common elements of service excellence such as:

- A clear banking culture provided by committed management,
- Employment empowerment by enhancing knowledge and skills, and
- Improvement of operating processes with technological applications.

2.8. Managing Service Quality and its Effectiveness

Service quality is difficult to define and judge as a product quality because there is no clear cut measurement of a service quality. However, customers can make judgment about service quality, and service providers want to know customers' expectations for designing effective service. Customer's satisfaction with service quality can be defined by comparing perception of service received with expectations of service desired. When expectations exceed, service is perceived to be of exceptional quality and surprising while the service quality that does not meet expectations is assumed as unacceptable.

Customer can be satisfied if they get their expectations from the service provider on time. Therefore, the key of managing service quality of the office is to deliver high quality service consistently as expected by customers or service users (Kotler, 2003). He suggested customers' complaints satisfying system to be done using service recovery program which involves three steps:

- Make it easy for dissatisfied customers complain by providing suggestions and complaints forms and others.
- Employees of companies who receive complaints must be trained in order to be able to solve customers' problems firstly and with great satisfactions.
- Companies should find the main causes of problems beyond satisfying particular customers

2.9. Customer Service Delivery in the Banking Industry

Bloemer et al. (2008) were on the view that most models in the banking industry of customer evaluations of services focus on the comparative judgment of expectations versus perceived performance resulting in the two major evaluative judgments of perceived service quality and customer satisfaction. For example:

- Customers access service delivery by comparing their expectations prior to their service encounter with a bank (employee).
- Customers also, develop perceptions during the service delivery process and then compare their perceptions with the actual service received from the bank's employee.

Thus, customer expectations are unique prior to a service. They influence customer's evaluation of service performance and customer satisfaction. Customer services, by definition, are intangible and easily duplicated. They can be divided into high-touch or high-tech services.

- High-touch services are mostly dependent on people in the service process producing the service.

- Whereas high-tech services are predominantly based on the use of automated systems, information technology and other types of physical resources.

However, one should always remember that high-touch also includes physical resources and technology based system that have to be managed and integrated in to the service process in a customer oriented fashion (Gronroos, 2001). Consequently, electronic banking services include both high-tech and high-touch services. For example, high-tech services include online banking, mobile banking, ATM machines, etc. whereas high-touch services consist of instructions and personnel assistance in using the services. Customer service delivery is differentiable and stem from the expectations of customers. Hence, it is necessary to identify and prioritize expectations for customer service and incorporate these expectations in to a process for improving customer service delivery (Kassim and Bojei, 2001). Implementing and evaluating customer service is a very complex process. Zeithmal and Bitner (1996) reported that two aspects need be taken in to consideration when evaluating customer service: Content and delivery customers may be in the best position to evaluate the quality of service delivery, while the service providers are the best judges of the content of the message. Though there is a number of different aspects of services involved.

According to Parasuraman et al. (1985), the study of customer service delivery has gained interest just after the concern on improving the quality of products appeared, and services are increasingly important in the global economy (regarding the participation in the GNP and job creation figures) for instance, like machines transformed the agricultural economy in to an industrial one, the information technology nowadays changes the industrial economy in such a way that it becomes characterized as based on services (Fitzsimmons, 2005).

The banking sector has already been depicted (Parasuraman et al,1993, and Mukherjee et al, 2003) as exhibiting little market orientation and fulfilling services with little regard to customer needs, as well as including branches dissimilar in efficiency (Berger A, 2003). According to Mattos, (2005) the most frequent problems in using banking services are:

- Long lines.
- Limited time for customer servicing.
- Transaction errors due to the banks personnel.
- Excessive bureaucracy.

However, contemporary factors like more demanding and informed customers, the emergency of new technologies, and the competition increase (Cooke, 2003)

modified the relationship between banks and customers, and strategies for survival and business expansion started to approach this seriously. In fact, customers determine the frequency of their contacts with banks based on the experiences they have with the services, and this exerts substantial impact on the profitability of banks in the long run (Bhat, 2005). Although, customers who are satisfied with service delivery are less likely to shift to other banks, therefore increasing such things as loyalty and retention (Al-Hawari et al, 2005).

Moreover, in as much as the customers want to be sure that they choose a bank perceived as being the best manager for their money, equally they also want a polite servicing and a trustworthy process. Barnes(1977) already said that no any service industry seems to be more interested in setting up relations with customers than the banking industry; however, the increasing deployment of ICT(information communication technology) in financial transactions reduced the contact between bank and customers, modifying quite remarkably the general aspect of the relationship in fact, with the ICT having lowered information costs, customers were able to compare portfolios of investments between banks, or even invest directly (Cooke, 2003).

Thus, various issues related to the branches are another concern when dealing with the customer service delivery in the banking industry. For instance, access to the facilities (e.g., parking lot attributes and the mobility of people inside the branches), safety and convenience of location make customers access service delivery on a tangible basis. The branches external and internal architectures may mediate the perception of service delivery; while ATMs inside the branches simplify the customers procedures and lowers personnel costs, the number of human attendants is also important and vary according to demand, especially for reducing waiting times for certain services, providing human interaction and servicing elder and less informed customers, who still seem to prefer people instead of machines as interfaces for their transactions (Dick, 2003). Advertisingpractices and the banks institutionalized reputation within the community may be related to customer service delivery as well.

2.10. Conceptual Framework

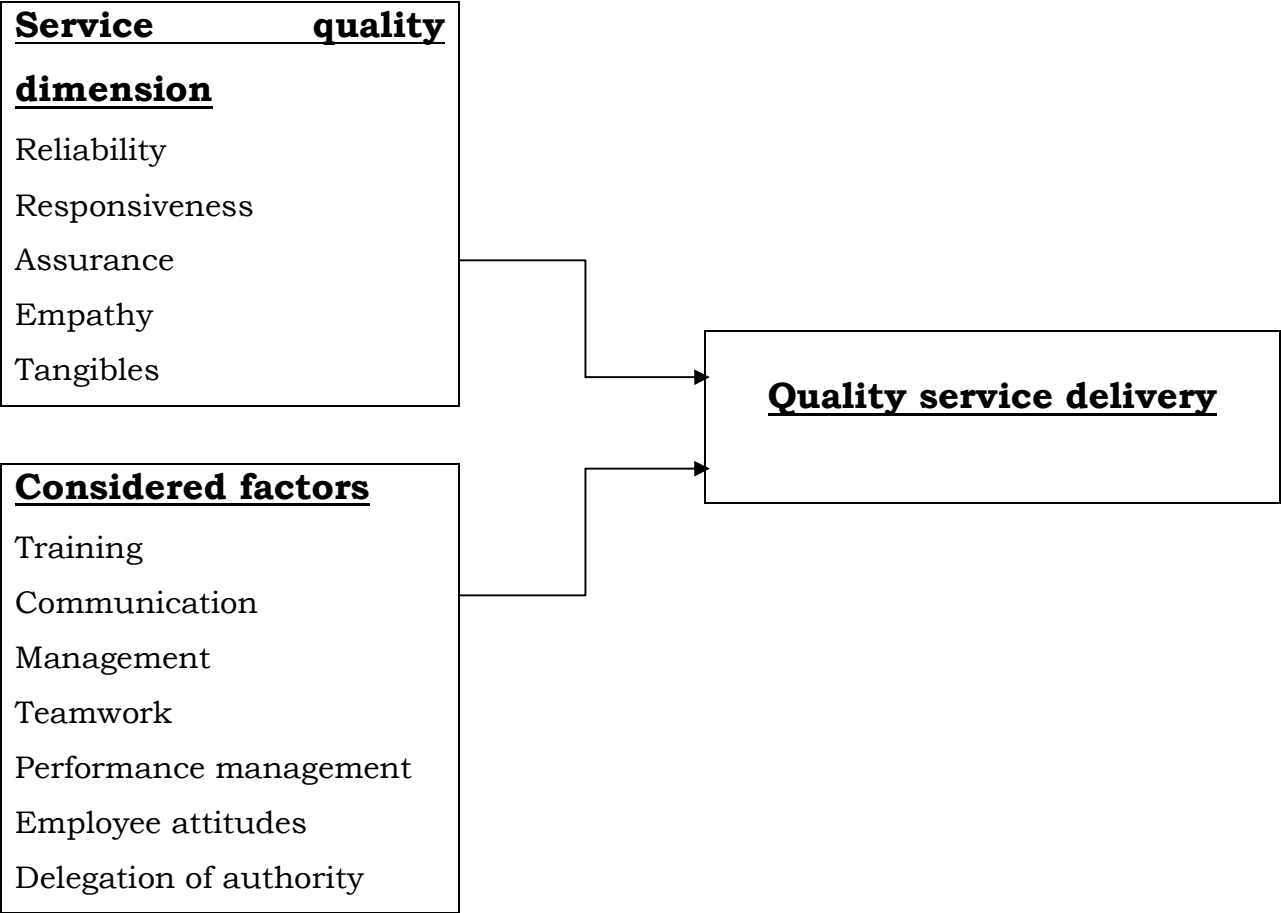
After reviewing literatures, the researcher developed the following conceptual framework.

Based on the theories abovedelivering quality service for customers is the life-blood of an organization. It has been proven that perceived service quality is a component of customer satisfaction (Zeithaml et al. 2006). Other researchers had proven also that there is a relationship between customer satisfaction and service quality (Liang and Zhang, 2009). Moreover, the SERVQUAL model has

been proven to be the best model to measure service quality in service sectors especially from the customer perspective. Thus, for its survival service rendering organizations need to continuously identify those factors that can affect the process of delivering quality service for customers and improve it accordingly. Considered factors are training, communication, performance management, employee attitudes and delegation of authority, the human resource practices and organizational structure.

Thus, to determine factors of delivering quality service in CBE the following conceptual framework has been developed.

Conceptual framework



CHAPTER THREE

3. Research methodology

3.1. Introduction

Research methodology is the philosophy or general principle which guides the research (Dawson, 2002). Moreover, it is concerned with the way by which the researcher collects data to answer the research questions. Accordingly the research design, sampling technique, sampling frame, sample size, data sources, and data analysis are the issue to be discussed.

3.2. Research Design

Descriptive survey method was applied because it ensures complete description of the situation, making sure that there are minimum bias in the collection of data and finding out the what and how of a phenomenon (Kothari, 2008).

3.3. Sampling Technique

The researcher used simple random sampling technique for customer respondents and multi-stage cluster sampling techniques for employees to conduct this study. Questionnaires were randomly distributed to customers and employees of the Bank who are target respondents for the research.

3.4. Sampling Frame

Currently CBE has millions of customers which are served in 15 districts and more than 1160 branches throughout the country. Among the 15 districts 11 of them are found outside of Addis Ababa and the remaining 4 are located in Addis Ababa. Assuming that these four districts are homogeneous in delivering services for the customers of the Bank, South Addis Ababa district was chosen randomly. 80 branches and around 2204 employees who are working in different branches of South Addis Ababa district were the target population for the study.

3.5. Sample Size

Sample size determination is an important element in any survey research. According to Krejcie & Morgan (1970), for a population greater than 1000,000 and confidence level of 95%, the sample size should be 384. Another possible way of determining the required sample size is by using the slovin's formula. Tejada and Punzalan (2012) indicated that Slovin's formula is applicable when the confidence coefficient is 95% & the population proportion is suspected to be close to 0.5. The formula is given by $n = \frac{N}{1+Ne^2}$ Where, n = required sample size, N = population size and e = margin of error

Many researchers suggested for a sample size to be determined with confidence level of 95% and margin error of 5%. With 95% confidence level and 5% margin error, the sample size for a population between 2.5 million and 10 million should be 384. Even if

many researchers agreed up on the margin error of 0.05, in this study the researcher used margin error of 0.07 and confidence level of 93% because of considering different factors. The staffs and the customers of the bank have more or less the same understanding about the bank service (homogeneity of the respondents) and the other factors are time constraint and other resources at hand. The time available often affects this decision (Hair et al 2002). Thus, considering the above factorsthe researcher used 150 customer respondents and 250 employee respondents which correspond to the targeted population of 2204. Therefore, the number of respondents selected for the study was 400.

3.6. Data Source and Types

The pertinent data required were collected by the use of primary sources. Primary data were gathered through the use of self-administered standardized closed and open ended questionnaires. According to Kothari (2008), primary data is collected afresh and for the first time, and thus happen to be original in character.

3.6.1. Validity and Reliability Evaluation

Validity is a measure of the trustfulness of a measuring instrument. It indicates whether the instrument measures what it claims to measure (Sherri L. j., 2009). To raise the validity of the research, the researcher undertaken the following:

- As an attempt to use valid and reliable data collection instrument, standardized questionnaires were used to collect data from employees and customers.
- To further refine the accuracy of the instrument, necessary adjustment was made based on the invaluable comments of the research advisor.
- The questionnaire were distributed and collected by the researcher herself
- An extensive literature review was undertaken to define and clarify the scales and measures used in this research

Reliability refers to the extent to which the data collection techniques or analysis procedures will yield consistent findings (Mark S.et al 2009). To make sure that the data collection methods were error free and to minimize the instruments' biases the researcher undertaken the following:

- Some important questions were re-asked in different places in a different order.
- The researcher, when collecting the questionnaires, tried to make sure that it was the respondents who had completed the questionnaire through having an informal conversation where ever possible.

3.7. Response rate

Response rate is the number of questionnaires returned or completed divided by the number of eligible people who were asked to participate in the survey (Mark S, et al, 2009). From a total of 400 questionnaires of which 250 questionnaires distributed for employees and 186 were returned back from this 178 of them were usable. And among 150 questionnaires distributed for customers 134 were returned back of these 128 of them were usable for the analysis purpose. Thus, the researcher obtained a total of 306(178+128) usable questionnaires. Therefore, the response rate for this research was $306/400=0.76$ which is 76%. This was obtained by giving ample time (20 days) for the respondents to return the questionnaire, assuring respondents that all the information they provide will be treated confidentially and using close ended questionnaires can be considered as the reason for achieving high response rate.

3.8. Data analysis

Descriptive statistics is the most appropriate statistic, since the nature of the study objectives and research questions are to explore and describe factors of delivering quality service. Therefore, the data gathered from primary sources were summarized quantitatively. Tables, frequency distributions, percentages, and numerical measures by the help of SPSS (Statistical packages for social Sciences) are used to give a condensed picture of the quantitative data. The summarized data was analyzed in brief vis-à-vis the theoretical frame work of the study to arrive at a meaningful conclusion.

CHAPTER FOUR

4. DATA PRESENTATION AND ANALYSIS

4.1. Data Analysis of Employees' Response

Data collected from customer and staff respondents are organized, analyzed and presented under this chapter. Data were collected through two types of questionnaires for employees and customers. Out of 400 questionnaires distributed to respondents (150 questionnaires to customers and 250 questionnaires to staffs of CBE) 320 (134 from customers and 186 from employees) were returned back from this 306 (128 from customers and 178 from employees) of them are usable.

Table 1: Staff Respondents General Information

No.	Indicators	Category	No	%
1	Sex	Male	114	64.0
		Female	64	36.0
		Total	178	100
2	Educational Level	High School	-	-
		College Diploma	6	3.4
		University Degree	168	94.4
		Master's Degree & Above	4	2.2
		Total	178	100
3	Current Position	CSO	118	66.3
		SCSO	10	5.6
		Senior Controller	8	4.5
		Accountant	4	2.3
		CSM	18	10.1
		CRO	20	11.2
		Total	178	100
4	Service Year	Less than 1 year	28	15.7
		1 to 3 years	98	55.1
		4 to 6 years	27	15.2
		7 years and above	25	14.0
		Total	178	100

Source: Survey, 2017

From table 1, the researcher realized the following facts. About 114 (64.0%) of the employee respondents were male and the rest 64 (36.0%) were female.

168(94.4%) of staff respondents are first degree holders, 6(3.4%) are diploma holders and the rest 4(2.2%) are master's degree holders. Item number 3 of table 1 shows that 118(66.3%) Customer service officers (CSO), 10 (5.6%) Senior Customer Service Officers (SCSO), 8(4.5%) Senior Controllers, 4(2.3%) Accountant, 18(10.1%) Customer Service Managers (CSM) and 20(11.2%) Customer Relationship Officers (CRO) were involved as a respondent for this study. Moreover, 150 (84.3%) of staff respondents have been working for CBE for more than a year and the rest 28 (15.7%) of the respondents serve the bank for less than one year. The researcher assumed that, these proportions of respondents in terms sex, level of education, job position, and service year having such mix of respondents can improve the reliability of the research. Therefore, the information they provide have contribution to the quality of this research.

Table 2: Staff training

	Item	Response										Total		Mean
		SD		D		Neutral		A		SA		C	%	
		C	%	C	%	C	%	C	%	C	%			
1	My work load is fair compared to the work load of other colleagues	27	15.2	34	19.1	38	21.3	56	31.5	23	12.9	178	100	3.1
2	I feel that I have been well trained by the bank on how to interact effectively with customers	45	25.3	55	30.9	21	11.8	36	20.2	21	11.8	178	100	2.6
3	I got adequate training on the Bank's new	47	26.4	53	29.8	30	16.9	38	21.3	10	5.6	178	100	2.5

	products													
4	I am well versed with new software implemented in banking operations	13	7.3	17	9.6	23	12.9	70	39.3	55	30.9	178	100	3.8
5	The bank seems to hire competent and capable people to work in branches	11	6.2	28	15.7	27	15.2	78	43.8	34	19.1	178	100	3.5

Source: Survey, 2017

Table 2 shows that 56 (31.5%) and 23 (12.9%) of the respondents either agree or strongly agree that their load is fair when compared to other colleagues while significant number 61 (34.3%) of respondents' did not agree on the fairness of their work load. For item number 2 of the same table 45 (25.3%) and 55 (30.9%) of employee respondents either disagree or strongly disagree on the issue that they have been well trained by the Bank on how to interact effectively with customers. Moreover, more than 56% of respondents revealed that they disagree with the indicator that "I got adequate training on the Bank's new products." These are also supported by the respective mean scores 2.6 and 2.5 which are less than the average mean score (3.0), implies that employees did not get adequate training on how to interact with customers. However, 125(70.2%) of employee respondents agreed on that they are well trained on new software implemented in banking operations. The same table shows that more than 62% of the respondents agree with the issue CBE hire competent and capable people to work in branches.

Table 3: Staff Communication

	Item	Response										Total		Mean
		SD		D		Neutral		A		SA		C	%	
		C	%	C	%	C	%	C	%	C	%			
1	Managers communicate well and give me clear instructions about service delivery	8	4.5	1	6.2	1	8.4	10	57.3	4	23.6	17	10	3.9
2	The team spirit with other colleagues assisted me to provide quality service	1	8.4	1	5.6	3	16.9	80	44.9	4	24.3	17	10	3.7
3	Everyone in our branch contributes to a team effort to deliver quality service for customers	1	5.6	1	10.7	3	19.4	74	41.6	4	23.1	17	10	3.7

Source: Survey, 2017

Service deliver is affected by communication between the manager and the subordinates or among staff members. Tasks will be implemented easily when the subordinates get clear work instructions from their superiors. The existence of team spirit among staff members enables staff to work cooperatively to achieve organizational goals and to satisfy customers. As item number 1 of table 3 shows, 144(80.9%) of staff respondents agreed that their managers communicates well and gives clear instructions but 19(10.7%) of them disagreed. 123(69.1%) of respondents agreed that the team spirit with other colleagues assisted them to provide quality service. Moreover, 115(64.6%)

of indicated their agreement on every staff have contribution to team effort to deliver quality service for customers. The mean scores of the items 3.9, 3.7, and 3.7 also indicates that the existence of favorable communication system which can enhance quality service delivery.

Table 4: Materials and Office Facilities

		Response										Total		Mea
		SD		D		Neutral		A		SA		C	%	
		C	%	C	%	C	%	C	%	C	%			
1	CBE has office arrangements suitable for delivering quality service	4 4	24. 7	3 8	21. 3	2 4	13. 5	4 9	27. 5	2 3	13. 0	17 8	10 0	2. 8
2	CBE provides me the necessary working equipment & materials	4 9	27. 5	5 9	33. 1	2 4	13. 5	3 4	19. 1	1 2	6.8	17 8	10 0	2. 4
3	Distribution of equipment & materials is done based on requirement of the job	4 7	26. 4	4 7	26. 4	3 2	18. 0	4 4	24. 7	8	4.5	17 8	10 0	2. 5
4	Technologically up-to-date equipment & physical facilities are available	5 5	30. 9	6 3	35. 4	1 1	6.2	3 8	21. 3	1 1	6.2	17 8	10 0	2. 4

Source: Survey, 2017

Office facilities and equipment are among others that have impact on the delivery of quality service. Employees can perform better if they are provided with the necessary equipment, materials as well as with well-arranged and

clear office. Table 4 above presents the perception of CBE employees with regard to material and equipment facilities.

For item number 1 of this table, 82(46%) of staff respondent disagree on the indicator that CBE has office arrangements suitable for delivering quality service. While significant portion 72(40.5%) agreed that CBE's office arrangement is suitable for delivering quality service. However, the mean score 2.8 implies that the existing office arrangement is not suitable for delivering quality service.

For item number 2 of table 4, only 46(25.9%) of staff respondents agreed that CBE provide them with the necessary working equipment and materials needed to carry out their jobs. While majority of the respondents 108(60.6%) disagreed on the provision the necessary working equipment and materials for their work, this is supported by the mean score 2.4 which is far less than the average or expected mean score 3.0.

Similarly, for item number 3 of the above table 94(52.8%) of the respondents express their disagreement with "working equipment and materials are distributed based on the requirement of the work". Among the total respondents only 52(29.2%) expressed their agreement that materials and equipment are distributed based on requirement of the job. The mean score 2.5 indicates that working equipment and materials are not distributed based on the requirement of the work.

Respondents were also asked to express their level of agreement on the availability of technologically up-to-date equipment and physical facilities. Thus, 118(66.3%) of the respondents revealed their disagreement. While a few of respondents 49(27.5%) shown their agreement on availability of technologically up-to-date equipment and physical facilities adequacy. The mean score is 2.4 which imply lack of adequate technologically up-to-date physical facilities.

Network failure and frequent power disruptions are also external barriers to deliver quality service for customers as per respondents' reflection for the open ended question.

Table 5: Performance Management system of the Bank

	Item	Response										Total		Mea s
		SD		D		Neutral		A		SA		C	%	
		C	%	C	%	C	%	C	%	C	%			
1	CBE has PMS where performance is evaluated	68	38.2	61	34.2	11	6.2	32	18.0	6	3.4	178	100	2.1
2	My performance evaluation is done based on indicators which are agreed upon with the managers	51	28.7	70	39.3	13	7.3	36	20.2	8	4.5	178	100	2.3
3	CBE has conducive work environment to utilize my knowledge & skills in the job	38	21.4	78	43.8	15	8.4	26	14.6	21	11.8	178	100	2.5
4	There is a system that can handle my complaints in the bank	55	30.9	70	39.3	21	11.8	21	11.8	11	6.2	178	100	2.2
5	Branch employees who do best job in serving customers are more likely to be recognized	45	25.3	59	33.1	21	11.8	42	23.6	11	6.2	178	100	2.5

	& rewarded for their efforts													
6	Making a special effort to serve customers will result in more pay or recognition	48	26.9	45	25.3	30	16.9	26	14.6	29	16.3	178	100	2.7

Source: Survey, 2017

The analysis under this part is connected with one potential challenge in delivering quality service called performance management which is the process that enables employees to perform their roles to the best of their abilities with the aim of achieving or exceeding established targets and standards that are directly linked with the Bank’s objectives. To grasp important information that enables the researcher to examine the impact of performance management in delivering quality service. Employees’ were asked some questions related to performance management. The analysis of the responses on the variable of interest is presented as follows. Table 5 contains perception of staff respondents towards indicators of performance management system. Staffs were asked to show their level of agreement or disagreement for the indicators.

Majority of the respondents 129(72.4%) disagree with the existence of performance management system to measure their performance and 38(21.4%) of the respondents agree on that CBE has a performance management system.

As indicated in item number 2 of the same table 121(68.0%) of the respondents disagree with performance evaluation is made based on indicators agreed up on with their managers. While 44(24.7%) of the respondents were on the contrary.

As to the availability of conducive work environment to utilize knowledge and skills, 116(65.2%) of staff respondents expressed their disagreement. While a significant percent 47(26.4%) of them agree with that they are able to utilize their knowledge and skills.

With respect to complaint handling system, 125(70.2%) disagreed that CBE has a system that can handle their complaints. Only 32(18.0%) of the respondents agree with the existence of a system that can handle their complaints. Item number 5 of the above table presents about Bank’s practice to

recognize and reward employees who perform best job in serving customers. In this indicator, 104(58.4%) of the respondents disagree with the Bank practice of encouraging their efforts. Moreover, 93(52.2%) of the respondents disagree with the issue that making a special effort to serve customers will result in more pay or recognition.

For all indicators as shown in the table 5 the mean scores are below the expected mean score 3.0 which imply that employee’s responses regarding performance management were negative.

Table 6: Delegation of Authority

Involving the staff in decision making that require their participation is very useful to improve their motivation and the implementation of decisions. After making sure the capacity of the staff to be delegated to carry responsibilities, it is needed to empower the front line staff to satisfy customers with quality service delivery. Problems that can raise in relation to delegation could be solved through trainings and orientations supported by clear procedures and accountability system.

	Item	Response										Total		Mean
		SD		D		Neutral		A		SA		C	%	
		C	%	C	%	C	%	C	%	C	%			
1	I participate in decision making regarding service quality	17	9.6	21	11.8	42	23.6	72	40.4	26	14.6	178	100	3.4
2	There is a well established accountability system to failure of discharging responsibility	11	6.2	34	19.1	45	25.3	61	34.2	27	15.2	178	100	3.3

Source: Survey, 2017

Data for item number 1 of table 6 reveals that, 98(55.0%) respondents participate in decision making regarding service quality and 42(23.6%) respondents not sure whether they are participating in decision making regarding service quality.

Item number 2 of the above table presents staff’s responses about the presence of an accountability system for failures of discharging responsibility. In this indicator, Majority of respondents, 88(49.4%) agreed there is an established accountability system to handle failures. Significant number of respondents 45(25.3%) are not agreed about its presence.

Table 7: Employee attitude towards customers

	Item	Response										Total		Mean
		SD		D		Neutral		A		SA		C	%	
		C	%	C	%	C	%	C	%	C	%			
1	I can read & understand the psychology of customers	6	3.3	1	6.1	1	10.9	9	54.7	4	25.5	17	10.8	3.9
2	I understand the meaning of “Loosing one customer”	9	5.1	9	5.1	8	4.4	7	39.1	8	45.1	17	10.8	4.1

Source:Survey, 2017

As per item number 1 of table 7, 142(79.8%) of the respondents asserted their agreement on that they can understand the psychology of customers, only few 17(9.5%) of them are to the contrary of the indicator. Likewise, item number 2 of the same table indicates that 152(85.4%) of the respondents revealed their agreement with the issue that “I can understand the meaning of loosing one customer”. 18(10.2%) of the respondents opposed the issue.

4.2. Data Analysis of Customers' Response

Table 8: Customer Respondents General Information

The data regarding customer's sex, educational level, occupation and years of relationship with CBE is depicted in the following table

No.	Indicators	Category	No.	%
1	Sex	Male	73	57.0
		Female	55	43.0
		Total	128	100
2	Educational level	Elementary school completed	10	7.8
		High school completed	9	7.0
		College diploma	38	29.7
		University degree	61	47.7
		Master's Degree & Above	10	7.8
	Total	128	100	
3	Occupation	Student	2	1.6
		Gov. Org. Employed	35	27.3
		Pvt. Org. Employed	45	35.2
		Self Employed	43	33.6
		Other	3	2.3
	Total	128	100	
4	For how long have you been the customer of CBE	Less than 1 Year	24	18.8
		1 to 3 Years	38	29.7
		4 to 5 Years	14	10.9
		More than 5 Years	52	40.6
		Total	128	100

Source: Survey, 2017

Customer respondent's sex Distribution shows that 73 (57.0%) were male respondents and the remaining 55(43.0%) were female. Table 8; also indicates respondents educational background and thus, 61(47.7%) of them graduated with university degree, 38(29.7%) of the respondents have college diploma, 10(7.8%) of the customer respondents replied that their educational level was Master's degree or above, 10(7.8%) of them completed elementary school and the remaining 9(7.0%) completed high school. In terms of their occupation; the respondents were comprised of: 2(1.6%) student, 35(27.3%) government organization employed, 45(35.2%) private organization employed, 43(33.6%) self-employed and 3(2.3%) other. Regardless of customers years of relationship with CBE; 24(18.8%) customers of the Bank for less than a year, 38(29.7%) of

them are customers of the Bank for 1 to 3 years, 14(10.9%) of them are served by the Bank for 4 to 5 years, and the remaining 52(40.6%) of respondents are customers of CBE for more than 5 years. The researcher believed that these combination of respondents were good enough in revealing accurate information about the issues under investigation i.e. these mix of educational background, occupational status and relationship with the Bank; can yield more reliable information on customer service delivery events.

Table 9: Reliability – The ability to perform the promised service dependably and accurately

	Item	Response										Total		Mean
		SD		D		Neutral		A		SA		C	%	
		C	%	C	%	C	%	C	%	C	%			
1	CBE is providing me its service as promised	7	5.5	19	14.8	28	21.9	47	36.7	27	21.1	128	100	3.5
2	CBE's staffs have the knowledge to answer all my questions .	4	3.1	10	7.8	23	18.0	76	59.4	15	11.7	128	100	3.7
3	ATM service provided by CBE is reliable	13	10.1	28	21.9	43	33.6	34	26.6	10	7.8	128	100	3.0

Source: Survey, 2017

From the figures in table 9 it could be seen that 74(57.8%) of the respondents revealed their agreement on CBE is providing its service as promised. 26(20.3%) of them expressed their disagreement. The remaining 28(21.9%) were neutral. Even though above average percent of respondents expressed their agreement on the Bank's provision of service as promised still it is required to improve delivery of its service to make it more reliable.

Regarding the staff knowledge to respond customers' request, 91(71.1%) agreed that CBE staffs have the knowledge to answer customers' questions. 23(18.0%)

were neutral and the remaining 14(10.9%) replied that the Bank staffs do not have the knowledge to answer all their questions.

To analyze the extent to which ATM service provided by CBE is reliable customer respondents were asked to indicate their level agreement. Accordingly 41(32.0%) of the respondents asserted that the ATM service is not reliable, 43(33.6%) were neutral and the remaining 44(34.4%) replied that ATM service of the Bank is reliable. The result shows that ATM service provided by the Bank needs to be further improved.

Table 10: Responsiveness – willingness to help customers and provide prompt service.

	Item	Response										Total		Mean
		SD		D		Neutral		A		SA		C	%	
		C	%	C	%	C	%	C	%	C	%			
1	Employees of CBE tell you exactly the time the services will be performed.	3	2.4	2	16.4	2	16.4	5	44.7	2	20.6	12	10	3.6
2	CBE'S staff gives me prompt service.	3	24.2	2	22.9	2	16.1	2	21.8	1	14.9	12	10	2.8
3	Staffs of CBE are always willing to assist me	7	5.5	1	7.8	1	12.6	7	55.1	2	18.4	12	10	3.7
4	Employees of CBE are willing to respond to my request.	4	3.1	1	9.3	2	18.3	6	47.1	2	21.8	12	10	3.7
5	Staffs of CBE always inform me about the	4	3.1	1	13.7	2	22.9	5	39.0	2	21.8	12	10	3.6

alternative s and new products whenever I got a service														
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Source: Survey, 2017

Item number 1 of table 10 reveals that 83(64.8%) of customer respondents agreed that employees of CBE tell them the exact time when the service will be performed, 21(16.4%) were indifferent, whereas, 24(18.8%) of the respondents replied that employees do not tell them the time of service performance.

47(36.7%) of the respondents asserted that CBE’S staffs give them prompt service, 21(16.4%) were neutral, and 60(46.9%) expressed their disagreement with the statement that CBE staffs provide them on time service. The mean score 2.8 is also below the average mean score 3 shows majority of the respondents did not agree on the statements CBE’s staffs give prompt service.

Regarding, whether staffs of CBE are always willing to assist customers or not. Majority 95 (74.2%) of the respondents agreed that staffs are willing to help customers. 16(12.5%) were indifferent, and the remaining 17(13.3%) expressed their disagreement.

Item number 4 of the above table is designed to assess whether employees of CBE are willing to respond to customer requests or not. Accordingly, 89(69.6%), 23(18.0%), and 16(12.4%) of the respondents replied agree, neutral and disagree to the statement respectively. Out of the total respondents 78(61.0%), 29(22.6%), 21(16.4%) replied agree, neutral, and disagree to the statement staffs inform customers about the alternatives and new products whenever upon getting the service respectively.

Table 11: Assurance – Knowledge and courtesy of employees and their ability to convey trust & confidence

Item	Response										Total		Mean
	SD		D		Neutral		A		SA		C	%	
	C	%	C	%	C	%	C	%	C	%			
1 CBE’s staff behavior implants confidence in me	2	1.6	2	1.6	3	24.1	6	53.9	2	18.4	12	10	3.9
2 I feel safe in my transactions	-	-	-	-	1	8.6	5	43.0	6	48.2	12	10	4.4

	with CBE													
3	Employees of CBE are polite/courteous with me.	9	7.0	19	14.8	29	22.7	48	37.5	23	18.0	128	100	3.4

Source: Survey, 2017

To assess courtesy of employees and their ability to convey trust and confidence towards the customers; respondents were asked to indicate their level of agreement. Thus, as shown on the above table, a significant number 93(72.6%) were agreed that CBE’s staff behavior embeds confidence in item on their transaction with the Bank, 31(24.2%) were indifferent, and the remaining 4(3.2%) replied that they disagree on staff’s behavior to put on their confidence. 117(91.4%) of customer respondents agree that they feel safe in their transaction with the Bank. The remaining 11(8.6%) were indifferent, such customers’ confidence on the staffs and the Bank is in line with CBE’s mission “....public confidence is the base for the success of the Bank.” To evaluate customers’ level of agreement customer respondents were asked that whether employees of CBE are polite or not. Accordingly, 71(55.5%) agreed that employees are polite and courteous with them, 29(22.7%) were neutral and the remaining 28(21.8%) disagreed that employees are polite/courteous with them. This is an indication that employees need to be well trained on how to behave towards customers.

Table 12: Empathy- The provision of carrying, individualized attention to customers.

	Item	Response										Total		Mean
		SD		D		Neutral		A		SA		C	%	
		C	%	C	%	C	%	C	%	C	%			
1	CBE staffs give me individual attention	33	2.3	23	18.0	21	16.4	57	44.5	24	18.8	128	100	3.6
2	CBE show a keen interest in solving my problems	41	3.1	14	10.9	21	16.4	62	48.5	27	21.1	128	100	3.8
3	CBE has my best interest at heart	59	3.9	16	12.5	26	20.3	55	43.0	26	20.3	128	100	3.6

4	CBE's working hour is convenient to me	10	7.8	13	10.2	10	7.8	58	45.3	37	28.9	128	100	3.8
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Source: Survey, 2017

Items in table 12 were designed to investigate the provision of carrying, individualized attention to customers. As indicated on item one, 81(63.3%) replied that staffs of CBE give individual attention for the customers, 21(16.4%) were neutral, and the remaining 26(20.3%) affirmed that staffs did not give them individual attention. On item 2 of the same table customers were asked whether CBE shows them keen interest in solving their problems. Accordingly, 89(69.6%) asserted their agreement CBE is interested to solve their problems, 21(16.4%) were indifferent and a few respondents 18(14.0%) responded that CBE is not eager in solving their problems.

Item number 3 is about CBE fulfills customers' best interest or not. In this regard 81(63.3%) responded that CBE is can satisfy their best interest at heart, 26(20.3%) were not sure whether it can satisfy their best interest or not and only 21(16.4%) replied to the contrary. As per item number 4 of the same table 95(74.2%) of the respondents agreed that CBE's working hour is convenient for them, whereas 23(18.0%) affirmed that CBE's working hour is not convenient, and the remaining 10(7.8%) were indifferent. As shown on the table the mean score of the four items 3.6, 3.8, 3.6 and 3.8 respectively are more than the expect mean. These show customer's response regarding empathy was positive.

As pointed out in the literature, empathy is one of service quality dimension, which could be achieved by ensuring care, personalized attention given by the Bank to the customers.

Table 13: Tangibles

Item	Response										Total		Mean	
	SD		D		Neutral		A		SA		C	%		
	C	%	C	%	C	%	C	%	C	%				
1	CBE has modern office equipment	14	10.9	36	28.2	33	25.8	31	24.2	14	10.9	128	100	3.0
2	CBE's physical facilities are visually appealing	14	10.9	41	32.0	28	21.9	38	29.7	7	5.5	128	100	2.9

3	CBE arranged suitable waiting area for me until the service is provided	14	10.9	37	28.9	21	16.4	42	32.9	14	10.9	128	100	3.0
4	Materials associated with the service like withdrawal/ deposit vouchers, brochures etc. located in convenient places.	3	2.3	5	3.9	6	4.7	78	61.0	36	28.1	128	100	4.1
5	CBE staffs are available on time to serve me	5	3.9	21	16.4	12	9.4	62	48.4	28	21.9	128	100	3.7
6	Interior decoration of the Bank is very impressive	12	9.4	42	32.8	26	20.3	36	28.1	12	9.4	128	100	3.0
7	CBE's ATM machines are located in a convenient areas.	7	5.5	24	18.8	32	25.0	55	42.9	10	7.8	128	100	3.3

Source: Survey, 2017

The analysis under this part is concerned with the other service quality dimension called tangibles which is the appearance of physical facilities, equipment, personnel, and communication materials. To grasp important information that enables the researcher to examine the basis of customers' quality service delivery evaluation of the Bank. Customers' were asked some questions related to this service quality dimension. The analysis of the responses on those variables of interest is presented as follows. Item number 1 of table 13 indicates that 45(35.1%) of the respondents replied that CBE has modern office equipment, 33(25.8%) were indifferent, and 50(39.1%) replied that CBE do not have modern office equipment. The mean score 2.9 implies the

lack of modern office equipment in the Bank which ultimately affect the service delivery. From the literature point of view if organization lacks modern office equipment which can enhance delivery of quality service, it will be difficult for the staffs and the Bank to meet or exceed customer's service expectations. Item two is about whether CBE's physical facilities are visually appealing or not. Out of the total respondents, 45(35.2%), 28(21.9%), 55(42.9%) replied agree, neutral, and disagree to the statement respectively. For item number three, 51(39.8%) of the respondents asserted their disagreement with the statement that CBE arranged suitable waiting area until the service is provided, 21(16.4%) were indifferent, and 56(43.8%) claimed the Bank arranged suitable waiting area till the service is provided. This indicates that there are branches that do not have ample waiting area for the customers.

Item number 4 of the above table revealed whether materials associated with service delivery like vouchers, brochures etc. located in convenient places or not. Accordingly, 114(89.1%) agreed that those materials are found easily in convenient places, 6(4.7%) were indifferent for the statement, and the remaining 8(6.2%) do not agree on the statement. For the statement for item number 5 of the same table, 90(70.3%) agreed that staffs are staffs are available on time to serve them, 12(9.4%) were neutral, and 26(20.3%) revealed that staffs are not available on time. Regarding whether the interior decoration of the Bank is impressive or not, of the total respondents' 54(42.2%), 26(20.3%) and 48(37.5%) disagree, neutral and agree respectively for item number 6 of the above table. This implies that emphasis has to be given for branches interior design and decoration including its odor. As per item number 7 of table 13 above, 65(50.7%) of the respondents agreed that CBE's ATM machines are located in a convenient areas, 32(25.0%) were indifferent, and another 31(24.3%) disagreed on the convenience of ATM location.

CHAPTER FIVE

5. SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATION

This chapter is devoted to summarizing of the research findings, conclusions, and the possible remedies for the problem or gaps identified in delivering quality service.

5.1. Findings

Based on the data analysis presented in chapter four, summary of different findings are presented here. Analysis of the data resulted in both positive and negative findings. The positive findings from employees' perspectives are: employees are familiar with the new software implemented in the Bank, competent and capable people are employed, communication between manager and employee or among staffs, team efforts to deliver quality service, participation of employees to make decision regarding service quality, and having an accountability system to failure of discharging responsibility were among the areas where CBE is good at and expected to further strengthen them.

From customers' point of view: Reliability – the ability of the Bank to perform the promised service dependably and accurately, Responsiveness – willingness to help customers and provide prompt service, Assurance – knowledge and courtesy of CBE's employees and their ability to convey trust & confidence and Empathy – the provision of carrying, individualized attention to its customers are service quality dimensions that CBE is currently performing well and need further improvement.

Whereas, the negative results obtained indicate the challenges of delivering quality service which demands attention from all management bodies of the Bank and need to be improved as far as possible. Thus, more emphasis was given to summarize the weak areas as they deserve some possible recommendations.

5.1.1. Findings from Employees' Response

- More employees claimed that they were not well trained by the Bank on how to interact effectively with customers.
- Employees asserted that, they didn't get adequate training on the Bank's new products
- Employee respondents replied that, CBE's branch office arrangement is not suitable for delivering quality service.

- Employees revealed that the necessary working equipment and materials are not provided properly.
- Majority of respondents agreed that distribution of equipment & materials is not made based on requirement of the work.
- It was identified by more employee respondents that there is lack of technologically up-to-date equipment and physical facilities.
- Respondents affirmed that, some of the tools and equipment do not assist them for delivering quality service.
- It was recognized by majority of respondents that, CBE do not have PMS where performance is evaluated.
- It was identified by ore respondents that employees and their supervisors did not mutually agree on performance measure parameters.
- It was identified by more respondents that, performance evaluation is not based on indicators which are agreed upon with the managers.
- Respondents asserted that, CBE's branch work environment is not too much helpful to utilize their knowledge and skills in the job.
- Employees claimed that, there is no system that can handle their complaints in the Bank.
- Respondents affirmed that, employees who do best job in serving customers are unlikely to be recognized and rewarded for their efforts.
- Employees acknowledged that, making a special effort to serve customers will not result in more pay or recognition

5.1.2. Findings from Customers' Response

- Customers claimed, they are waiting for a longer time to receive the service.
- Majority of customer respondents revealed that CBE's staffs do not give prompt service.
- Customer respondents recognized that, CBE's physical facilities are not visually appealing.
- It was identified by customer respondents that, CBE do not have modern office equipment.
- Customers replied that, CBE did not arrange a suitable waiting area till the service is provided.
- Customers affirmed that, interior decoration of the Bank is not very impressive

5.2. Conclusion

Based on the findings; the following conclusions are drawn by the researcher.

CBE is keeping its promise in order to satisfy the needs of customers i.e. according to the response obtained from sample respondents CBE's ability to perform the promised service dependably and accurately is good. Customers' also revealed that employees of CBE tell when the service to be performed, staffs are willing to assist them and employee of CBE are willing to respond to customers' requests. CBE is also good at the knowledge and courtesy of employees and their ability to convey trust and confidence on customers. Moreover, CBE is currently performing well on the provision of carrying and individualized attention to its customers.

On the other hand; result of the analysis indicates that customers are obliged to wait for a longer time in order to receive the required service, customers did not get a prompt service, there is lack of modern office equipment in CBE branches, physical facilities are not visually appealing and lack of customers waiting area till the service is provided.

Positive response was obtained from employee respondents regarding:- familiarity with the new software implemented in the Bank, competency and capability of employees, communication between manager and employee or among staffs, team efforts to deliver quality service, participation of employees to make decision regarding service quality, and having an accountability system to failure of discharging responsibility.

According to employees response the following are major challenges of delivering quality service in the context of the study area. These are: lack of training on the Bank's new products and service delivery, improper office arrangement to deliver service, shortage of the necessary working equipment and materials, problem on the allocation of physical facilities, lack of technologically up-to-date physical facilities, unfavorable Bank climate/working environment to effectively utilize knowledge and skills, delayed maintenance for working materials, lack of performance management system, lack of employees complaint handling system and lack of recognition for employees who do best job in serving customers.

5.3. Recommendations

The above results move the researcher to offer the following recommendations:

- In order to strengthen its dependable service; CBE needs to invest on training of employees:-training them on the overall Banking operations, Bank's new products, and customer handling system is crucial, regardless of whether employees are highly skilled professionals or low-

skilled workers. Better-trained personnel can exhibit competence, courtesy, credibility, reliability, responsiveness, and communication.

- Invest to well equip the office with modern and adequate service rendering materials/facilities such as photo copy machines, printers, counting machines, generators, etc. to minimize their impact on the delivery of quality service.
- Promoting and awareness creation on the different banking channels (such as ATMs, Internet banking, mobile banking) of CBE can help to reduce the waiting time.
- Employees can perform better if they are provided with the necessary materials. Thus, allocation of working materials needs to be based on requirement of the job.
- Office layout needs to be in a way that can facilitate quality service delivery, pleasant, safe working environment and ample waiting area for customers till the service is provided is required
- Employees need to be well informed on how to resolve their complaint through the complaint handling system of the Bank.

- Employee's participation is very important element for successful performance management system. Thus, the Bank needs to create a platform through which employees participate in performance planning process. Performance planning should not be a sole activity of managers, rather active involvement of employees needs to be encouraged.
- CBE need to identify and give recognition for those employees who are performing best job in serving customers. Identifying and providing feedback or training on customer handling is required for those who deviate from the expected behavior and results in serving customers.

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Dear Employees,

This research conducted as a post graduate study in partial fulfilment of the requirements for the award of a Masters of business administration degree of St. Mary University.

This questionnaire is intended to assess service quality in CBE specifically on customers' account and transaction service (CATS).

I kindly request your participation in this study by filling up this questionnaire. I would also like to inform you that, your response which will be kept confidential has a significant contribution for the accomplishment of the study. So, your frank response is vital for the success of the study.

BirhaneGebre Tel. 0912-008489

General instruction

- No need to write your name
- Please put a tick mark / ✓ / or write your opinion on the space provided

Part I: General information: The purpose of this part is to obtain general information related to you as a respondent to this research

- 1 Sex: Male Female
- 2 Please indicate your highest educational level
High school College Diploma University Bachelor's Degree
Master's Degree or above Other, please specify.....
- 3 Please indicate your current position
CSO SCSO Senior controller Accountant
CSM Manager Other, Please specify.....
- 4 Please indicate your service year(s) in CBE

Less than one year 1 to 3 years 4 to 6 years More than 6 years

Part II: Dear Respondent!

The following items are assumed to describe the degree of service quality in CBE specifically on Customers' Account and Transaction Service(CATS). For each statement, please tick (✓) in the box that best reflects your level of agreement.

S. N		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	Managers communicate well and give me clear instructions about service delivery					
2	The team spirit with other colleagues assisted me to provide quality service					
3	I participate in decision making regarding service quality					
4	There is well-established accountability system to failure of discharging responsibility					
5	CBE has performance management system where performance is periodically evaluated					
6	My performance evaluation is done based on indicators which are agreed upon with the managers					
7	My work load is fair compared to the work load of other colleagues					
8	I am able to utilize my knowledge and skills in the job					
9	There is a system that can handle my complaints in the bank					
10	CBE has office arrangements suitable for delivering quality service					
11	CBE provides me the necessary working equipment and materials					
12	The distribution of equipment and materials is done based on requirement of the work					
13	I feel that I have been well trained by the bank on how to interact effectively with customers					
14	I got adequate training on the bank's new products					
15	The bank seems to hire competent and capable people to work in branches					
16	Branch employees who do best job in serving customers are more likely to be recognized and rewarded for their efforts					
17	Making a special effort to serve customers will result in more pay or recognition					
18	Everyone in our branch contributes to a team effort to deliver quality service for customers					
19	Technological up-to-date equipment and physical facilities are adequately available					
20	I am well versed with new software implemented in banking operations					
21	I can read and understand the psychology of customers					

22	I understand the meaning of "Loosing one customer"					
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From your practical experiences what are the major challenges which holds you back from delivering quality service for the customers?.....

What kind of improvements do you suggest in order to deliver quality service for customers in CBE?

Thank you very much for your cooperation!



Dear Customers,

This research conducted as a post graduate study in partial fulfilment of the requirements for the award of a Masters of business administration degree of St. Mary University.

This questionnaire is intended to assess service quality in CBE specifically on customers' account and transaction service (CATS).

I kindly request your participation in this study by filling up this questionnaire. I would also like to inform you that, your response which will be kept confidential has a significant contribution for the accomplishment of the study. So, your frank response is vital for the success of the study.

BirhaneGebre Tel. 0912-008489

General instruction

- No need to write your name
- Please put a tick mark / ✓ / or write your opinion on the space provided

Part I: General information: The purpose of this part is to obtain general information related to you as a respondent to this research

- 1 Sex: Male Female
- 2 Please indicate your highest educational level
High school College Diploma University Bachelor's Degree
Master's Degree or above Other, please specify.....
- 3 Occupation

Student government organization employed Self employed

Private organization employed If other, Please specify.....

4 For how long have you been the customer of CBE?

Less than one year 1 to 3 years 4 to 5 years More than 5 years

Part II: Dear Respondent!

The following items are assumed to describe the degree of service quality in CBE specifically on Customers' Account and Transaction Service (CATS). For each statement, please tick (✓) in the box that best reflects your level of agreement.

S. N		y	disagree	Disagree	Neutral	Agree	Strongly agree
	Reliability- The ability to perform the promised service dependably and accurately						
1	CBE is providing me its service as promised						
2	CBE provides its services at the time it promises to do so						
3	CBE's staff have the knowledge to answer all my questions						
4	ATM services provided by CBE is reliable						
	Responsiveness- Willingness to help customers and provide prompt service						
5	Employees of CBE tell you exactly the time the services will be performed						
6	CBE's staff gives me prompt service						
7	Staffs of CBE are always willing to assist me						
8	Employees of CBE are willing to respond to my requests						
9	Staffs of CBE always inform me about the alternatives and new products whenever I got a service						
	Assurance- Knowledge and courtesy of employees and their ability to convey trust and confidence						
10	CBE's staff behavior implants confidence in me						
11	I feel safe in my transactions with CBE						
12	Employees of CBE are polite/courteous with me						
13	Empathy- The provision of caring, individualized attention to customers						
14	CBE show a keen interest in solving my problems						
15	CBE has my best interest at heart						
16	Employees of CBE understand my specific needs						
17	CBE's working hour is convenient to me						
	Tangibles- the appearance of physical facilities, equipment, personnel, & communication material						
18	CBE has modern office equipment						

19	CBE's physical facilities are visually appealing						
20	CBE's arranged a suitable waiting area for me until the service is provided						
21	Materials associated with the service like each withdrawal vouchers, cash deposit vouchers, local transfer vouchers, pamphlets, brochures, are located in convenient places at CBE branches						
22	Interior decoration of the bank is very impressive						
23	CBE's ATM machines are located in a convenient areas						

Please use the space below if you have any comment or additional information.....

.....

Thank you very much for your cooperation!



በደንበኛው የሚሞላ መጠይቅ

መጠይቅ ዓላማ በኢትዮጵያን ግድባን ከየደንበኞች ሂሳብ አገልግሎት አሰጣጥን ለመመዘን እና ያሉትን ችግሮች ለማጥናት ነው። ፡ የእርስዎ አስተያየት እና ሀሳብ ለጥናቱ ውጤታማነት ወሳኝ ነው። ፡ በመሆኑም በአገልግሎት አሰጣጡ ላይ የሚሠጡት ሀሳብ እና አስተያየት ለጥናቱ አገልግሎት ብቻ የሚወልድ ለሆነ በሚሰጥ ስር እንደሚያዝኑ ገለጽሁ ለሚደረግ ልዩ ጥናት ብብር በቅድሚያ አመሠግናለሁ። ፡

ማስታወሻ

- ✓ በመጠይቁ ላይ ስም መጻፍ አያስፈልግም
- ✓ አስተያየትዎን ከጥያቄው ፊት ለውጥ ታላይ የሚደረግ ግዴታ ለፀ፡፡

ክፍል አንድ፣ የመጠይቁ መላ ሾች መረጃ

1. ፆታ፣

ወንድ ሴት

2. የትምህርት ደረጃ፣

እስከ 10^ኛ ክፍል ድረስ የመጀመሪያ ዲግሪ
 ከ10^ኛ እስከ 11^ኛ ክፍል ድረስ ማስተርስ ዲግሪ ስኬታዎች
 ዲፕሎማ ሌላ ከሆነ ይጥቀሱ

3. ሥራ

ተማሪ በግል ሥራ
 የመንግሥት ሥራ ሌላ ከሆነ ይጥቀሱ
 የግል ድርጅት ተቀጣሪ

4. የኢትዮጵያን ግድባን ክደንበኞች ከሆኑ ስንት ጊዜ ሆኖት?

ከ 1 ዓመት በታች ከ 1 እስከ 3 ዓመት
 ከ 4 ዓመት እስከ 5 ዓመት ከ 5 ዓመት በላይ

