

**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**



**ASSESSMENT OF SERVICE QUALITY AND CUSTOMER
SATISFACTION: THE CASE OF OROMIA INTERNATIONAL BANK S.C**

BY

**BIRHANU BEKELE
ID NO. SGS/0702/2007**

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**MAY, 2017
ADDIS ABABA, ETHIOPIA**

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**THESIS SUBMITTED TO ST. MARY UNIVERSITY, SCHOOL OF
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Declaration

I, the undersigned, declare that this research project is my original work and has not been presented for a degree award in any other university.

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LIST OF ABBREVIATIONS AND ACRONYMS

ATM = Automatic Teller Machine

BANKQUAL: Bank Quality Service

BSQ= Bank Service Quality

GDP: Gross Domestic Products

NBE: National Bank of Ethiopia

OIB; Oromia International Bank SC

SERVAQUAL = Service Quality

SERVPERF = Service Performance

SPSS = Statistical Package for Social Science

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Abstract

This research aims to measure service quality and customer satisfaction at Oromia International Bank S.C. Service quality is considered very important because it leads to higher customer satisfaction, profitability, reduced cost, customer loyalty and retention. To this end the study aimed to assess the service quality and customer satisfaction of Oromia International Bank (OIB). In addition to the open ended questions, a self-administered questionnaire was developed based on a SERVQUAL model that identified the influence of five dimensions (i.e. tangibility, responsibility, reliability, assurance and empathy). Since the objective of the study is to assess the quality service and customer satisfaction of Oromia International Bank (OIB) SC, to conduct the study the researcher used a descriptive type of research design which helps to describe the characteristics service quality dimensions and samples of 144 customers are selected from twelve branches of the bank that are found in Addis Ababa by using simple random sampling. For the purpose of analyzing the data SPSS version 20 is used. And the results revealed that the overall service quality perceived by customers was not satisfactory; except Empathy Dimension meaning expectations exceeded perceptions and except Empathy Dimension, all the dimensions showed higher expectations than perceptions of services. The study also finds that reliability dimension is a very important dimension to the customer of the bank thus the bank need to focus on it. This study suggests that SERVQUAL is a most widely used instrument for measuring service quality; hence the management of Oromia International S.C should consider this instrument as a tool to assess and help improve their service quality and customer satisfaction.

Key words: Customer Satisfaction, Service Quality, SERVQUAL

CHAPTER ONE: INTRODUCTION

1.1 Back Ground of the Study

Service quality is critical particularly for the growth and development of service sector business enterprises (Juran 1988). Service quality is an important antecedent of customer satisfaction, (Zeithaml and Bitner, 2003; Andaleeb and Conway, 2006). The deliverance of quality services to customers is the competitive advantages of any service giving companies Parasuraman, et al. (1985). The quality of services offered by a company determines the customer satisfaction and long term loyalty (Naik et al. 2010).

Any companies are now pointing to customer satisfaction levels to differentiate their offerings from their main competitors, and this is acting as a tool for gaining competitive advantage. Other companies use customer satisfaction levels to assess whether their products and services surpass the expectations of customers (Chakrabarty, 2006). In commercial banks, customer satisfaction is regarded as the primary criterion used to assess the relationships of banks with the market (Munari et al., 2013). In addition, customer satisfaction is an important driver in banks because higher customer satisfaction means lower intention for customers to switch banks (Hoq and Amin, 2010). Apart from switching banks, dissatisfaction also leads to customer complaints (Shi and Zhao, 2007).

Faraz (2005) stated that customer satisfaction is the situation when customer expectations have been fulfilled to the fullest capacity when using the product or service. Customers' confidence and trust on the services delivered by the bank determines the bank's outcome. Worldwide, in financial service industry, maintaining superior service quality is considered critical in achieving customer satisfaction, value creation and growth. The ability to understand the needs of the customer with respect to the product or service is vital for measuring the level of customer satisfaction). customer satisfaction is an ambiguous and abstract concept. Actual manifestation of the state of satisfaction will vary from person to person, product to product and service to service.

Service quality consists of five dimensions: tangibles (appearance of physical facilities, equipment, personnel and written materials), reliability (ability to perform the promised service

dependably and accurately), responsiveness (willingness to help customers and provide prompt service), assurance (knowledge and courtesy of employees and their ability to inspire trust and confidence), and empathy (caring and individual attention the firm provides its customers) and there are a number of service quality models which used to measure the service quality among the models for measuring service quality, the most acknowledged and applied model in diversity of industries is the SERVQUAL (service quality) model which is developed by Parasuraman et al. The SERVQUAL model of Parasuraman et al, (1988) proposed the above five dimensional construct of perceived service quality.

In the changing banking scenario of 21st century, the banks had to have a vital identity to provide excellent services. Banks nowadays have to be of world-class standard, committed to excellence in customers satisfaction, and to play a major role in the growing and diversifying financial sector (Balachandran, 2005),as cited by, El Saghier, Nathan (2013). There has been a remarkable change in the way of banking in the last few years. Customers have also accurately demanded globally quality services from banks. With various choices available, customers are not willing to put up with anything less than the best. Banks have recognized the need to meet customers’” aspirations. Consequently service quality is a critical motivating force to drive the bank up in the high technology ladder. (Saghier, Nathan (2013). Therefore assessing its quality service and customer satisfaction is vital for the service giving organization so as to achieve its goal.

Service sector in the Ethiopian economy accounts the highest share 45.9% in GDP and Contributes 51% to the GDP growth of the country (NBE Annual Report 2013/14). The share of the service sector in the GDP and its contribution for the growth signifying that improving the service quality has significant impact on the economic development and value creation which in turn compel measuring service quality. The banking sector in Ethiopia in general is underdeveloped in terms of its outreach and the range of banking products the sector is offering to its customer as compared to the level of development that the global banking is currently stands.

Oromia International Bank S.C (OIB) was established on September 18, 2008 by securing .Its license from the National Bank of Ethiopia in accordance with the regulation and the 1960 Commercial Code of Ethiopia and the Monetary and Banking Proclamation 83/1984 and currently operating under the Licensing and Supervision of Banking proclamation no. 592/2008. (www.oroointbank.com). Oromia International Bank is operating in an environment characterized by high market competition and the direction shows a growing intensity. There is also little banking product differentiation due to rapid simulated of new products by competitors, which lead to increased standardization of banking products .In other words the banking services are converging to similarities. Therefore, the staff market competition and the similarity of bank products this day gave no option to commercial banks in Ethiopia but to consider the service quality as their competitive advantage to which Oromia International Bank (OIB) is not an exception.

1.2 Statement of the Problem

The question of why customer service is so important in today's competitive business world should be relatively simple to answer, since no customer means no work, no income and no jobs. So then customer relation should be more than just providing quality service and care at the point of transaction. (Cartwright, 2000).

However given that there is still a great deal of poor customer service. As (Jeffery . 2002) Stated that it's has long been understood that winning new customers is very costly and at the same time retaining customers and winning their loyalty becomes increasingly more complex unless the company provides a better service .In today increasingly competitive environment, quality service and customer satisfaction are critical to corporate organizations. Delivering high quality service is linked to increased profits, cost savings and corporate image. Customer satisfaction is the route to sustained high performance. Organizations should be aware of the fact that customer dissatisfaction leads to defection and long term losses. Ensuring quality customer service is everybody's business in the Organization (Kimando, 2012).

In any business to customer type of environment satisfying a customer is the ultimate goal and objective. And it is a burning issue for any service giving organization due to the fact that organizations sometimes do not really understand of what actually goes in a customer mind. And in order to get solution for the problem many organization seek and measure the level of customer satisfaction and quality service rendered.

Similar to other banks, most of the investments under taken by OIB are in the outlet expansion, product development and acquiring banking service. However, these decisions are usually made either to react to the competitors' move or simply out of the decision makers' conventional wisdom. The main objectives of such investments are customers' satisfaction and retention through improved service quality and thereby beat the competition. However, in order to maximize the benefit from their investments decisions, the bank Management should have an insight on the dimensions of service quality, objectively assessment of service quality and customer satisfaction through using SERQUAL, and understand the relationship of the dimensions with customer satisfaction.

1.3 Objectives of the Study

1.3.1 General Objective

This study is to measure the service quality at Oromia International Bank (OIB) using the SERVQUAL model with special emphasis to customers' perception-expectation gap in terms of the five service quality dimensions, i.e. tangibles, reliability, empathy, responsiveness and assurance. Moreover, the study is to assess the quality service and customer satisfaction of (OIB)

1.3.2 Specific Objectives

- To measure customers' perception and expectation gaps using reliability, tangibles, assurance, empathy and responsiveness dimensions in the case of Oromia International Bank.
- To assess the dominant service quality dimensions that influence quality service and customer satisfaction in the bank.
- To assess the level of service quality and customer satisfaction of the bank

1.4. Research Question

1. What are the gaps between the customers' perceptions and expectations on the OIB's service quality in terms of the five service quality dimensions?
2. Which dimensions of service quality are important to customers?
3. How improve service and delivered to customers?
4. What is the level of service quality and customer satisfaction of the bank?

1.5 Significance of the Study

Customer service is an integral factor in the success of any firm and therefore a great deal of professionalism is required of the provider with an ever-increasing competition. It is no longer enough to satisfy customers but also delight them. Assessing the quality service and customer satisfaction is helping the bank to know the feeling of its customer so that the bank can survive by getting competitive advantage by satisfying its customers. In addition to that the study has the following importance:

- This study helps the management of Oromia International Bank SC in identifying areas which they need to improve in order to advance quality of service to its customers.
- It assists them to know where to put more resources in order to improve on the services
- It also helps to point out areas of weakness and improve on them so as to offer quality Service

1.6 Scope and limitation of the Study

The scope of this study is to measure the service quality level specific to Oromia International Bank and measure the level of significance that each service quality dimension have on the customers' satisfaction by using SERVQUAL model. The study is made in one of service giving private Banks of Ethiopia, which is Oromia International Bank SC. Since almost half of the bank branches found in Addis Ababa and studying the branch outside Addis Ababa is time taking and costly the study concentrate on selected 12 city branches of the bank namely Bole michael, ,Wadessa, Mesalamia, Finfinne, Gullele,Hayat, Karra Alo ,Dera, Jemo,AFRICA GODANA , SALOGORA and Addis Ketemabranhes from amongstrata. The study focus on assessing the service quality and customer satisfaction of the bank from customer perspective by using SERVQUAL model of service quality dimensions Tangibles, Reliability, Responsiveness, Assurance and Empathy.

1.7 Organization of the Paper

The paper is prepared in five chapters. The first chapter dealt with introductory part consisting of background of the study, statement of the problem, objectives of the study, methodology, significance of the study and scope and limitation of the study. In the second chapter of the paper where literature review is presented various theoretical concepts that are related with service, quality, service quality dimensions, Service quality measurement models and issues related with customer satisfaction and finally the conceptual model are discussed. The third chapter presents details of the research design, sample size determination, sampling technique, data source and collection method, procedure of data collection, questionnaire and the method of data analysis. Analysis of collected data and interpretation of the analyzed data are presented in the fourth chapter. The final chapter presents summaries of findings, conclusions and possible recommendations.

CHAPTER TWO: REVIEW OF RELATED LITERATURE

2.1. Service

To comprehend the nature of services one should first distinguish between service and goods. Goods are most tangible which can be referred as an object that the customer can see, touch or taste while services based on the business perspectives are more of a valuable action, performance or an effort to satisfy a need and fulfill the demand from the customer, Juran (1988). There are many definitions of services in the literature which may depend on the scholars and focus of a specific research. Comprehensive definition of services as defined by Gronroos (1984) is that "an activity or series of activities of a more or less intangible nature than normal, but not necessarily, take place in the interaction between the customer and the service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems".

2.2 Distinctive characteristics of services

Srinivasan (2012) states the following as distinctive characteristics of services

- 1. Intangibility:** refers to that large component of the service, which cannot be presented in a concrete manner prior to purchase. In its implication it is difficult to judge quality and value in advance and it is not also possible to patent or have copy right.
- 2 Inseparability:** in many service operations, production and consumption cannot be separated. It requires the presence of producer, direct sale, limited scale of operation and geographically limited market.
- 3. Heterogeneity:** refer to the difficulties in applying quality standards for identical services. It is closely linked to inseparability. It is difficult to standardize quality.
- 4. Perishability:** refers to the fact that if service is not availed on time, then it is not there. There is the problem of demand fluctuation and the item cannot be stored.

2.3 Quality

There are many definitions of quality derived from different scholars. One of them is a, qualities are those features of products which meet customer needs and thereby provide customer satisfaction Juran (1988). The purpose of such higher quality is to provide greater customer satisfaction. However, providing more or better quality features usually requires an investment and hence usually involves increases in costs. Good quality means a predictable degree of uniformity and dependability with a quality standard suited to the customer. Besides that, the customer's definition of quality is the only definition that matters, Deming (1983) as cited by Juran (1988). Crosby (1984) defined quality of goods as "conformance to requirements". Garvin (1983) identified internal failures (those observed before a product left a factory) and external failures (those incurred in the field after a product had been delivered and installed) and measured quality by counting the malfunctions. The review of articles on quality revealed that early research has been more focusing on defining and measuring the quality of tangible goods and products (Garvin, 1983, Juran 1988) while the more challenging service sector was disregarded. Service quality has been defined in different ways by researchers. For Example, Gronroos (1978) suggests that service quality is made of two components– technical quality and functional quality. Technical quality refers to what the service provider delivers during the service provision while functional quality is how the service employee provided the service. Parasuraman, Zeithaml and Berry (1985) stated that it may be inappropriate to use a product-based definition of quality when studying the service sector and therefore developed the expression of "service quality". For this particular study, only one definition was chosen and used for the purpose. Considering the research questions, Parasuraman et al.(1985)definition of quality, i.e. the difference between customer expectation of service and customers' perceptions applied.

2.4 Banks as Service Giving Institutions

Banks play a role of substantial economic significance as intermediaries in mobilizing public savings and channeling the flow of funds for productive purposes, contributing to the process of the economic growth of a country. (Singh & Arora, 2011). A customer can be defined as a user or potential user of banking services. A customer would include an account holder, or his representative, or a person carrying out casual business transactions with a bank, or a person who, on his own initiative, may come within the banking fold. (Singh & Arora, 2011).

The efficiency of a banking sector is governed by how best it can deliver services to its target customers. In order to survive in this competitive environment and provide continual customer satisfaction, the providers of banking services are now required to continually improve the quality of services. (Singh & Arora, 2011) .A favorable climate for excellent service demonstrates itself in employee behavior, for example, being attentive to customers, speaking favorably about the organization and its services. With frequent employee-customer contact, customers are more often exposed to such positive behaviors, which in turn, affect customer satisfaction. (Singh & Arora, 2011).

2.5 Service Quality

Quality is the keyword for survival of organizations in the global economy. Organizations are undergoing a shift from a production-led philosophy to a customer-focused approach. Competitiveness of a firm in the post-liberalized era is determined by the way it delivers customer service. Service quality is a concept that has aroused substantial interest and debate in the research literature because of the difficulties in both defining it and measuring it with no overall consensus emerging on either (Wisniewski, 2001). Firms with high service quality pose a challenge to other firms.

2.6 Importance of Service Quality

Because of a number of reasons, managing and evaluating of service quality is becoming very important in today 's world (Philip and Hazlett, 1996). It is an approach to manage business in order to satisfy customers which leads to increased competitiveness and effectiveness of the

business (Rahaman et al., 2011). The benefits of quality improvements come in two forms. The first is through attracting new customers due to word of mouth and advertisement and the second is through retaining current customers (Rust, Zahorik and Keiningham, 1995). In addition, Competition and technological development has put a pressure on customer service. That is, consumers are becoming more sophisticated in their requirement and demanding higher service quality (Sachdev and Verma, 2004)

2.7 SERVQUAL model

The five Dimension:

Tangibles: appearance of physical facilities, equipment, personnel, and written materials. Tangibles provide Physical representations or images of the service that customers, particularly new customers, will use to evaluate quality. Service industries that emphasize tangibles in their strategies include hospitality services in which the customer visits the established to receive the service.

Reliability: ability to perform the promised service dependably and accurately. In its broadest sense, reliability means that the company delivers on its promises about delivery, service provision, problem solution, and pricing. Customers want to do business with companies that keep their promises, particularly their promises about their service promises and core service attributes. All firms need to be aware of customer's expectations of reliability. Firms that do not provide the core service that customer think they buying fail their customers in the most away.

Responsiveness: willingness to help customers and provide prompt service .this dimension emphasizes attentiveness and promptness in dealing with customer requests, questions, complaints, and problems. Responsiveness is communicated to customers by the length of time they have to wait for assistance, answers to question, or attention to problems. Responsiveness also captures the notion of flexibility and ability to customize the service to customer needs. The excel on the dimension of responsiveness, accompany must view the process of service delivery and the handling of request from the customer point of view rather than from the company's point of view. Standards of speed and promptness that reflect the company's view of internal

process requirement may be very different from the customer's requirement for speed and promptness.

Assurance: employees' knowledge and courtesy and their ability to inspire trust and confidence. This dimension likely to be particularly important for service that customer perceive as high risk or for service of which they feel uncertain about the ability to evaluate outcomes. Trust and confidences may be embodied in the person who links the customer to the company.

Empathy: caring, individualized attention g given to customers. The essence of empathy is conveying, through personalized or customized service that customers unique and special and that their needs are understood customers want to feel understood by and important to firms that provide service to them. Personnel at small service firms often know customers by name and building relationship that reflect their personal knowledge of customer requirements and preferences.

Table 1 Dimension of service quality

Dimension	Description
Tangibles	Physical facilities, equipments provided by the staff for customers
Responsiveness	Staff's willingness to help users or provided prompt services
Reliability	To provides reliable and accurate service
Assurance	Staff's knowledge and courtesy that make users assured and confident
Empathy	Staff's empathy to provide concerns or individual attention

Source: Own Survey 2017

2.8. Service Quality Dimensions

2.8.1 SERVQUAL

SERVQUAL is one of the most frequently used measures, is a multi item scale developed to assess customer perceptions of service quality. The foundation for the SERVQUAL scale is the gap model proposed by Parasuraman, Zeithaml and Berry (1985, 1988). They said that when perceived service is less than expected service, the obvious implication is that service quality is less than satisfactory. But, when perceived or experienced service is higher than expected service, it implies that customers have got more satisfactory service quality. Perception of service quality by the customers depend on the level the gap between the service the customer expects to receive and what he or she perceive, Parasuraman et al. (1985) . Therefore, service quality is the difference in customers' perception of the service and expectation of the service. The gap theory is the method for calculating the service quality by subtracting the customer s' evaluation for perception of the service from the evaluation of what was expected, Clow and Kurtz (2003). Therefore, this model has a disconfirmation scale which is the gap between expectations and perception of the service. On their empirical research, Parasuraman, Zeithaml and Berry (1988) identified a total of 22 factors distributed under five service quality dimensions **i.e.** Responsiveness ,Empathy ,Tangibles, Assurance & Reliability. The service quality Measurement scale is comprises a total of 44 attributes (22 for expectations and 22 for perceptions). Customers' responses to service expectations and perceptions that are acquired by a 5-point Likert scale and are calculated to arrive at (P-E) gap scores. The higher is the perception minus expectation scores , the higher is the level of service quality Parasuraman et al. (1985).The SERVQUAL model is the most valuable and one of the best received contributions to the service literature ,Brown et al.(1993); Ladhari,(2009) .

2.8.2 SERVPERF

SERVPERF was developed by Cronin and Taylor in 1992. They developed this instrument to simplify the measurement of service quality and customer satisfaction. It has the same dimensions of the SERVQUAL model. The model is developed to study banking, pest control, dry cleaning, and fast food sectors. It is a modification of the SERVQUAL model and based upon the performance theory. The fact that SERVPERF does not consider customer expectations

it becomes only difference between SERVPREF and SERVQUAL. It brings into consideration only customer perceptions of service performance. Therefore disconfirmation scale, which is the gap between expectations and perceived performance of service, is not used by this model; SERVPERF has only one part, which is the perceived performance of service. In this instrument, customers are only required to rate their perceptions of performance of the same attributes that are covered in the SERVQUAL model. The five dimensions, i.e. Reliability, responsiveness, tangibles, empathy and assurance, identified in the SERVQUAL model are equally applicable to the SERVPREF model.

2.8.3 BSQ

BSQ scale was proposed by Bahia and Nantel in 2000 when they have conducted a study on banks' service quality in Canada. The BSQ is the acronym for Bank Service Quality. The BSQ scale is the extension of SERVQUAL scale. In SERVQUAL scale there are five dimensions, while BSQ scale is composed of six dimensions with 31 attributes. The service dimensioned proposed in the BSQ include Effectiveness & Assurance, Access, Price, Tangibles, Service Portfolio and Reliability.

2.8.4 BANKQUAL

BAKQUAL scale was proposed by Tsoukatos and Mastrojianni (2010) in the study conducted in Greece retail banking industry. The BANQUAL scale proposed, with key dimensions effectiveness, reliability, assurance/empathy and confidence, which is a combination of SERVQUAL and BSQ dimensions. The 27 attributes in BANQUAL scale consists of twelve SERVQUAL, seven BSQ, two common in BSQ and SERVQUAL and six are specific setting items. In this respect, the scale is a mixture of the SERVQUAL and BSQ scales. The dimensions structure of BANQUAL consists of SERVQUAL's Empathy, and Assurance (Parasuraman et al., 1988), BSQ's Effectiveness (Bahia and Nantel, 2000), Reliability which is common in SERVQUAL and BSQ and finally Confidence.

2.9 Customers' satisfaction

Customer satisfaction According to Cook (2008), unless perceived expectations are met with actual performance, customers will become indifferent or be in a neutral mode. In general, increased customer satisfaction will lead to a higher customer retention rate, increased customer repurchase practice, and will eventually lead the firm to higher profitability. In principle, there are two ways that customers evaluate their Satisfaction: transaction-specific satisfaction and cumulative satisfaction. These are explained by Jones and Suh(2000), and supported by a study by Yi and La (2004). Transaction -specific satisfaction is a customer's evaluation of personal experience and reaction to a particular or a specific service encounter (Boshoff & Gray 2004).Cumulative satisfaction refers to the customer's overall evaluation of the consumer experience to the present time (Cook 2008).

Customer satisfaction depends on the perceived performance of the product relative to the buyers' expectations. If product performance falls short of expectations, the customer will be dissatisfied. If performance matches expectations, the customer will be satisfied. And if performance exceeds expectations, the customer will be highly satisfied or delighted (Kotler & Armstrong 2006). Customer satisfaction can be defined as the customer getting more benefit from the product or service than it has cost Liu & Yen 2010).

Customer satisfaction is an applied term that determines on how products and services supplied by a company meet or surpass customer expectation. Following Cronin et al. (2000), conceptualize customer satisfaction to be an evaluation of an emotion, reflecting the degree to which the customer believes the service provider evokes positive feelings. Customer satisfaction reflects the degree to which a consumer believes that the possession or use of a service evokes positive feelings. In banking industry, being competitive is already a given factor. Customers expect that banks should be strong enough even if there are uncertainties in the country, most especially in the financial stream. In the long run, the customer satisfaction can be the key element of the organization to prepare another strategy (Gitman and McDaniel, 2005).

The dream of every organizations and so the banks; having a satisfied customer will be injection for its success and basis to continue its business lifecycle, if achieved through continuous delivery of satisfactions by reducing resistance and reluctance of the customers towards the bank's offered products and services. If not, just a respite and waste of time and fund. However,

keeping customers is also dependent on a number of other factors. Banks everywhere are delivering the same products. For example, there is usually only minimal variation in interest rates charged or the range of products available to customers. Bank prices are fixed and driven by the marketplace. Thus, bank management tends to differentiate their firm from competitors through service quality. Service quality is an imperative element impacting customers' satisfaction level in the banking industry. In banking, quality is a multi-variable concept, which includes differing types of convenience, reliability, services portfolio, and critically, the staff delivering the service. Several studies are conducted in this setting regarding the customer satisfaction..

Parrot (2008) defined Customer's satisfaction as the company's ability to fulfill the business, emotional, and psychological needs of its customers. In the words of Oliver (1981,), customer satisfaction is "the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience." Customer satisfaction has also been defined by Hunt (1977,) as "an evaluation rendered that the (consumption) experience was at least as good as it was supposed to be." Furthermore, Engel and Blackwell (1982,) have opined it to be "an evaluation that the chosen alternative is consistent with prior beliefs with respect to that alternative." Put differently, customer satisfaction leads to customer loyalty and this also leads to profitability Hallowell (1996). If customers are satisfied with a particular high quality service offering after its use, then they can be expected to engage in repeat purchase and even try line extensions and thus market share can be improved. Levesque and McDougall (1996) have empirically confirmed and reinforced the notion that consistent poor customer experience leads to a decrease in the levels of customer satisfaction and the chances of further willingness to recommend the service (i.e., word of mouth advertising or referrals) is lessened.

Customer Satisfaction has been a central concept in marketing literature and is an important goal of all business activities. Today, companies face their toughest competition, because they move from a product and sales philosophy to a marketing philosophy, which gives a company a better chance of outperforming competition (Kotler, 2000). Overall customer satisfaction translates to more profits for companies and market share increase.

2.10. Relationship between Service Quality and Customer Satisfaction

Service quality is accepted as one of the basic factors of customer satisfaction (Parasuraman et al, (1994)). However, there is much debate whether customer satisfaction is a precursor of service quality judgments (and Bitner et al., (1990)) or the other way round (Anderson and Sullivan, (1993)). Definitive analysis has showed that service quality cannot be divorced from the concept of customer satisfaction. Recent studies have shown that satisfaction is influenced by not only perceptions of service quality but also by perceptions of product quality, and pricing factors as well as situational and personal factors .For example, customer satisfaction with banking will be a broader concept and will certainly be influenced by perceptions of service quality but will also include perceptions of product quality (such as variety deposit options available to customers), price of the products(i.e., charges charged by the bank or rates offered by the banks on various deposits .

The relationship between expectation, perceived service quality and customers satisfaction have been investigated in a number of researches (Zeithaml, et al, 1988). They found that, there is very strong relationship between quality of service and customer satisfaction (Parasuraman et al, 1985 ;). Increase in service quality of the banks can satisfy and develop attitudinal loyalty which ultimately retains valued customers (Nadiri, et al 2009). The higher level of perceived service quality results in increased customer satisfaction. When perceived service quality is less than expected service quality customer will be dissatisfied according to Cronin and Taylor (1992) satisfaction super ordinate to quality that quality is one of the service dimensions factored in to customer satisfaction judgment.

2.11. Customer Satisfaction with Service Quality Models

Oliver has developed a model in 1993 to explain the relationship between service quality and customer satisfaction. He states that service quality is developed by comparing performance perceptions and ideals related to dimensions of quality, satisfaction Contradicts with expectations that are predictive regarding both non quality dimensions and quality dimensions. Also perceived service quality originate from satisfaction and disconfirmation (negation) of desires are not related to satisfaction, except through the perceptions of service quality. Oliver's model also specifies that expectations do not affect the perceptions of performance Oliver's model (1996).

2.12. Significance of customer satisfaction

According to Kotler (2000), customer satisfaction is a key to long-term business success. To protect or gain market shares, organizations need to outperform competitors by offering high quality product or service to ensure satisfaction of customers. Similarly, Oliver (1993) holds that satisfaction means a feeling of pleasure because one has something or has achieved something. It is an action of fulfilling a need, desire, demand or expectation. Customers compare their expectations about a specific product or services and its actual benefits. As stated by Kotler, (2000), satisfaction is a person's feeling of pleasure resulting from the comparison of product's perceived performance in reference to expectations. Customer's feelings and beliefs also affect their satisfaction level.

Razak et al., (2007) also reported that overall satisfaction is the outcome of customer's evaluation of a set of experiences that are linked with the specific service provider. It is observed that organization's concentration on customer expectations resulted into greater satisfaction. If the customers of an organization are satisfied by their services the result is that, they will be faithful to them and consequently be retained by the organization, which is positive for the organization because it could also mean higher profits, higher market share, and increasing customer base (Karatepe et al., 2005). Customer satisfaction has become important due to increased competition as it is considered very important factor in the determination of bank's competitiveness (Berry et al., 2002). Continuous measurement of satisfaction level is necessary in a systematic manner (Chakravarty et al., 1996). Because satisfied customer is the real asset for an organization that ensures long-term profitability even in the era of great competition. Cronin et al., (2000) mentioned in their study that satisfied customer repeats his/her experience to buy the products and also create new customers by communication of positive message about it to others. On the other hand, dissatisfied customer may switch to alternative products/services and communicate negative message to others. Customer satisfaction is a set of feeling or outcome attached with customer's experience towards any product/ service (Solomon, 1998). Hence, organizations must guarantee the customer satisfaction regarding their goods/services.

Banking institutions across the globe have recognized the significance of customer satisfaction and of developing and maintaining enduring relationship with their customers as two crucial parameters leading to increased business profits. At the same time, several banking institutions

are experiencing increasing level of retail customer dissatisfaction. Research suggests that customer dissatisfaction is still the major reason of bank customers' switch to other banks (Zairi, 2000).

Customer satisfaction has been considered the key to success in today's highly competitive banking industry. (Karatepe et al., 2005) mentioned that the customer is the king. (Heskett et al., 1997) argued that profit and growth are stimulated primarily by customer loyalty and pointed out that the cost of serving a loyal customer is five or six times less than a new customer. Several researchers found that loyalty is a direct outcome of customer satisfaction.

Generally speaking, if the customers are satisfied with the provided goods or services, the likelihood that they use the services again increases (Nairi, 2000). Also, satisfied customers will most probably talk enthusiastically about their buying or the use of a particular service; this will lead to positive advertising (Kohli and Jaworski, 1990). On the other hand, dissatisfied customers will most probably switch to a different brand; which leads to negative advertising. The significance of satisfying and keeping a customer in establishing strategies for a market and customer oriented organization cannot be ignored (Kohli and Jaworski, 1990).

Customer satisfaction has been a core concept in marketing literature and is an important goal of all business activities. Today, companies face their hardest competition, because they move from a product and sales philosophy to a marketing philosophy, which gives a company a better chance of outperforming competition (Kotler, 2000).

Customer satisfaction has a positive effect on an organization's profitability. The more customers are satisfied with products or services offered, the more are chances for any successful business as customer satisfaction leads to repeat purchase, brand loyalty, and positive word of mouth marketing. Customer satisfaction leads to repeat purchases, loyalty and to customer retention (Zairi, 2000).

According to (Kotler, 2000) satisfied customers are more likely to repeat buying products or services. They will also attempt to say good things and to recommend the product or service to others. On the other hand dissatisfied customers respond differently. Dissatisfied customers may

try to reduce the dissonance by abandoning or returning the product, or they may try to reduce the dissonance by seeking information that might confirm its high value.

2.13. Customer Service

Customer involves task oriented activities other than proactive selling that involves interactions with customer in person be telecommunications or by mail. This function should be designed, performed and communicated with two goals in mind. That is customer satisfaction and operational efficiency. Services are given face to face, interactions and behavior of the service provider is reflection of what happens in the firm within (Lovelock, 1984). Marketing of financial services is much broader and more complex with a lot of interaction between the organization and also between the service made, sold and consumed. The customer perception of the service is drawn from the personality and behavior of the person. Quality customer service is associated with attitude, a way of thinking and philosophy of doing business that emphasizes a strong commitment and a sincere dedication to satisfying customers.

2.14. Customer Expectations

Customer expectation is beliefs about service delivery that serve as standards or reference points against which performance is judged. Because customers compare their perception of performance with these reference points when evaluating service quality, thorough knowledge about customer expectations is critical to service marketers. Knowing what the customer expects is the first and possibly most critical step in delivering quality service Valarie A. Zeithaml , Mary Jo Bitner, Dwayne D.Gremler(2006).

2.15. Customer Perception

Perception is an opinion about something viewed and assessed and it varies from customers to customers, as every customer has different beliefs towards certain services and products that play an important role in determining customer satisfaction. Customer satisfaction is determined by the customers' perceptions and expectations of the quality of the products and services. In many cases, customer perception is subjective, but it provides some useful insights for organizations to develop their marketing strategies. Providing high level of quality service has become the selling

point to attract customer's attention and is the most important driver that leads to satisfaction. Therefore, customer perception and customer satisfaction are very closely linked together, because if the perceived service is close to customer's expectations it leads to satisfaction. Satisfied customer s provides recommendations; maintain loyalty towards the company and customers in turn are more likely to pay price premiums (Reichheld, 1996).

2.16 Customer loyalty

Customer loyalty is a crucial factor in companies' growth and their performance. Loyalty is linked with the repeat business. Thus, a customer is loyal when he is frequently repurchasing a product or service from a particular provider. Loyalty can be defined as a deeply held commitment to re-buy or re-patronize a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behavior (Kotler, 2000).

Loyalty is developed over a period of time from a consistent record of meeting, and sometimes even exceeding customer expectations (Teich, 1997). Kotler, (200) states the cost of attracting a new customer may be five times the cost of keeping a current customer happy. Gremler & Brown (1996) offers one definition of customer loyalty the degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service exists.

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

To monitor their performance and guide improvement efforts with regard to customer loyalty, managers frequently rely on customer feedback systems. This feedback typically is obtained through customer surveys that contain measures of satisfaction, repurchase intention, and word-of-mouth intention (Morgan and Rego, 2006).

2.17. Conceptual framework and empirical studies

The conceptual framework presented below served as the foundation of this study. It is adopted from the Parasuraman et.al. (1985) gap model theory.

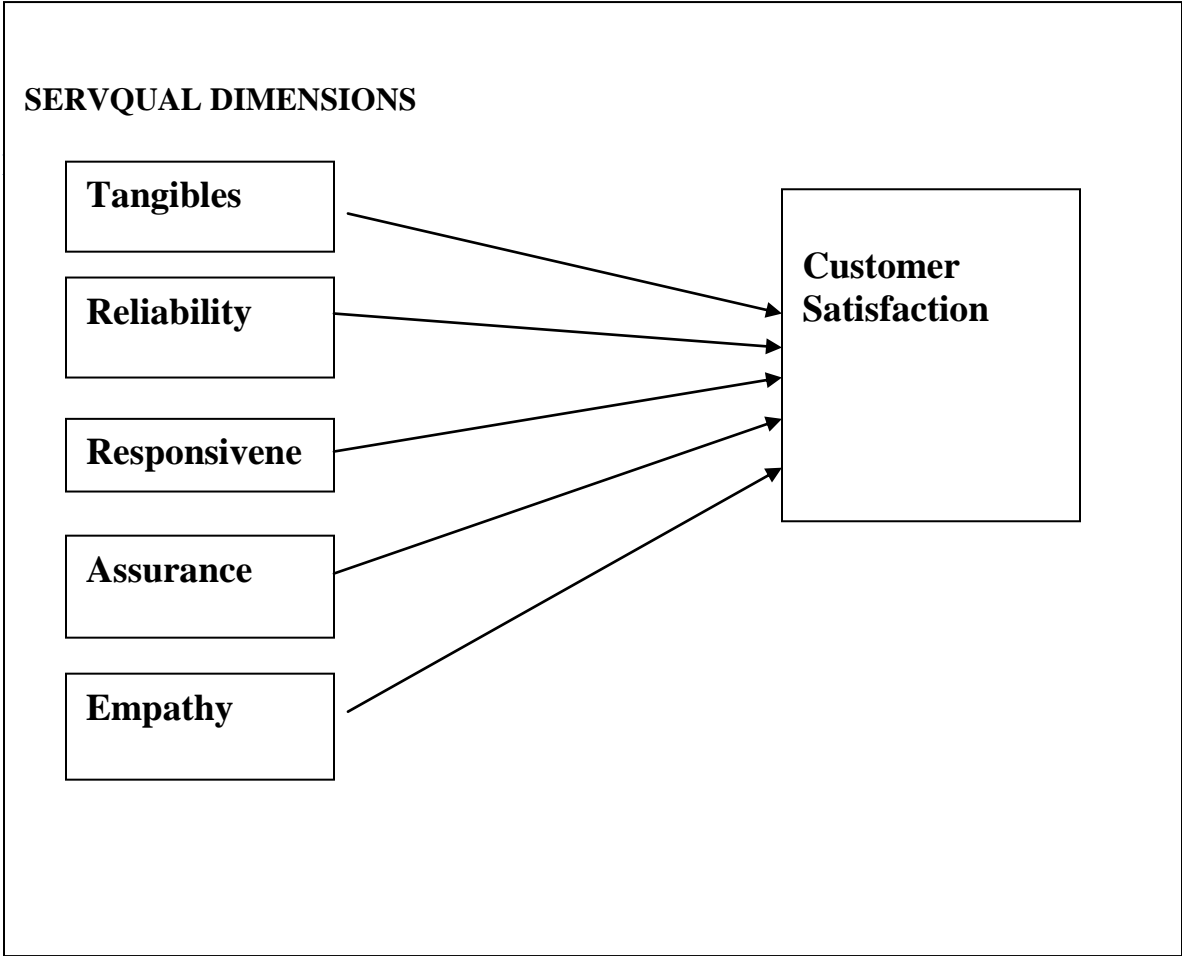


Figure 2.1: The Theoretical framework of relationship between the dimensions of SERVQUAL and customers’ satisfaction

CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

3.1. Introduction

This chapter details the research design, sources of data, population of the study, sample, sampling technique, procedures of data collection, questionnaire and the method of data analysis.

3.2 Research Design

A research design is the specification of methods and procedures for acquiring the information needed to structure or solve problems. It is the overall operational pattern or framework of the project that stipulates what information is to be collected, from which source, and with what procedures. Shajahan (2004).

The author further states that the essentialities of research design as it is a logical and systematic plan prepared for directing a research study. It specifies the objective of the study, and the methodology and techniques to be adopted for achieving the objectives. It provides a systematic plan of procedure for the researcher to follow. Although research designs may be classified according to many criteria, the most useful one is the main purpose of the investigation. On this base there are three traditional categories of research design which are exploratory, descriptive and causal (Donald, William, 1995). Since the objective of the study is to assess the quality service and customer satisfaction of Oromia International Bank S.C, to conduct the study the research was used a descriptive type of research design which helps to describe the characteristics service quality dimensions. According to Saunders, Lewis and Thornhill (2009), descriptive research gives general information about the phenomena.

The most widely used model to measure perceived service quality is developed by Parasuraman et al., (1985) known as SERVQUAL. The SERVQUAL model proposes that customers evaluate the quality of a service on five distinct dimensions: reliability, responsiveness, assurance, empathy, and tangibles. The SERVQUAL instrument consists of 22 statements for assessing consumer perceptions and expectations regarding the quality of a service.

3.3 Sampling Technique and Sample Size Determination

3.3.1 Population

According to the annual report 2016/17 of Oromia International Bank S.C the total number of Addis Ababa branches which give full banking service reaches 60 (sixty). Since it is costly and time taking to study the whole branches customers of the bank, the researcher only 12 (twelve) branches was considered as a target population for the study.

3.3.2 Sampling Technique

In order to get sample from the target population the researcher was used simple random sampling technique. The researcher classified branches into three strata as strata I, strata II and strata III based on years of opened. Accordingly out of the total number of branches found in Addis Ababa 9 (nine) branches are categorized under strata I, 14 (fourteen) under strata II and the remaining branches strata III. To have real sample size with the consideration of missing problems the researcher was use the following formula. According to Susan Rose (2015), to calculate the sample size based on the sample required to estimate a population with an approximate 95% confidence level, you can use the following formula:

$$n_r = \frac{4\sigma^2}{d^2}$$

Where n_r = required sample size, σ (the Greek letter sigma) = the population standard deviation, a measure of the variation in the population and d = the degree of precision required by the researcher. A drawback with this formula is the need to know the population standard deviation.

$$n_r = \frac{4\sigma^2}{d^2} = 4 * 1.5^2 / 0.25^2 = 9 / 0.0625 = 144$$

Based on the above formula the researcher was select 144 sample size for the study to fill the written questionnaires.

The researcher was selected two branches from strata one, three branches from strata two and seven branches from strata three. And the researcher take branches for target sample from each strata based on the number of the customers for sampling. The Sample from branch = $n \times \text{Branch population} / N$, where N is the target population

Table.2 Select numbers of branches and Customers

strata	No	branch	Customers number	No. of samples
Strata one	1	WADESSA	6,941	18
	2	MESALAMIA	6,720	17
Strata two	3	SALOGORA	4,277	11
	4	FINFINNE	10,663	27
	5	GULLELE	4,249	11
Strata three	6	HAYAT	2,680	7
	7	BOLE MICHAEL	2,184	6
	8	KARRA ALO	2,557	7
	9	AFRICA GODANA	4,677	12
	10	DERA	5,609	14
	11	JEMO	2,986	8
	12	ADDIS KETEMA	2,295	6
	Total		55838	144

3.4 Source of Data

To conduct the study both primary and secondary data are used

3.4.1 Primary Data

Are generally information gather or generate by the researcher for the purpose of study immediately at hand. Even if collecting primary data is expensive in terms of both time and money it provide a first-hand account of situation, the information is more reliable and it is the only way of finding out opinions, personal qualities, and attitudes and so on. In the case of this study primary data were collected by questionnaires from Oromia International Bank S.C.

3.4.2 Secondary Data

Refer to information that has been collected by someone other than a researcher for purposes of other than those involved in the research project at hand. Books, journals, manuscripts, diaries, letters and so on are all secondary sources of data as they are written or compiled for separate purposes (Donald, William, 199 5). In these case researcher was collection information from Oromia International Bank from operational branch department. Moreover, secondary data was also used to understand the literatures produced in the area. In addition publications and reports produced by OIB were also used to conduct this research.

3.5 Questionnaires

Questionnaires are widely used for data collection in research, particularly in surveys. It is fairly reliable tool for gathering data from large, diverse, varied and scattered social groups. And it is used in obtaining objective and quantitative data as well as in gathering information of qualitative nature (Donald, William, 1995).

In order to collect data from sample customers of Addis Ababa branches, questionnaire were prepared and delivered to each respondent. The questionnaires were prepared by English language and translated to Afaan Oromo and Amharic and customers can choose based on their willing and capabilities. The questionnaire has four different parts, the first part contain questions related to respondents background and the second part is related to customer

expectations of service quality and the third one is related to customer perceptions about service quality. The second and third parts of the questionnaires are divided into four or five different parts that consists closed questions based on the SERVQUAL-questionnaire which consist of 22 different statements (Parasuraman et al., (1988). Those statements are also divided into five different dimensions (tangibles, reliability, assurance, responsiveness and empathy). A Likert rating scale that is (a commonly used rating scale) which consist of 5 steps from 1 (strongly disagree) to 5 (strongly agree) is used. And the forth part hold open ended questions which give customer a chance to say what is in their mind.

3.6 Procedure of Data Collection

After a careful selection of sample from the total population, the necessary information was gathered by using the selected tools and methods used for collecting data that is questionnaires. And analysis was based on a collected data from the sample respondents to make generalization. The questionnaires is contained a series of structured questions that relate to the research work which is adopted from (Parasuraman et al., (1988) SERVQUAL method and directed to respondents with the aim of getting first-hand information.

3.7 Method of data analysis

After collecting research data it is necessary to analyze and interpret them. The purpose of analysis is to build up a sort of empirical model where relationships are carefully brought out so that some meaningful interfaces can be drawn. Data has to be analyzed with reference to the purpose or objective of the study and its possible bearing on scientific discovery. Virtually all research involves numerical data, or contains data that can be usefully quantified to help to answer research questions and meet objectives of the study (Donald, William, 1995).

After the collection of data from customers through questionnaire, it was categorized accordingly, and analyzed and interpreted by using different analytical methods. SPSS version 20 was used for data entry and presented in table form. And the average gap score are calculated by deducting the results of expectation dimensions from perception dimension. The average dimension SERVQUAL scores for all five dimensions are divided by five so as to get weight Score of service quality. Finally the necessary analysis and interpretation is made based on the result.

CHAPTER FOUR: RESULT AND DISCUSSION

4.1. Introduction

This chapter presented a discussion of the final results and the process through which the results were obtained. In addition to this, background information of respondents is presented.

A total of 144 questionnaires were distributed out of which 130 were returned, 10 questionnaires were rejected due to missing data. Therefore, 120 questionnaires served as data for analysis to present the findings and draw conclusion. Finally, the methods of analysis were discussed and analysis computed using SPSS version 20.

4.2 Background Information of Respondents

As it can be seen in table 3 below from the total number of respondents, male respondents' accounts 68 or (57%) and 52 or (43%) are female. This indicate that oromia international Bank has more male customers than female customers and knowing this fact may help the bank to design a strategy that bring women to the bank.

Table.3 Gender of Respondents

Sex	frequency	Percent (%)
female	52	43
male	68	57
total	120	100

Source: own survey (2017)

Table.4 Age of Respondents

Age	Frequency	Percent (%)
18-30	40	33.3
31-40	35	29.3
41-50	25	20.8
51-60	13	10.8
≥61	7	5.8
Total	120	100

Source: own survey (2017)

As can be observed from Table 4 above, 75 respondents (62.6%) were between 18-40 Years of age.

Table 5 Distribution of Respondents' length of relationship with OIB

Length of relationship in year	Frequency	Percent (%)
Less than 1	10	12
1-2	12	14.4
2-3	34	40.8
3-4	21	25.2
>4	43	51.6
Total	120	100

Source: own survey (2017)

As regard to the Customers' relationship period with OIB, the responses collected and presented in Table 5 shows that 43(51.6%) of the respondents were using the bank for more than 4 years, majority of the customers 56(66%) were using the branch between 2 to 4years.

4.3. Analysis of data

The SERVQUAL model proposed by Parasuraman et al., (1988), was used as the main guide for structured questionnaire where data was collected accurately on the customers' expectations and perceptions of service quality. The researcher used the SERVQUAL 5 dimensions (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) which are subdivided into 22 attributes, which were directed to measuring service quality in the bank. Both expectations and perceptions are measured using a 5-point scale to rate their level of agreement or disagreement (1-strongly disagree and 5- strongly agree), on which the higher numbers indicate higher level of expectation or perceptions. Service quality scores are the difference between the perception and expectation scores (P-E). And the analyses are discussed below.

4.3.1 Tangibility Dimension

Table 6Tangibility Dimension

Dimension	Description	Average Expectation Score(E)	Average Perception Score(P)	Average Gap Score $G = P - E$
Tangibility 1	Equipment's of the bank is always up to date.	4.61	3.62	-0.99
Tangibility 2	Office of the bank is attractive.	4.63	3.41	-1.22
Tangibility 3	Employees of the bank are well-dressed.	4.95	3.86	-1.09
Tangibility 4	The bank tools that help to perform the service are attractive.	4.62	3.55	-1.07
	Total average Gap Score	4.70	3.61	-1.09

Source: own survey (2017)

The perception expectation gap for Tangibility¹ as can be seen from the Table 6 above is -0.99, which is the least negative disconfirmation in the tangibility dimension. This indicated that the score gap of customers' expectation from the bank in terms of finding modern looking office equipments exceeded the score gap of the customers' actual encounters at OIB.

As shown in table 6 above the average gap score for tangibility is -1.09 which means that customers are not satisfied with the quality of service offered by tangibility dimension. The perception expectation gap for Office of the bank as can be seen from the Table 6 above is -1.12, which is the highest negative disconfirmation in the tangibility dimension. This indicated that the score gap of customers' expectation of Office of the bank's attractive from the bank in terms of exceeded the score of the customers' actual encounters at OIB.

The gap between perception and expectation for Tangibility³ is also -1.09 which illustrates the customers' expectation score exceeds from that of the customers perceived score in relation to neatness and appearance of staff. That is, staff neatness and appearance were not as to the customers' expectation.

The gap between perception and expectation for Tangibility⁴ showed a difference of -1.07 which indicates that there is significant gap between customers' expectation and perceived performance regarding the clarity and attractiveness of communication materials of OIB. In other words the help performance materials in OIB were not as clear and understandable as expected by customers.

Generally As shown in table 6 above the average gap score for tangibility is -1.09 which means that customers are not satisfied with the quality of service offered by tangibility dimension.

4.3.2 Reliability Dimension

Reliability is the ability to perform the promised service dependably and accurately (Parasuraman et al., 1988). That means the bank's service must be accomplished on time, every time, in the same manner and without errors

Table 7 Reliability Dimension

Dimension	Description	Average Expectation Score(E)	Average Perception Score(P)	Average Gap Score G = P - E
Reliability1	When the bank promises to perform the service within a Certain time it always does.	4.14	3.82	-0.32
Reliability2	The bank solves complaints or problems with great concern.	4.26	3.95	-0.31
Reliability3	The bank deliver the service correctly at one go.	4.27	3.81	-0.47
Reliability4	The bank delivers the service at the time agreed on.	3.73	3.84	0.15
Reliability5	The bank insists on error free records.	4.31	3.96	-0.15
	Total average Gap Score	4.17	3.86	-0.31

Source: own survey (2017)

The mean difference for perception and expectation of Reliability2 attribute is -0.31. This means that there is a gap between customers' expectation regarding the commitment of showing sincere interest to solve customers' problems and it exceeded from that of the customers' actual experience at OIB. It also showed that customers are expecting more from the bank in solving their problem.

The gap score between customers' perception and expectation for Reliability³ attribute is -0.47, which is highest negative disconfirmation gap score between customer's expectation regarding the bank's ability to perform the deliver the service correctly service and customers' perception of this attribute.

The gap score between customers' perception and expectation for Reliability⁴ attribute is 0.15, which is positive disconfirmation gap score between customer's expectation regarding the bank's ability to perform the service right the first time and customers' perception of this attribute From this we can conclude that customers perception more than customer's expectation from the bank's in performing the service well right the first time.

In general, there is total average gap score of -0.31 for the reliability dimension, which is a negative disconfirmation gap between customers' expectation and their perception regarding the bank's ability to provide the promised service by the time it promised to do so. The gap also shows that customers are expecting more improvement from the bank regarding the provision of the service as promised. In addition, the perceived performance of OIB's error free records is also less negative by an average score of -0.15 from customer's expectation. From this one can understood that customers still need improvement on the transaction record of the bank, i.e. they expect more error free records from the bank.

4.3.3 Responsiveness Dimension

Table 8 Responsiveness Dimension

Dimension	Description	Average Expectation Score(E)	Average Perception Score(P)	Average gap core G = P -E
Responsiveness 1	Employees of the bank inform customers the exact service delivery time.	4.35	3.76	-0.59
Responsiveness 2	The bank provides fast service.	4.15	4.43	0.28
Responsiveness 3	Employees of the bank are always willing to help customers.	4.37	4.33	-0.04
Responsiveness 4	Employees of the bank never too busy to help customers.	3.85	4.16	0.31
	Total average	4.18	4.17	-0.01

Source: own survey (2017)

As shown in Table 8 above the gap between perception and expectation of customers for responsiveness 1 is -0.59. The result indicated that the mean gap score of customers' expectation regarding whether employees of the bank tell customers exactly when services will be performed is greater than their actual experience at OIB. This implies more improvement is expected from employees of OIB when communicating the service delivery time to customers.

Table 8 shows the gap between perception and expectation of customers for attribute designated by Responsiveness 2 is 0.28. This means customer's expectation for prompt service provision by employees of the bank is less than what they have actually experienced at OIB. The bank has good performance order to enhance the employees' ability or motivation to render quick service to their customers.

As show Table 8above the difference between perceptions and expectation for theResponsiveness3 is -0.04 which indicated that customers' expectation is greater than the actual perception concerning the willingness of employees to help their customers. This result indicated that customers are expecting more from employees of the bank to demonstrate willingness to help others.

The average gap in the Table 8 above shows positive disconfirmation mean score of 0.31 for Responsiveness4, the attribute that refers to employees sensitiveness to respond to customers' requests despite they are not busy in other tasks.

Generally the responsiveness dimension also has a score gap of -0.01 which means customers are not satisfied by the attribute of this dimension. Table 8 also shows the highest score gap between perception and expectation of customers for attribute designated by Responsiveness -0.59. This means customer's expectation regarding whether employees of the bank tell customers exactly when services will be performed is greater than their actual experience. This implies more Improvement is required from the bank in order to enhance the employees' ability or motivation to bank inform customers the exact service delivery time.

4.3.4 Assurance Dimension

Table 9 Assurance Dimension

Dimension	Description	Average Expectation Score(E)	Average Perception Score(P)	Average Gap Score $G = P - E$
Assurance1	The behaviors of employees in the bank impress Customers with the reliability of service.	4.61	3.84	-0.77
Assurance2	The customer feels confident when they contact with Employees of the bank.	3.75	3.56	-0.19
Assurance3	Employees of the bank are always friendly and courteous.	3.86	4.14	0.28
Assurance 4	Employees of the bank have knowledge to answer Customers' questions.	3.94	3.83	0.11
	Total average score gap	4.04	3.84	-0.2

Source: own survey (2017)

As shown in Table 9 the difference between perception and expectation for the Assurance1 is - 0.77. This indicated that the expectation score exceed the perceived scores in connection to the behavior of OIB's employees in instilling bank impress Customers with the reliability of service. In other words, the bank employees' behavior is not to the expectation of customers to infuse confidence on them.

As far as the gap score of Assurance2 concerned it shows negative disconfirmation score of - 0.19. That means, the customers' felling of security with the transactions they conduct with the bank is not to their desired level.

Table 9 shows a positive disconfirmation score of 0.28 for the attribute designated by Assurance3. This means a gap score of customers' perception regarding courteousness of employees of OIB to the customers in consistent manner is greater than the score of customers' expectation for same. This indicated the bank's employee are always friend and courteous with customers.

As regard to the perception and expectation gap for Assurance4 it is calculated as 0.11. It proves that the mean score of the actual experience of customers at OIB is greater than their expectation as regard to the knowledge of employees to answer the customers' questions. From this one can understand that employees have enough knowledge to answer customer's question.

Generally according to table 9 the customer expectation is higher than what is actually in the bank and it has a gap score of -0.2. Therefore the bank must more build knowledge and courtesy of employees and their ability to inspire trust and confidence.

4.3.5 Empathy Dimension

Empathy represents care and individual attention the firm provides to its customers (Parasuraman et al., 1988). The bank should hence make customers feel like a family in order to become understanding.

Table 10 Empathy Dimension

Dimension	Description	Average Expectation Score(E)	Average Perception Score(P)	Average Gap Score G = P - E
Empathy1	Employees of the bank gives attention to customers	3.42	4.26	0.84
Empathy 2	Employees of the bank give personal attention to each customer	4.16	3.95	-0.21
Empathy 3	Employees of the bank understand the specific need of customer	3.72	3.96	0.24
Empathy 4	Employees of the bank serve the interests of the customer	4.21	4.32	0.11
Empathy 5	The bank opening hour is appropriate for all its customers.	3.81	3.94	0.13
	Total average score gap	3.86	4.11	0.25

Source: own survey (2017)

As depicted in Table 10 above, the score gap of customers' perception for Empathy1, which refers to the OIB willingness to give individualized attention to its customer, is greater than that of customers' expectation score by 0.84. This evidence that customers are perceived more from the bank to get attention customers.

The average gap score between the perception and expectation of customers for Empathy2 is -0.21, that is, the bank's employee do not give attention to individual customers. From Table 10 above we can see that the average gap score between perception and expectation for Empathy dimension is positive disconfirmation with 0.25. That means the score gap of perceived performance expectation is greater than expectation of customer 'score gap in connection to the

bank's commitment to have customers' best interest at heart. From this we can understand that customers need more improvement because perceived performance is less than their expectation with empathy dimension, except Empathy2.

Generally the management of OIB more focuses for individual customers or improvement the relation with individual customers.

4.4 Analysis of Open ended Questions

4.4.1 The level of importance in SERVQUAL dimension

From the SERVQUAL five dimension customers were asked to level each of these dimensions based on their importance to them. And by counting the respondents answer the most important dimension is identified. From the total respondent high number of respondent give priority to reliability dimension and followed by empathy, assurance responsiveness and tangibility. Some respondents believe that these dimensions are inseparable and equally important to them. Hence more respondents believe reliability dimension is crucial to them, the bank should focus to narrow the gap of customer expectation to that of perception.

4.4.2 Challenges faced by customers during service delivery time

More than 40% of the respondents faced a problem related to network and. According to these respondents, the poor network in the bank kills their precious time since the system is failed repeatedly customers are forced to wait till they get the service. The other major challenge mentioned by more than 20% respondents were about the bank did not deliver service based on the agreed time especially in connection problem.

4.4.3 To solve the challenge and to improve the banks service quality

To solve these challenges respondents suggested that the bank should work in collaboration with telecom Communication Corporation so as to get solution to the network problem. And with related to connection the bank should hired experienced information technology professionals. On top of that the respondents suggested the bank to give a capacity building to its employees especially to front line employees and to use up to date technologies to facilitate the service delivery process. The bank must launch new bank technology service like mobile banking and internet banking to inform new information about service for customer.

4.5 Discussions

Table 11 Service quality dimensions

Service quality dimensions	expectation score gap	Perception score gap	Total average Score gap
Tangibility	4.70	3.61	-1.09
Reliability	4.17	3.86	-0.31
Responsiveness	4.18	4.17	-0.01
Assurance	4.04	3.84	-0.2
Empathy	3.86	4.11	0.25
Overall average SERVQUAL gap score	4.19	3.92	-0.27

Source: ownsurvey2017

Table 11 shows the average score gap for the five dimensions of service quality showed a negative disconfirmation score of -0.27. The highest Mean gap is for tangibility (-1.09) followed by reliability (-0.31), and assurance (-0.2). On the other hand the smallest gap score is from Responsiveness (-0.01). This shows that on comparison from other dimensions respondents gap Responsiveness score is lowest from all other dimensions while the bank is expected to improve a lot in the tangibility dimensions to bring more changes in its service quality. Table 11, the mean scores of the four dimensions of service quality are all negative, which indicate that customers are less satisfied by the bank services as their expectation is more than their perception of the overall service quality of the OIB. In other words the quality of the services rendered at OIB is less than from what customers are expecting and resulting lower customer satisfaction. The average score gap for the Empathy dimensions of service quality showed a positive disconfirmation score of 0.25. Which indicate that customers are satisfied by the bank services as their perception of the service quality of the OIB is more than their expectation.

The researcher examined the difference between customers' expectations and customers' perceptions of Oromia International bank S.C. and find that the respondents' overall average

expectation on a scale of 1 to 5 is 4.19. This implies that customers expect a lot from the bank to get quality service. Looking at each dimension it is realized that customers expect the employees to be more polite from the tangibility dimension with a score of 4.70. This shows that this dimension is high expected by customers and follow by **Responsiveness** dimension also has average score of 4.18 and customers are therefore very sensitive to each attribute in this dimension. In **Empathy Dimension** customer expectation is average scored 3.86 and it shows customers expect less from the bank dimension. With regard to customer perception of service in Oromia International bank the overall average score in a scale 1-5 shows 3.91. And it is realized that customer expectations are more than perception. From the five dimensions customer perception is relatively high in **Responsiveness** dimension with the average score of 4.17 and the lowest perception is 3.61 among five bank dimensions is tangibility dimensions.

CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This study revealed the customers' expectation and customers' perception of quality service at OIB. Therefore, based on the analysis and interpretations made at the previous chapter the following summaries, conclusions and recommendation are provided.

5.1. Summary of Findings

The following findings are derived from the analysis and interpretations made in the previous chapter.

- ❖ The demographic characteristics of respondents showed that the majority of the respondents are male and 62.6% of respondents are 18 to 40 years of age. Moreover, the results of the study revealed that the majority of the respondents have banking relationship for 2 to 4 years with OIB.
- ❖ The average perception and expectation gap for all the five service dimensions showed a negative disconfirmation score of **-0.27**. The highest mean score is for tangibility (-1.09) followed by reliability (-0.31) and assurance (-0.2). The least mean score is for responsiveness (-0.01).
- ❖ The average perception and expectation gap for **Empathy dimensions** showed a positive disconfirmation score of **0.25**
- ❖ In general, the service quality at OIB was well below the customers' expectation and customers were less satisfied by the bank services as well.

5.2 Conclusions

In assessing the service quality and customer satisfaction of oromia international bank the following conclusion are drawn based on the findings of the study.

- From the gap score carried out, customers have high expectation of service quality of Oromia International Bank and from out of the five dimensions are tangibility is the highest expectation score.
- From the gap score carried out, customers have lowest expectation of service quality of Oromia International Bank and from out of the five dimensions are Empathy is the lowest expectation score.
- Except, Empathy dimension, perceived service quality is low as expectations exceed perceptions meaning consumers desired more than what was offered to them. Especially the tangibility dimension scores the least result and customers are not satisfied by the appearance of physical facilities, equipment, personnel, and communication materials of oromia International Bank.
- There is a negative gap score in four dimensions, among the five service quality dimension reliability is the most important dimension to the customer of Oromia International Bank.
- As the result of a negative gap score between perception and expectation of service quality, it is clear that customers are not satisfied.

5.3 Recommendations

Based on the findings and conclusion of the study the following recommendations are forwarded

- The bank should focus in the appearance of physical facilities, equipment, personnel, and communication materials since the least customer perception is recorded in this attributes.
- The bank should give special attention to reliability dimension since it is the first choice of its customer and help to perform the promised service regularly and accurately.
- The bank should work in collaboration with Ethio-telecom so as to overcome the network problem and the must launch banking technology like mobile banking and internet banking to improvement of service quality.

- The close look at the components of the service quality attributes showed that the majority of the attributes on which the bank has got a negative disconfirmation are related to the service quality. Therefore, improving the service quality requires development of the knowledge and skill of these personnel.

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Appendix A

St. Mary's University

School of Graduate Studies

Questionnaires to be filled by customers

Dear respondent,

The purpose of this questionnaire is to conduct a research regarding the quality service and customer satisfaction of oromia International bank(OIB) S.C for the partial fulfillment of Master degree in marketing management from St Mary's university. Since your response is important to this research, I kindly request you to respond each question genuinely and timely. Would like to forward my deepest gratitude for your unreserved cooperation for taking your Valuable time to fill the questionnaire.

I. Demographic Questions

a) Gender: Male Female

b) Age: 18-30 31-40 41-50 51-60 >61

c) Length of relationship With the OIB <1year 1-2 years 2-3 years

3-4 years >4 years

II. Expectations

This section of the survey deals with measuring your expectation regarding the services provided by any best bank. The researcher is interested to know the level of your agreement/disagreement to each factors listed in by putting the \surd mark on only one of the boxes on the same row for each statement.

1= strongly disagree 2= disagree 3= averagely agree 4= agree 5= strongly agree

Dimensions	No.	Descriptions	1	2	3	4	5
Tangibles	1	Equipments of the bank must always be up to date.					
	2	Office of the bank must be attractive.					
	3	Employees of the bank must be well-dressed					
	4	The bank tools that help to perform the service must be attractive.					
Reliability	5	If the bank promises to perform the service within a certain time it must always be kept					
	6	The bank must solve complaints or problems with great concern.					
	7	The bank must deliver the service correctly.					
	8	The bank must deliver the service at the time agreed on.					
	9	The bank must insist on error free records.					

Responsiveness	10	Employees of the bank must inform customers about the exact Service delivery time					
	11	It is realistic to expect immediate service delivery from the bank.					
	12	Employees of the bank must always be willing to help customers.					
	13	Employees of the bank should never be too busy to help customers.					
Assurance	14	The behavior of employees in the bank impress customers with the reliability of service					
	15	The customers feel confident when they contact with Employees of the bank.					
	16	Employees of the bank are always friendly and courteous.					
	17	Employees of the bank have knowledge to answer Customers' questions.					
Empathy	18	Employees of the bank gives attention to Customers.					
	19	Employees of the bank give personal attention to each Customer.					
	20	Employees of the bank understand the specific need of customer.					
	21	Employees of the bank serve the interests of the Customers.					
	22	The bank opening hour is appropriate for all its customers.					

III. Perception

The following statements are related to your experiences on the services you get from Oromia International Bank. Please show the extent to which you agree that OIB has the feature described in each statement. The researcher is interested to know the level of your agreement/disagreement on each factors listed in by putting the \surd mark in one of the boxes presented on the same row for each statement.

1= strongly disagree 2= disagree 3= averagely agree 4= agree 5= strongly agree

Dimensions	No.	Descriptions	1	2	3	4	5
Tangibles	1	Oromia International Bank has modern looking equipment.					
	2	Oromia International Bank's physical features are visually appealing.					
	3	Oromia International Bank's reception desk employees are neat appearing.					
	4	Materials associated with the service (such as pamphlets or statements) are visually appealing at Oromia International Bank					
	5	When Oromia International Bank promises to do something by a certain time, it does					
Reliability	6	When you have a problem, Oromia International Bank shows a sincere interest in solving it.					
	7	Oromia International Bank performs the service right the first time.					
	8	Oromia International Bank provides its service at the time it promises to do so.					
	9	Oromia International Bank insists on error free records.					
Responsiveness	10	Employees in Oromia International Bank tell you exactly when the services will be performed.					

	11	Employees in Oromia International Bank give you prompt service.					
	12	Employees in Oromia International Bank are always willing to help you.					
	13	Employees in Oromia International Bank are never too busy to respond to your request.					
Assurance	14	The behavior of employees in Oromia International Bank instills confidence in you.					
	15	You feel safe in your transactions with Oromia International Bank.					
	16	Employees in Oromia International Bank are consistently courteous with you.					
	17	Employees in Oromia International Bank have the knowledge to answer your questions.					
Empathy	18	Oromia International Bank gives you individual attention.					
	19	Oromia International Bank has operating hours convenient to all its customers.					
	20	Oromia International Bank has employees who give you personal attention.					
	21	Oromia International Bank has your best interests at heart.					
	22	The employees of Oromia International Bank understand your specific needs.					

Part IV Open ended questions

1. From the above quality measurement dimensions which one is very important for you?

2. What challenge do you encounter during time of service delivery?

3. What suggestion do you have to solve the challenge and to improve the banks service quality?

Thank you for your cooperation!!!!!!

Appendix B

ቅድስት ማርያም ዩኒቨርሲቲ ድህረ ምረቃ ት/ቤት

ለደንበኞች የተዘጋጀ መጠይቅ ወድደንበኞች መጠይቅ

እኔ የቅድስት ማርያም ዩኒቨርሲቲ **marketingmanagement master** ፕሮግራም ተማሪ ስሆን የመመረቂያ ጥናቴን የማድረግ ውበአሮሚያ አንተርናሽናል ባንክ የደንበኞች አገልግሎት ጠራት መለካትና የአገልግሎት ጥራቱ በደንበኞች እርካታ ነው። እርስዎም ይህን መጠይቅ በመመላት አስፈላጊውን ትብብር እንዲያደርጉልኝ በአክብሮት እጠይቃለሁ።

እርስዎ በዚህ ጥናት በመሳተፍ ማንኛውም የግል መረጃዎ ለሌላ ሰነድ ወገን ተላልፎ እንደማይሰጥ እያረጋገጥኩ የእርስዎ በዚህ ጥናት በመሳተፍ የሚሰጠው መረጃ ግን ለጥናቱ እጅግ በጣም አስፈላጊ መሆኑን እንዲረዱልኝ በአክብሮት እገልጻለሁ።

በመጨረሻም ይህንን መጠይቅ በመመላት ለማያደርጉልኝ ትብብር ከልብ እያመሰገንኩ መጠይቁን ሞልተው እንደጨረሱ በተቻለ ፍጥነት እንዲመልሱልኝ በአክብሮት እጠይቃለሁ።

ከሰላምታ ጋር

ብርሃኑ በቀለ

ስልክ: 0909536115

2ኛ) የደንበኛውግምቶች

ይህ መጠይቅ የዚህ ጥናት ሁለተኛውክፍል ሲሆን በእርስዎ አመለካከት ባንክ ሊሰጥ የሚገባውን አገልግሎት ጥራት ለማወቅ የተዘጋጁ ጥያቄዎች ላይ ያተኩራል፡፡ ስለዚህ እበክዎን ከዚህ በታች በቀረቡት ሃሳቦች ላይ ምን ያህል እንደሚስማማዎት እያንዳንዱ ሃሳብ ትይዩ ካሉት ባዶ በታዎች በአንዱ የ“√”ምልክት በማድረግ ያረጋግጡ፡፡

1. በጣም አልስማማም 2.አልስማማም 3.በመጠኑ እስማማሁ 4.እስማማሁ 5. በጣም ማማሁ

ተራ ቁ	ፍሬ ሃሳብ	1	2	3	4	5
1	ባንክ ዘመናዊ የሆኑ የቢሮ መገልገያዎች ሊኖሩት ይገባል					
2	ባንክ ለዓይን ማራኪያ ሆኑ የቢሮ ህንጻዎች እና አገልግሎት መስጫ መሳሪያዎች ሊኖሩት ይገባል፡፡					
3	ባንክ የሚሰሩ ሰራተኞች ሲታዩ ንጽህናቸው የተጠበቀ መሆን ይገባዋል፡፡					
4	ባንክ አገልግሎቱን ለማስተዋወቅ የሚጠቀሙ ሰራተኛቸው በራሪ ወረቀቶችና መግለጫዎች የሚወደዱ፤ ሳቢና አሰደሳች መሆን ይገባቸዋል፡፡					
5	ባንክ ለደንበኛው የገባውን ቃል ባለው ሰዓት ይፈጽማል፡፡					
6	ባንክ ደንበኛው ችግር ሲገጥመው እውነተኛና ክልብ በመነጨ ፍላጎት የደንበኛውን ችግር ለመፍታት					

	ይጥራል፡፡					
7	ባንክ የሚሰጣቸው አገልግሎቶች ከመጀመርያው ትክክለኛና ምንም ስህተት የሌለባቸውናቸው፡፡					
8	ባንክ አገልግሎቶቹን በገባው ቃልና ሰዓት መሰርት ለተገልጋዮች ይሰጣል፡፡					
9	ባንክ ሁሌም ከስህተት የጸዳ የባንክ አገልግሎት ለመስጠት ይተጋል፡፡					
10	ባንክ ሰራተኞች ሁልጊዜ ለደንበኞቻቸው የበንኩን አገልግሎት በምን ጊዜና ሰዓት እንደሚሰጥበት ከክል ይገልጻሉ፡፡					
11	ባንክ ሰራተኞች ሁልጊዜ ለደንበኞቻቸው ፈጣን አገልግሎት ይሰጣሉ፡፡					
12	ባንክ ሰራተኞች ሁልጊዜም ደንበኞቻቸውን መርዳት ፍቃደኞችናቸው፡፡					
13	ባንክ ሰራተኞች ለደንበኞቻቸው ጥያቄ ምላሽ ለመስጠት በሌላ ስራ መጠመድን ምክንያት አያደርጉም፡፡					
14	ባንክ ሰራተኞች ባህሪ ደንበኞች በባንኩ ላይ እምነት እነዲኖራቸው ያደርጋል፡፡					
15	ባንክ ደንበኞች ከባንኩ ጋር በማፈጽመት ግብይቶች ሁሉ ደህንነት ይሰጣቸዋል					

16	ባንክ ሰራተኞች ሁልጊዜም ለደንበኞቻቸው ትሁት ናቸው፡፡					
17	ባንክ ሰራተኞች ሁልጊዜም የደንበኞቻቸውን ጥያቄ የሚመልስ በቂ እውቀት አላቸው፡፡					
18	ባንክ ለእያንዳንዱ ደንበኛ በግል ተገቢውን ትኩረት ይሰጣል፡፡					
19	ባንክ የአገልግሎት ሰዓት ለደንበኞች ተስማሚ አመቺ ነው፡፡					
20	ባንክ ሁሌም ለእያንዳንዱ ደንበኛ እንደሚመች አድርገው አገልግሎት የሚሰጡ ሰራተኞች አሉት፡፡					
21	ባንክ የደንበኞቹን ዋነኛ ፍላጎት ከልብ ይዞ ይሰራል፡፡					
22	ባንክ ሰራተኞች ሁሌም የደንበኞቻቸውን ልዩ ፍላጎት ይረዳሉ፡፡					

3ኛ) የአሮሚያ ኢንተርናሽናል ባንክን አገልግሎት ያዩበት ወይም የተረዱበትን በተመለከተ በሦስተኛውክፍል የቀረቡት ጥያቄዎች በእርስዎ ምዘና በአሮሚያ ኢንተርናሽናል ባንክ ያገኙት አገልግሎቶች ላይ ያተኩራሉ፡ ስለዚህ እባክዎን ከዚህ በታች በቀረቡት መጥይቆች መሰረት በአሮሚያ ኢንተርናሽናል ባንክ የተሰጠዎት አገልግሎት ጥራት ምን ያህል አንደሆነ በፍሬሃ ስቡ ትይዩ ባሉት ሳጥኖች ባንዱለይ ብቻ የ“√”ምልክት በማድረግ ስምምነትዎን ይግለጹ፡ ፡

1. በጣም አልስማማም 2.አልስማማም 3.በመጠኑ እስማማሁ 4.እስማማሁ 5. በጣም ማማሁ

ተራ ቁ	ፍሬሃ ሳብ	1	2	3	4	5
1	የአሮሚያ ኢንተርናሽናል ባንክ ዘመናዊ የሆኑ የቢሮ መገልገያዎች አሉት፡ ፡					
2	የአሮሚያ ኢንተርናሽናል ባንክ ለዓይን ማራኪያ ሁኑ የቢሮ ህንጻዎች እና አገልግሎት መስጫ መሳሪያዎች አሉት፡ ፡					
3	አሮሚያ ኢንተርናሽናል ባንክ የሚሰሩ ሰራተኞች ሲታዩ ንጽህናቸው የተጠበቀ ነው፡ ፡					
4	የአሮሚያ ኢንተርናሽናል ባንክ አገልግሎቱን ለማስተዋወቅ የሚጠቀምባቸው በራሪ ወረቀቶችና መግለጫዎች የሚወደዱ፤ ሳቢና አስደሳች ናቸው፡ ፡					
5	አሮሚያ ኢንተርናሽናል ባንክ ለደንበኛው የገባውን ቃል ባለው ሰዓት ይፈጽማል፡ ፡					
6	አሮሚያ ኢንተርናሽናል ባንክ ደንበኞቹ ችግር ሲገጥማቸው እውነተኛና ከልብ በመነጨ ፍላጎት					

	የደንበኛውን ችግር ለመፍታት ይጥራል፡፡					
7	የአሮሚያ ኢንተርናሽናል ባንክ የሚሰጠው አገልግሎቶች ከመጀመሪያው ትክክለኛና ምንም ስህተት የሌለባቸው ናቸው፡፡					
8	የአሮሚያ ኢንተርናሽናል ባንክ አገልግሎቶቹን በገባው ቃልና ሰዓት መሰርት ለተገልጋዮቹ ይሰጣል፡፡					
9	የአሮሚያ ኢንተርናሽናል ባንክ ሁሉም ከስህተት የጸዳ የባንክ አገልግሎት ለመስጠት ይተጋል፡፡					
10	የአሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ሁልጊዜ ለደንበኞቻቸው በንኩን አገልግሎት በምን ጊዜና ሰዓት እንደሚሰጥ በትክክል ይገልጻሉ፡፡					
11	የአሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ሁልጊዜ ለደንበኞቻቸው ፈጣን አገልግሎት ይሰጣሉ፡፡					
12	የአሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ሁልጊዜም ደንበኞቻቸውን ለመርዳት ፍቃደኞች ናቸው፡፡					
13	የአሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ለደንበኞቻቸው ጥያቄ ምላሽ ለመስጠት በሌላ ስራ መጠመድን ምክንያት አያደርጉም፡፡					
14	የአሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ባህሪ ደንበኞች በባንኩ ላይ እምነት እንዲኖራቸው ያደርጋል፡፡					
15	የአሮሚያ ኢንተርናሽናል ባንክ ደንበኞች ከባንኩ ጋር በሚፈጽሙት					

	ግብይቶች ሁሉ ደህንነት ይሰማቸዋል፡፡					
16	የኦሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ሁልግዜም ለደንበኞቻቸው ሁትናቸው፡፡					
17	የኦሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ሁልግዜም የደንበኞቻቸውን ጥያቄ የሚመልስ በቂ እውቀት አላቸው፡፡					
18	የኦሮሚያ ኢንተርናሽናል ባንክ ለእያንዳንዱ ደንበኛ በግል ተገቢውን ትኩረት ይሰጣል፡፡					
19	የኦሮሚያ ኢንተርናሽናል ባንክ የአገልግሎት ሰዓት ለደንበኞች ተስማሚ አመቺ ነው፡፡					
20	የኦሮሚያ ኢንተርናሽናል ባንክ ለእያንዳንዱ ደንበኛ እንደሚመች አድርገው አገልግሎት የሚሰጡ ሰራተኞች አሉት፡፡					
21	የኦሮሚያ ኢንተርናሽናል ባንክ የደንበኞቹን ዋነኛ ፍላጎት ከልብ ይዞ ይሰራል፡፡					
22	የኦሮሚያ ኢንተርናሽናል ባንክ ሰራተኞች ሁሉም የደንበኞቻቸውን ልዩ ፍላጎት ይረዳሉ፡፡					

1. ከላይ ከተጠቀሱት የአገልግሎት ጥራት ማረጋገጫ መመዘኛዎች ውስጥ የትኛውን ጣም አስፈላጊ ነው ብሎውያ ምናል?

2 አገልግሎት በሚቀበለበት ወቅትምን ያጋጠመዎት ችግር አለ?

3 ችግሩን ለማቃለል እና አገልግሎት አሰጣጡን ለማሻሻል ምን መደረግ አለበት ይላሉ?

APPENDIX C

ST. MARY’S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

Seensa

Ani yeroo kanatti qoranoo kana kanan geegessa jirru “Sakatta’insa Tajaajila Qulqulla’a fi Feedha Maamiltota Guutuu” irratti yoguu ta’uu bakkii xiyeefanoon kiyyaa Baankii Intarnaashiinalii Oromiyaatti. Qoranoon kun Barnoota kiyya Digrii Lammafa marketing managment anni Yunivarsitti Qidita Mariyami Fudhachaa jiruf akka Waraqaa Qoranoo Ebaatti tajaajila.

Kaayoon gocha kanaa oddefanoo qabatamaa fi qubsa ta’ee maamiltota BIO irraa funaanuun haala tajaajila Qulqulla’a baankiichi keena jiru fi sadarkaa Feedhaan-Gutuu maamiltootaa tajaajiloota mara baankiichii keena jiru irratti sakata’u dha. Sadarkaa tajaajila baankichi keena jiru beekuuf yaadii keessan murteesaadha. Yaadii siin gocha kana fayadamtanii keenitan qoranoo waraqaa eebba kana callaatti oola akkasumas ichitidhaanis ni eegama.

Guchichii kutaa sadi’itti kan qodamee yomuu ta’u; kutaa tokkoffaan akka isin baankotaraa eegdan fi baankooni gochuu qaban irrattii hundoftanii akka madaalii keenitan. Kutaa lammafaan Muxanoo fi Mudanoo Keessan irratti hundoftanii akka issin BIO Madaaltan issin Gaafata. Kutaa sadafaan gaafii gaagababa taajajilaa bankicha walqabatee ta’aa.

Yeroo fi human keessan osso hin qusattin gucha kana guutuudhaaf aarsa waan naafgootanif duriseen gudaa issin galateefadha.

Birhaanuu Baqqaala

Bilbilaa 0909536115

IOdeefanoo Dhunfaa

A Saala Dhirra Dubra

B Umurii 18-30 31-40 41-50 51-60 >61

C Qunamtiin BIO Wagaa 1 Gadii Wagaa 1-2 Wagaa 2-3

Waliin Qabdan:

wagaa 3-4 wagaa 4 olii

II. Hawii

Kutaa Kana Jalatti yadii isiin baankiif qabdan ni xinxaalama. Akka yaada qorataa kanaatti wantoota armaan gadii kana keessaa kan baankoonii qabaachuu qaban hubachuudha. Haaluma kanaan lakkofsa hawii keessan haala gaariidhaan ibsu kan dhaabileen tajaajila baankii keenan qabaachuu qaban qorataa kanaaf akka himtan ykn ibsitan.nan morma/hin mormuu jechuudhaan akkumma lakkofsaan taa’ee kanaan filanoo keessan malatoo “√“ fayadamudhaan himma tokkon tokkon fulduratti yeroo tokko qofa filachudhaan yaada keessan ibsitu.

- 1 Baayeen morma 2 Nan mormaa 3 Hanga tokkoo nan deegara 4 Nan deegara
5 Baayeen deegara**

Himoota	1	2	3	4	5
1 Baankileen Filatamoon Meshaaalee hammayaa/jabanaawaa qabu.					
2 Meeshaalee barbaachisaan Baankileen Filatamoon qaban nama hawwatu.					
3 .Hojjettoonni baankilee filatamoo qulqulina dhunfaa isaani ni eguu, haala gaarinis of midhaagsu .					
4 Meeshaaleen tajaajila waliin hidhata qaban (paampileetii yookiin yaada gabaabaaleen) baankota filatamoo haala ija namatti toluun argamu.					
5.Baankotni filatamoon yeroo gabaaba keessatti waan tokko gochuuf yoo waadaa galan ni raawatu					
6. Yeroo maamilli rakkoon isa quunnamu baankotni filatamoon rakko sana furuuf fedha onnee irra madde argisiisu.					
7. Baankotni filatamoon enaa tajaajila baankii keenan yeruma jalqaba raawatan siritti raawatu.					

8. Baankotni filatamoon tajaajila kennuuf waadaa galan yeroo jedhametti raawatu					
9. Baankilee filatamoon galmeen isaani dogogora irraa akka bilisa ta'uu ni tataafatuu					
10. Hojjettonni baankota filatamoo maamiltoota isaanitti yeroo tajaajila sirii itti argataan sirritti itti himu.					
11. Hojjettonni baankota filatamoo maamiltootaaf atattamaani fi haala kununaan gutameen tajaajila kennu.					
12. Hojjettonni baankota filatamoo yeroo hundaa maamiltoota gargaaruuf fedha qabu.					
13. Hojjettonni baankota filatamoo gaaffii maamiltoota deebisuuf tasa hojiidhaan waan qabamaan hin fakkatani.					
14. Amalli hojjettonni baankota filatamoo keessaa jirran agarsisan ofitti amanamummaa maamiltoota irrati guddisaa deemaa.					
15. Maamiltoonni baankota filatamoo galii fi bahiin issaan baankii birratti qaban kan eegaame ta'uusa itti dhagahama amantaa gudaas qabuu.					
16. Hojjettonni baankota filatamoo haala walirraa hin citneeni fi obsaan/gara -balinaan maamiltoota isaanii tajaajiluuf fedha qabu.					
17. Hojjettonni baankota filatamoo gaaffii maamiltoota deebisuuf beekumsagahaa ni qabu.					
18. Baankotni filatamoon maamiltotaaf dhunfaa dhunfaan xiyeefanoo keenu					

19. Yeroon Hojii Baankilee Filatamoo Maamiltotta hundaaf Mijataa dha.					
20. Baankotni filatamoon hojjetoota tajaajila dhuunfaa maamiltootaaf kennan ni qabu					
21. Baankilee Filatamoon Feedha Maamila isaanii gutuf feedh onneeraa maddee qabuu.					
22. Hojjettonni baankota filatamoo waan maamiltootni isaani barbaadan tokko tokkon ni hubatu					

III. Ilaalcha

Yaadonni armaan gadii ilaalcha isin waa'ee baankii addatti filattan tokko innis Baankii Intarnaashiinaalii Oromiyaa (BIO) wallin hariiroo qaba. Haaluma Kanaan Himota eeraman keessaa kan amala BIO haala gaariidhaan ibsuu filachuu qabduu. Bakka Kanatii qorataan kun himoota tareefama kana keessaa amala BIO haala gaariidhaan ibsuu isaa nan morma/hin mormuu jechuudhaan akkumma lakkofsaan taa'ee kanaan filanoo keessan malatoo “√” fayadamudhaan himma tokkon tokkon fulduratti yeroo tokko qofa filachudhaan yaada keessan ibsitu.

1 Baayeen morma 2 Nan mormaa 3 Hanga tokkoo nan deegara 4 Nan deegara

5 Baayeen deegara

Himota	1	2	3	4	5
1. Baankichi (BIO) meeshaalee ammaya/jabanaawaa qaba.					
2. Meeshaalee barbaachisaan baankicha keessa Jirran yoo ilaalaan nama hawwatan.					
3. Haalii qulqulina dhunfaa fi ufanaa Hojatootta Keessumessitu Baankichaa Hawataa dha.					
4. Meeshaleen tajaajila waliin hidhata qaban (paampileetii yookiin yaada gabaabaaleen) baankichaa haala ija namatti toluun argamu .					
5. Baankichi yeroo Murtaa'ee keessatti waan tokko gochuuf yoo waadaa gale ni raawata.					
6. Yeroo rakkinni isin quunnamu, baankichi rakkoo sana furuuf fedha onne irra madde argisiisa					
7. Baankichi enaa tajaajila baankii keenu yeruma jalqaba					

raawatusiritti raawata.					
8. Baankichi tajaajila kennuuf waadaa gale yeroo Jedhamettini raawata.					
9. Baankichi galmewwan heregaa dogoggora irraa bilisaa akka ta'uu ni godha.					
10. Hojjettonni baankichaa (BIO) maamiltoota is aanitti yeroo tajaajila itti argataan sirritti itti himu.					
11. Hojjettonni baankicha maamiltootaaf atattamaan tajaajila kennu.					
12. Hojjettonni baankichaa yeroo hundaa maamiltoota gargaaruuf fedha qabu.					
13. Hojjettonni baankichaa gaaffii maamiltootaa deebisuuf tasa hojiidhaan waan qabamaan hin fakkaatani					
14. Amalli hojjettonni baankichaa agarsiisan amantaa issin qabdan ni gudissa.					
15. Daldalli baankichaa waliin qabdan kan eegaame ta'uusa Isinitti dhagahama.					
16. Hojjettonni baankichaa deegarsa wal irraa hincitne kennu.					
17. Hojjettonni baankichaa gaaffii maamiltoota deebisuuf beekumsa gahaa ni qabu.					
18. Baankichi yaada tokkon tokkon keessaniif xiyyeeffannaa ni kenna.					
19. Yeroon hojii baankichaa maamiltota hundaaf mijataa dha					
20. Baankichi hojjetoota tajaajila dhuunfaa isiniif kennan ni qaba.					
21. Baankichi fedha gudda maamiltootaa isaatiif kennu					

dhugumatti ni qaba.					
22. Hojjettonni baankichaa feedhamamiltotaa tokkon tokkon ni hubatu.					

IV

- 1. Xinxalliwaan madalli taajajilaa qulqullu armanii olittii taarrefaman kessaa baay'ee barbaachisaan qaaba jeettani amantan ibsa ?**

- 2 Yeeroo taajjal itti barbaddanittii rakkowaan isiin mudatanii tarressaa?**

- 3. Bankichii rakkowaan jiraan xiqqessuufi kenna jaajilaa maamilaa foyyessuuf maal gochu qabaa?**
