Assessment of Customer Satisfaction and Service Quality in KIFIYA FINANCIAL TECHNOLOGY Plc.

A Case study of three selected branches.

A Thesis Presented to the School of Graduate Studies of Saint Mary's university In Partial Fulfillment of the Requirement for Degree of Masters of Arts in Business Administration

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DECLARATION

I, the undersigned, declare that this thesis is my original work prepared under guidance of Dr. Abdurazak Mohammed. All sources of material used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

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Confirmed By: Advisor

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St. Mary's University,

June, 2017 Addis Ababa

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATES

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LIST OF ACRONYMS AND ABBREVIATIONS

UPI-Unified Payment Interface

SERVQUAL- service quality

IMPS - Immediate Payment Service

EEPCO- Ethiopian Electric Power Corporation

ETC - Ethiopian Telecommunication Corporation

G2C- Government to Citizen

B2C- Business to Consumer

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Abstract

The research was conducted to assess the service quality and customer satisfaction on the kifiya financial technology plc. The parameters used to assess the satisfaction level of customer were service quality determinants. To attain the objective, the study utilized quantitative data types. Quantitative methods like regression and correlation were used to show the relationship between dependent and independent variables. To execute the research objective three branches from 31 kifiya lehulu centers located in Addis Ababa were selected using simple random sampling. The survey questions were developed and 150 respondents were selected by using one of non probability sampling called purposive sampling and the selected respondents asked to rate their level of satisfaction across the parameters identified. The study mainly used descriptive research design; primary and secondary data were used for conducting the study. After data collection, the collected data was analyzed using frequency, means, regression and correlation on SPSS 20 and Microsoft Excel software packages. The data is then organized, tabulated, depicted and described in a way that can attain the objective of the study. Finally, the finding of the study uncovered that kifiya financial technology plc. Customers somewhat are not satisfied with the service delivery. Based on the finding of the study, recommendations have been forwarded to improve the customer satisfaction level of the company customers.

Key words : service quality, customer satisfaction,

Chapter One

Introduction

1.1. Background of the study

Customer Satisfaction and Service Quality are leading components in the system of external relations of each organization, as today they largely determine its competitiveness. The desire to manage relationships with customers leads to the fact that organizations are starting to pay attention to the development and implementation of service standards. Service industry in both the private and public sector play very important roles. The complexities, dynamism and competitiveness of today's business environment request the delivery of quality services that will respond to the ever changing needs of customers and clients for quality, variety, customization, convenience and timeliness. Meeting these calls for the institution of structure, systems and processes that will help achieve the ultimate which is service quality and customer satisfaction.

Customer satisfaction is the outcome felt by those that have experienced a company's performance that have fulfilled their expectations. Many researchers and academicians highlight the importance of customer satisfaction. Many researchers see that customer satisfaction has a positive effect on organization's profitability. Much empirical evidence also shows the positive connection between customer satisfaction, loyalty and retention. Nowadays all companies are realizing the significance of delivering and managing service quality, which leads to customer satisfaction. Service quality that is delivered can meet or exceed customers expectations are mainly influenced by customer's prior expectations.

According to Hansemark and Albinson (2004) 'satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some needs, goals or desire '. Customer loyalty on the other hand refers to a deeply held commitment to re-buy a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behavior (Oliver, 1997).

Since independence the public sector of Ethiopia has undergone a number of reforms in order to meet the needs and aspirations of the citizenry. According to Zeithaml and Bitner (1996) the

public sector has been under increasing pressure to improve upon service delivery and to demonstrate that it is customer centric. Service quality has therefore been defined as an overall judgment similar to attitudes towards the service and generally accepted as an antecedent of overall customer satisfaction . Public sector organizations are responsible and accountable to the citizens and communities of their countries as well as to their customers or clients. According to Gowan et al (2001), service provision is more complex in the public sector than in the private sector. This is because it is not simply a matter of meeting expressed needs but of finding out unexpressed needs, setting priorities, allocating resources and publicly justifying and accounting for what has been done.

1.1.1 Kifiya Lehulu

Kifiya financial technology is a Private Limited Company Publicly known as Lehulu is a service provider leveraging technology to enable financial and non financial transactions in Ethiopia through digital services. In Public Private Partnership (PPP) with the Ethiopian Ministry of Communication and Information Technology launched eService Centers known as 'Lehulu' in Addis Ababa in February 2013. The company anticipates that the digital platform will reach over six million people. Kifiya has three platforms, each designed to enable services independently from the other. Kifiya has customized this framework to develop the Single Window Delivery Platform. The single window delivery platform enables any service to be delivered through a single point. The application server acts as a bridge between the database of the different organizations located in different locations and the clients at the counters at the single point delivery. The platform facilitates Government to Citizen (G2C) and Business to Consumer (B2C) services. For the first time in Ethiopia, citizens have been provided with the convenience of one stop service to pay their utility bills anywhere, quickly and easily, during extended working hours, accompanied by an unparalleled level of customer service. The centers are based on a 'Build, Own, Operate, and Transfer' model to deliver bill payment services for three utilities water, electricity and telephone in any one of the new locations. Currently 34 Lehulu centers have been opened in Addis Ababa, receiving payments from the people who got these services, Ethio-Telecom, Addis Ababa Water and Sewerage Authority and Ethiopian Electric Power Corporation (Kifiya financial technology, 2015 Annual Report). Unified Payment Interface is nowadays launched in different part of the world. UPI is set to completely

revolutionize the financial sector for good.

Today, unified Billing System becomes crucial for the efficient commercial operation of a government services for utility. It is an important transition for ensuring revenue generation and revenue collection. UBS is also the interface with the customers and can be used to provide improved customer service such as correct and reliable billing information. UBS has brought the utility payment services more closely to citizens by facilitating the payment in common service centres. It is also found that citizens can pay in any of the centres which is convenient to their location. This enabled them to save their time rather than visiting three different payment centres with respect to settling their utility bills (Rahel, 2014)

The study was chosen to be conduct on Kifiya financial technology plc. Since the company is said to have exposed for different customer complaints which this study will provide possible suggestion. Also the researcher is currently customer of the company which gives an empirical insight to the study.

1.2 Statement of the problem

Nowadays, public sectors play a major role as service rendering firms. Public sector organizations exist to provide services to the citizens, the private sector and other institutions too.

Three of the major factors that play vital role in day to day activity of the people are electric power service, telephone services and water services. Unless these sectors are organized and managed in proper way in order to give quality service effectively, it has its own negative impact on future success of the corporation, living condition of the people, as well as the development of the nation (Daniel, 2015).
It is a well known fact that service quality delivery by public sector organizations is beset with a lot of challenges. Service quality particularly in the public sector organizations has become ever more important in improving customer satisfaction.

According to Arash (2006) managers in the service sector are under increasing pressure to demonstrate that their services are customer focused and that continuous performance

improvement is being delivered. Given the financial and resource constraints under which service organizations must manage it is essential that customer expectations are properly understood and measured and that, from the customers' perspective, any gaps in service quality are identified. This information then assists a manager in identifying cost effective ways of closing service quality gaps and of prioritizing which gaps to focus on a critical decision given scarce resources.

According to Mohammed Nor et al (2010), public sector organizations agree that customer service is one of the most important vital factors that contribute to the establishment of reputation and credibility among the public. They argue that the public complaint of long queues, poor service delivery and insufficient physical facilities may affect the image and level of service quality in the public sector. Locations of service centers are also important in providing efficient service to customers. The further the service centers from customers, the more is customer dissatisfaction that arise from inconvenient time and place.

Some customers of Kifiya Lehulu have made reports of delay in having the service, unpleasant sound in the office while printing the documents of bills, long waiting time and payment is not processes simultaneously and asked to pay again. Such clients tend to form negative impression about the service they are provided. These customers may feel dissatisfied and often inform others of their unpleasant experience. The result has been a lowering public image. This study is therefore to assess customer satisfaction and service quality how it can impact customer satisfaction and to find how service quality can be improved at the company. Hence, the researcher tries to study issues related to the following research questions:

Basic research questions
1. Is there a relationship between service quality and customer satisfaction?
2. How the identified service quality dimensions are predicting customer satisfaction?
3. Is there inequity service quality among different branches?
4. What are the level of perceived service quality and overall satisfaction of customers of the company?
5. To what extent the key factors make customers satisfy?
6. What suggestions can be made to improve the current situation?

1.3   Objectives of the study

The objectives of the study are as follows:

1.3.1 General Objective:

The main objective is to assess the effect of service quality delivery on customer satisfaction in the public service of the company.

1.3.2 Specific objectives: In specific terms the study intends:

1. To assesses the overall customer satisfaction at company.
2. To determine whether there is a relationship between quality service & customer satisfaction
3. To assess the to what extent key factors that make customer satisfy at company. It investigates if there is inequity between service qualities among different three branches.
4. To evaluate the standards of service quality and customer satisfaction in the company.
5. To identify the most important perceived service quality dimensions that influence overall service quality and customer satisfaction in the company.
6. To propose possible solutions that may help the company in improving its quality service delivery that will enable to achieve customer satisfaction.

1.4 Scope of the study

The study was conduct on Kifiya financial technology plc. in Addis Ababa with special focus on Customer satisfaction and service quality. Attention was given to all customers' at all three branches that pay their utility bills frequently. It emphasizes on customer satisfaction, factors that affect quality service, factors and to what extent that make customers satisfy and identifying service quality dimensions in predicting customer satisfaction. It also focuses on the relationship between customer satisfaction and quality service strategies in general. All customers that are included in the study were selected by using purposive sampling methods.

1.5 Limitation of the study

The study was conducted only on customer of on Kifiya financial technology plc at three branches. Thus, it does not include customers at all branch offices due to budget and time constraints.

1.6 Significance of the study

An organization is as good as its people. It is a fact that customer is the greatest asset of a company. Therefore, the research is expected to contribute in the following areas.

- ➢ It will help managers in formulate strategies that best retain and satisfy their customers.
- ➢ It will help increase the quality of the service and increase customer satisfaction.
- ➢ It will contribute to the body knowledge of quality service.
- ➢ It can be used as a reference and initiation for further studies in this business area.

1.7 Organization of the study

This study consists of five chapters. The first chapter includes background of the study, statement of the problem research objective, research scope & limitation and importance of the study. The second chapter provides related literature review. And the third chapter is research design and methodology where participants of the study, instruments of data collections, procedures of data gathering and analysis are discussed. The fourth chapter will consist data presentation, analysis and interpretation. The last chapter of the study provides summary of findings, conclusion and recommendations of the study.

1.8 Definition of Key Terminologies

SERVQUAL: service quality. The SERVQUAL instrument has been the predominant method used to measure consumers' perceptions of service quality. It has five generic dimensions.

(1) Tangibles:- Physical facilities, equipment and appearance of personnel.

(2) Reliability:-Ability to perform the promised service dependably and accurately.

(3) Responsiveness:- Willingness to help customers and provide prompt service.

(4) Assurance (including competence, courtesy, credibility and security):- Knowledge and courtesy of employees and their ability to inspire trust and confidence.

(5) Empathy (including access, communication, understanding the customer):- Caring and individualized attention that the firm provides to its customers (Parasuraman and Zeithaml, 1985).

Unified Payment Interface-(UPI):- is a system for instant, electronic payments through your smart phone. It is an advanced version of Immediate Payment Service (IMPS) which was used to transfer money between bank accounts (Hota, 2009).

Chapter two

Literature Review

2. Theoretical foundations

2.1 Customer Satisfaction

In today's competitive business environment marketing managers are more influenced from customer expectation and meeting the demand for customer expectation is becoming very important for them. Every organization must define customer satisfaction regarding their marker.

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).

2.1.1 Definition of Customer Satisfaction

According to Parker and Mattew (2001) expressed that there are two basic definitional approaches of the concept of customer satisfaction. The first approach defines satisfaction as a process and the second approach defines satisfaction as an outcome of a consumption experience. These two approaches are complementary, as often one depends on the other.

Although different approaches of defining customer satisfaction may be found in the literature, the most popular of them are based on the fulfillment of customer expectations. As, Gerson (1993), Hill (1996), Oliver (1997) and Grigoroudis & Siskos (2010) mentioned, satisfaction is a standard of how the offered 'total' product or service fulfills customer expectations.

According to an exhaustive review of Oliver (1997), Grigoroudis & Siskos (2010) support Parker and Mattew (2001) approaches with their comprehensive definition of customer satisfaction in term of pleasurable fulfillment is given by '…Satisfaction is the consumer's fulfillment response. It is judgment that a product or service feature, or the product or service itself, provided (or is

providing) a pleasurable level of consumption related fulfillment, including levels of under or over fulfillment…'

Oliver (1981) argued that Satisfaction 'as a summary of psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience' . Kotler (2000) mentioned satisfaction as: 'a person's feelings of pleasure or disappointment resulting from comparing a product perceived performance (or outcome) in relation to his or her expectations'. According to Hansemark and Albinsson (2004) 'satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some need, goal or desire'.

Parasuraman et al. (1988) distinguish service quality and satisfaction: 'perceived service quality is a global judgment, or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction'. Customer satisfaction as an attitude is like a judgment following a purchase act or based on series of consumer-product interactions (Yi, 1989). Companies need to develop strategies of how to handle dissatisfied customers. Businesses cannot afford under any condition to lose customers, because the cost of replacing the lost customer with a new customer is bigger. Therefore, companies must find ways of winning back the unsatisfied customers by designing special programs for service recovery. Companies should handle customer complaints with care and not seeing them as a time consuming.

2.1.2 Customer Expectations

'Expectations are consumer-defined probabilities of the occurrence of positive and negative events if the consumer engages in some behavior' Oliver (1981).

Kotler (2000) have stated in his study, expectations play an important role in the satisfaction formation. The extent to which a product or service fulfills a customer's need and desire may play an important role in forming feelings of satisfaction because of the impact of confirmation or disconfirmation that have on satisfaction.

According to Parasuraman et al. (1988), Customers form their expectations from their past experience, friends' advice, and marketers' and competitors' information and promises . Therefore, perceived service quality is viewed as the difference between consumers' perceptions and expectations for the service provided.

Cronin & Taylor (1992) forwarded the view that organizations in order to keep expectations from rising, they have to perform services properly from the first time. Thus, customer expectations for the service are likely to rise when the service is not performed as promised. Expectations serve as reference points in customer's assessment of performance. Thus, retailers can increase customer satisfaction by decreasing customer expectations.

2.1.3 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 Reichheld (1996).

2.1.4 Consequences of customer satisfaction

Several research works have shown that customer satisfaction is positively associated with desirable business outcomes namely; customer loyalty, customer retention, and customer profitability. Gerpott et al. (2001) reported that these consequences are important goals to have superior economic success.

2.1.4.1 Customer Loyalty

Oliver(1981) defines loyalty 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' .

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.

Coyne (1989) stated that customer satisfaction has measurable impact on customer loyalty in that when satisfaction reaches a certain level; on the high side, loyalty increases dramatically; at the same time, when satisfaction falls to a certain point, loyalty reduces equally dramatically.

According to Fornell (1992) the perceived value from the product and the service affects customer judgment about his/her satisfaction or loyalty with the product or the service. The significance of customer loyalty is that it is closely related to the company's continued survival and to strong future growth.

Oliver (1999) stated that high levels of satisfaction lead to high levels of attitudinal loyalty. Attitudinal loyalty involves different feelings, which create a customer's overall attachment to a product, service, or company. Also Fornell (1992) found out that there is a positive relationship between customer satisfaction and customer loyalty.

2.1.4.2 Customer retention

Customer retention is central to the development of business relationship, and these relationships depend on satisfaction Eriksson and Vaghult (2000). Customer satisfaction is a central determinant of customer retention (Gerpott et al., 2001).

Several research works have shown that there is positive relationship between customer satisfaction and customer retention; customer satisfaction has a direct effect on customer retention (Rust and Subramaman, 1992).

2.1.4.3 Customer profitability

As a consequence of Customers that are very satisfied with a company are very likely to remain with that company that leads to future revenue for the company.

Zairi (2000) in his empirical research found that 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. Kotler (2000) mention that satisfied customers are more likely to repeat buying products or services. On the other hand dissatisfied customers respond differently. Dissatisfied customers may try to reduce the dissonance by abandoning or returning the product.

Research studies conduct by Fornell (1992) showed that higher customer satisfaction translates into higher than normal market share growth, the ability to charge a higher price, lower transition cost, and a strong link to improved profitability. Nelson et al., (1992) also demonstrated that customer satisfaction is related to higher profitability and proved this findings statistically.

2.1.5 What determines customer satisfaction?

The following are some of the determinants of customer satisfaction by Zeithmal (1985)

There are:

Product and service Features: customer satisfaction with a product or service is influenced significantly by the customer's evaluation of the product or service features. In conducting satisfaction studies, most firms will determine through some means (often focus groups) what the important features as well as overall service satisfaction.

Customer emotion: customers' emotions can also affect their perceptions of satisfaction with products and services. These emotions can be stable, preexisting emotions- example: mood state or life satisfaction.

Attributions for service success or failure: attributions are the perceived causes of events, influence perceptions of satisfaction as well. When they have been surprised by an outcome (the

service is either much better or worse than expected), customers tend to look for the reasons and their assessment of the reasons can influence their satisfaction.

Perceptions of Equity or Fairness: customers ask themselves: have I been treated fairly compared with other customers? Did other customers get better treatment, better prices, or better quality services? , did I pay a fair price for the service? Notion of fairness are central to customers' perceptions of satisfaction and products/services.

Other consumers, family members and coworkers: In addition to products and service features one's own individual feelings and beliefs, consumer satisfaction is often influenced by other people.

2.2 Service Quality

The primary objective of the service provider is identical to that of the tangible goods producer, i.e. to develop and provide offerings that satisfy customer needs thereby ensuring their own economic survival.

2.2.1 Definition of Service Quality

According to Kaynak and Harcar (2004) Quality is defined as the totality of features and characteristics of a product or service that bears on its ability to satisfy given needs. The modern concept of quality is characterized by fitness for purpose, that is, it shifts the evaluation of quality from the provider to the customer. The service provider therefore has to be aware of the consumers' attitudes and perspectives in order to be able to provide quality services.

Parasuraman et al., (1985) stated that service quality can thus be defined as the difference between customer expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs.

While service quality is defined by Edvardsson (1998) as the degree of being able to meet the customers' expectations and to determine their needs and wants, Kandampully (1998) gave a similar definition of satisfying the customer's expectations with the service

provided. On the other hand, Teas (1993) defined service quality as the comparison of performance with ideal standards.

Service quality is a complex construct, which has been the focus of a number of studies in the services marketing literature. Two schools of thought dominate this literature: the Nordic school of thought and the North American school of thought. Specifically, the Nordic school of thought is based upon Grönroos's (2005) two-dimensional model while the North American school of thought is based upon (Parasuraman et al.'s, 1985) five-dimensional SERVQUAL model.

Karatepe (2013) argue that other significant conceptual and empirical studies suggest that service quality is comprised of service product, service environment, and service delivery, or consists of interaction quality, physical environment quality, and outcome quality

Parasuraman, Zeithaml & Berry (1985) described that service quality as the comparison of expected service and perceived service performance and they developed the SERVQUAL measurement technique to measure the service quality as such.

Service quality can be described briefly as a phenomenon considered within the context of customers' expectations and perceptions about the service offered Yilmaz (2008). Therefore, instead of the quality of service, 'perceived quality of service' term is widely used in the literature. Perceived service quality is a result of the comparison of customer's expectations prior to receiving the service and his/her actual service experience. It is assessed by the direction and magnitude of the difference between customers' expectations and perceived performance (Zeithaml & Bitner, 2000).

Service quality can be defined as the difference between the customer's expectations about the service performance prior to the service provision and the customer's perceptions of the service provided (Asubontenget al.,1996).

Always there exists an important question: why should service quality be measured? Measurement allows for comparison before and after changes, for the location of quality related problems and for the establishment of clear standards for service delivery.

Edvardsen et al. (1994) state that, in their experience, the starting point in developing quality in services is analysis and measurement.

The SERVQUAL approach, which is studied in this paper is the most common method for measuring service quality.

2.2.2 Service Quality Determinants and the SERVQUAL Instrument

Ruetzler (2005) expressed that it is a common belief that it is very difficult to measure the service quality because of the differences in the meanings attributed to quality by each individual customer Since services are consumed by customers at the time they are produced, a customer is not only interested in the quality of the output that is produced as a result of production as is the case in product quality, but also is interested in the quality of other elements of service with which he/she is in interaction during the entire production process.

In the mid 1980s Berry and his colleagues Parasuraman and Zeithaml (1985) began to study service quality determinants and how customer evaluates the quality of services based on the Perceived Service Quality concept and progressively applied the 10 dimensions comprised of physical/tangible features, reliability, responsiveness, competence, courtesy, credibility, security/safety, convenience, communication, and understanding the consumer on four different service sectors (banking, telephone companies, credit cards, and product repair and maintenance services). In their 1988 study and consequently developed the SERVQUAL scale which consists of 22 propositions in five dimensions. In this study i focused on five factors that could predict the quality of the service provided by Kifiya financial technology plc.

1. **Tangibles.** This determinant is related to the appeal of facilities, equipment and material used by a service firm as well as to the appearance of service employees.

2. **Reliability.** This means that the service firm provides its customers with accurate service the first time without making any mistakes and delivers what it has promised to do by the

time that has been agreed upon. Reliability is the service company ability to deliver promises on time.

3. **Responsiveness**. This means that the employees of a service firm are willing to help customers and respond to their requests a well as to inform customers when service will be provided, and then give prompt service.

4. **Assurance.** This means that employees' behavior will give customers confidence in the firm and that the firm makes customers feel safe. It also means that the employees are always courteous and have the necessary knowledge to respond to customers' questions. Assurance is the degree of courtesy of service providers' workers and their ability to communicate trust to customers.

5. **Empathy.** This means that the firm understands customers' problems and performs in their best interests as well as giving customers individual personal attention and having convenient operating hour. Empathy is the care and importance the service provider gives to an individual customer, and the degree to which specific customer needs and preferences can be understood and articulated.

SERVQUAL is an instrument for measuring how customers perceive the quality of a service. This instrument is based on the five determinants mentioned above and on a comparison between customers' expectations of how the service should be performed and their experiences of how the service is rendered (disconfirmation or confirmation of expectations).

2.2.3 Importance of Service Quality

Service quality can be described as a rationale of differences between expectation and competence along the important quality dimensions. Parasuraman, Zeithaml and Berry identified ten requirements useful for customers' evaluation of the quality of services: reliability, responsiveness, tangibles, communication, credibility, security, competence, courtesy, understanding the customers and service accessibility. Zeithaml, Parasuraman, and Berry proposed a service quality scale (SERVQUAL) reliability, responsiveness, assurance, empathy and tangibles, the constructs were found to have high correlation. This instrument continues to

be widely used in marketing studies of customer satisfaction and consumer preference, despite some argument that other models may be better and the stage of performance that a top quality service will need to give was conditioned through the expectation of the customers. Service quality is judged low when the performance was below expectation. The SERVQUAL model is a common diagnostic tool used to measure customer service and perceived satisfaction. Responsiveness is the degree to which customers perceive service providers' readiness to assist them promptly. Empathy is the care and importance the service provider gives to an individual customer, and the degree to which specific customer needs and preferences can be understood and articulated. Lastly, tangibility is the evidence of facilities, personnel, and communication materials used by the company while offering services to customers.

2.2.4 Service Gaps

A gap is the difference, imbalance or disparity which is determined to exist between customers' perception of firm performance and their prior expectation.

Parasuraman et al.(1988) built the service quality gap model in their study and identified five general dimensions of service in order to determine the difference between customer expectations and perceptions and his works have been used by many service quality researchers and they have become prominent in the measurement of service quality.

1. **Promotional gap:** the inability of the business organization to fulfill expectations created in the minds of customers mainly by marketing communications.

2. **Understanding gap:** the gap occurred due to the inaccurate understanding of customer needs and priorities by the managers of the organization.

3. **Procedural gap:** the gap occurred due to the translation of customer expectations into appropriate operating procedures and systems with the business organization.

4. **Behavioral gap:** the difference between customer expectations and organization's performance, focusing on how procedures adequately cover service delivery requirements.

5. **Perception gap:** the difference between customer performance perceptions and reality.

In previous service research, meeting and exceeding expectations of clients and customers is a perspective that has gained most attraction. The important research gap here is attaining customers' expectation towards a particular service. Management of service quality largely focuses on managing the gaps between expectations and perceptions of customers. The goal of the firm is to minimize the gap between performance and expectation. Schneider & White (2004) also applied gap principles similar to that proposed by Parasuraman et al (1985).

2.3 The Relationship between Service Quality and Customer Satisfaction

According to Saglik (2014) the relationship between perception of quality and customer satisfaction is of great importance especially for the service sector. It could be suggested that this is because customers are not only interested in the tangible aspects of the products offered to them in the service sector but also the intangible aspects of these products in the provision process. Therefore, it could be suggested that in order for the service delivery businesses to increase the level of customer satisfaction and consequently assure their competitiveness in the market, they should place more importance on, and pay greater attention to improving the service quality.

According to Angelova and Zekiri (2011) stated that in many countries, factors like: service quality, and perceived value, are the key constructs affecting the customer's satisfaction.

2.4 Empirical Literature

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

The first work is MBA thesis done by Daniel (May, 2015) with title of 'Assessment of quality of service delivery and customer satisfaction: a case study of EEPCO, Southern Addis Ababa Region customer service centers'. The main purpose of the study is to assess quality of service delivery and customer satisfaction of EEPCO with the following specific objectives: to assess the overall quality of service rendered by EEPCO, to understand real situation on how EEPCO

handle its customers and to assess whether the current service provided by the corporation satisfies customers or not.

Based on these objectives he found that the service provided by the corporation has improved during the last three years. Concerning the bill collection activity of the corporation, the customers were asked to rate the frequency of payment period, payment mechanism available, time required to pay their bills and treatment by the bill collection employees. The result is relatively better. Customers' response on their overall satisfaction on the service quality of the corporation is strongly satisfied. The corporation's service recovery procedure of Service failure and customers' response on complaint handling processes of the corporation are poor.

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

Based on these objectives he found that the service provided by the corporation has improved during the last three years. However, the majority of the respondents dissatisfied with the service delivery procedure available in the corporation. Moreover, service failure and recovery procedure is rated as poor both by employees as well as by the customers.

The third work is done by Eskinder (July, 2007) entitled as 'The effect of public sector service quality on customer satisfaction: the case study of Ethiopian Telecommunication Corporation (ETC)'. His main objective is to examine and give a clear picture of the improved customer service. He put specific objectives in the following manner:

➤ To demonstrate the actual importance and effect of quality service on customer satisfaction in ETC
➤ To assess and understand real situation on how ETC handles its customers.

With these objectives he found similar things what Aman found. The service provided by the corporation has improved a little in the past one year. However, there is dissatisfaction due to physical infrastructures problems, inability to handle customer complaints in service situation and poor quality of internet service.

The fourth work is done by Ahmed (July 2014) entitled as 'The assessment of customer satisfaction levels on the broadband internet service'. A case study on enterprise customers of Ethio telecom in Addis Ababa'. His main objective is to assess and analyze the customer satisfaction levels on the broad band internet service of enterprise subscribers located in Addis Ababa. His specific objectives were:

> To determine Broad band internet service subscribers' satisfaction level with regard to service delivery.
> To discuss broad band subscribers' satisfaction level with regard to the quality of broadband internet delivered by Ethio telecom.

Based on these objectives he found on the result that measurement of satisfaction on service delivery was mean good satisfaction by the customers.

Similarly this study tries to assess the stated objectives based on theoretical knowledge and give more emphasis on quality service delivery and customer satisfaction.

The fifth work is done by Rahel (September 2014) entitled as 'Contribution of unified billing system in facilitating public service delivery: the case of selected lehulu centers in Addis Ababa'. Her main objectives were to analyze the role of UBS in bringing convenience and to analyze and assess whether the UBS meets the values of public service delivery.

Her specific objectives were:

> To identify and analyze the existing challenges and opportunities of unified billing system public service delivery process
> To identify and suggest possible solutions to improve the service delivery so as to satisfy their public needs

Based on these objectives he found on the result that measurement of satisfaction on service delivery was mean good satisfaction by the customers.

Similarly this study tries to assess the stated objectives based on theoretical knowledge and give more emphasis on quality service delivery and customer satisfaction.

2.5 Conceptual Frame Work

The relation between service quality and customer satisfaction has been addressed in several studies, including Cronin and Taylor, 1992; Oliver (1993). They found out all service quality factors (reliability, tangibility, responsiveness, assurance, and empathy) had significant and positive impact on customer satisfaction. To attain the objectives of the research the study is based on SERVQUAL.

The researcher presented respondents response on each service quality determinants related with overall customer satisfaction by using frequency descriptions and comparing means of each statement under service quality.

Figure 1 below presents the study's conceptual framework, which essentially stipulates that overall customer satisfaction (dependent variable) would be a function of reliability, tangibility, responsiveness, assurance, and empathy (independent variables).

Overall Service Quality dimensions

Tangibles

Responsiveness

Reliability

Assurance

Empathy

Overall Customer satisfaction

Independent Variables   **Dependent Variables**
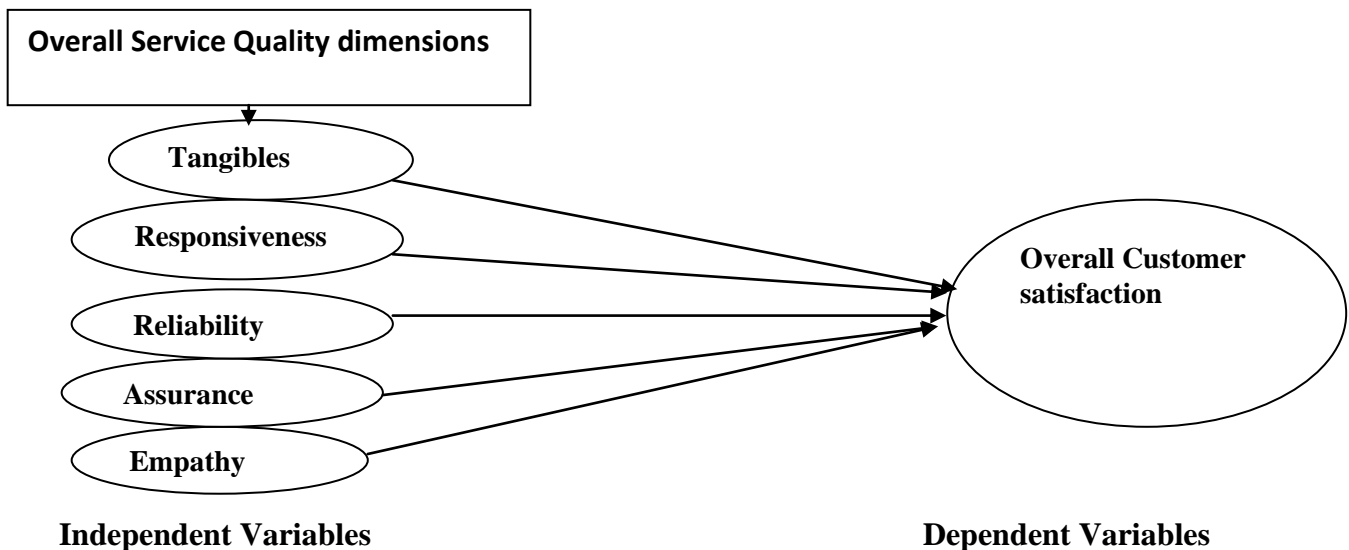
Figure1. Conceptual framework of the study
Source ፡ SERVQUAL model (Parasuraman, Zeithaml and Berry, 1985)

Chapter Three

Research Methodology

3.1 Research approach and Design

There are two research approaches which are used in research methodology that are quantitative and qualitative. **Quantitative research** is concerned with measurement. It is used, for example, to measure the size of a market or segment, to validate a finding arising from another source, or to test hypothesis. It usually involves obtaining data from relatively large numbers of respondents who have been sampled in a rigorous manner David and Robin (2002). Qualitative research is much more subjective than quantitative research and uses very different methods of collecting information, mainly individual, in-depth interviews and focus groups (John, 2006).

Accordingly, this research conducted using **quantitative approach** because it uses different regression analysis tools and also the research is **descriptive research** because it assesses the five dimensions of SERVQUAL and their relevance to service quality and customer satisfaction by describing as it is received.

3.2 Sampling design

3.2.1 Target population

The target population for the research is customers of the company. As seen from observation, company customers were varies in number in different times. It is difficult to quantify in number since the number of customers is infinite and are not consistent in different branches of Lehulu centers. Questionnaires distributed for customers who pay their bills in three branches. Managers and employees are excluded from the study since the researcher want to focus on customers only as he titled his work on customers satisfaction.

3.2.2 Sampling techniques

Sampling is the process or technique of selecting a suitable sample for the purpose of determining parameters or characteristics of the whole population. There are two basic sampling techniques which are probability and non- probability sampling. A probability sample is defined as a sample in which every element of the population has equal chance of being selected. Alternatively if sample units are selected on the basis of personal judgment the sampling method is non- probability sampling (Adams, kahan, Raseside and White, 2007).

This research conducted using both probability and non probability sampling technique. One type of Probability sampling named simple random sampling (lottery method) applied to select 3 branches of kifiya Lehulu centers located in different subcity and non probability sampling applied to the customers who pay their bills at three branches. Because of shortage of time and money, samples were selected using purposive sampling since the target population size is not known. Questionnaires were distributed to the customers and the researcher personally distributed the questionnaires by giving to each customer who can fill by themselves and interviewing them.

3.2.3 Sample Size

Determining the sample size for the customer of company is very difficult as the population is infinite so the researcher plans to use disproportionate sampling.

Cited in Hewan (2014) proposed that the rules of thumb for determining the sample size which more than 30 and less than 500 are appropriate for the most research. Additionally after reviewing previous studies, no of sample taken by other research on measuring service quality and customer satisfaction. In the same concept Mesay (2012) took 110 sample sizes, cited in Hewan (2014) 150 sample sizes were taken by Gashaw (2011) and Gelila (2014) too. Accordingly in this study, the sample size decisions were primarily made on cost and time consideration. Green (1991) suggested that N>50+8M (where M is number of independent variables). Samples of 150 customers of Kifiya Lehulu center selected from the target population (3 branches customers) by using a non- probability sampling techniques called purposive sampling to participate in the study.

3.3 Sources of data collection

There are two sources of data collection. These are primary and secondary source of data. Primary data involves the collection of data that does not already exist. In order to get the service quality level of Kifiya lehulu center from the customers' point of view, this research conducted using primary data. The researcher used two methods in collecting the primary data. These are questionnaire and structured interview. The survey was basically conducted using questionnaires. The data collected from secondary source served as a support for the data which was collected and analyzed using primary sources of data. Secondary sources of data have been proved by many researchers to be used as an evidence of resulted pulled from the use of primary data.

3.3.1 Primary Data

Primary data involves the collection of data that does not already exist. In order to get the service quality level of Kifiya lehulu center from the customers' point of view, this research conducted using primary data.

3.3.2 Secondary Data

The secondary source of the data was collected from the records of company, internet reports relevant to the research.

3.4 Survey instrument and data collection

This study is designed to assess the level of service quality and customer satisfaction from kifiya lehulu center customers' perspective. The primary data for this study was collected through self administered structured questionnaire. The question consists of 34 closed ended questions and 2 opened ended questions. The questionnaire included basic personal information of the respondents; question related to the topic, rating response scale, yes/no questions and comments notes.

3.5 Data analysis

The researcher used SPSS-20 (Statistical Package for the Social Sciences) software. Specific analysis techniques named percentage, comparing mean, regression and correlation were employed based on the requirement of the specific research objectives formulated for the study.

The main aim of this research is to determine customers' satisfaction by service quality dimensions for services provided by the company and to find out whether these dimensions have an impact on their satisfaction from the service. Therefore, regression and correlation are the best analysis tools.

3.6 Research reliability & validity

Saunders et al, (2012) mentions reliability of data collection techniques or analysis methods which yields consistent findings. The three major threats to reliability of data are:

1. **Subject or participant error**: Few participants complete the questionnaire at different days of the week which yields different results.

2. Subject or participant bias: At time the person who is getting interviewed speaks based on what is expected to say by their managers or boss.

3. Observer error: When there is more than one person conducting interview, the answer given by the participant might get interpreted in different ways.

The researcher will interview the respondents and tell them any queries they have in understanding the questions can ask explanation. The pilot interview questionnaire will be prepare and asked some respondents whom customers of the company to make the questionnaire simpler in terms of understanding and language. This also helps decrease the possible participant error threat to this research. Since the questionnaires should contain same question in different forms which is believed to yield the same answer. This method will help when used in different phases of the research to obtain a variety of information on the same issue and use to obtain a higher degree of validity and reliability through deeper analysis.

From SPSS Reliability statistics Cronbach's Alpha= 0.776 which is acceptable.

Saunders et al, (2012) mentions validity concerning with the reality of findings. The threats to validity mentioned are history, testing, instrumentation, mortality, maturation and ambiguity

about causal direction. Therefore, the set of questions that will be prepare on the questionnaires and on the interview is believed by the researcher to answer the research question and enables to reach on a sound conclusion.

3.7 Ethical Consideration

Confidentiality and privacy are some of the most corner stone of field research activities in order to get relevant and appropriate data. The researcher informed the respondents about the purpose of the research paper before distributing the questionnnaire. They were also being told that any information gathered through questionnaire remain confidential and used only for the purpose of this study.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

This study examined customer satisfaction and service quality. As stated on the methodology part of this study, questionnaires and interview along with secondary data from the organizations record was used. The data was analyzed using percentage, mean values, correlation and regression based on the SPSS (Statistical Package for the social Science) software.

4.1 Data Analysis and Presentation

4.1.1 Demographic Background of Respondents.

Table1. Response on Demographic background of respondents

Age		Frequency	Percent
	Under 20	3	2.0
	21-30	24	16.0
	31-40	49	32.7
	41-50	27	18.0
	Above 50	47	31.3
	Total	150	100.0
Gender		Frequency	Percent
	Male	58	38.7
	Female	92	61.3
	Total	150	100.0
Marital Status		Frequency	Percent
	Single	116	77.3
	Married	34	22.7
	Total	150	100.0
Education Level		Frequency	Percent
	10th grade & below	63	42.0
	Diploma	53	35.3
	Degree	34	22.7
	Masters	0	0
	PhD	0	0
	Total	150	100.0
The purpose respondent come to office		Frequency	Percent
	To pay bill	144	96.0
	To ask maintenance	-	-
	To request new service	-	-
	Other	6	4.0
	Total	150	100.0

Source: Own survey ,2017

The table above represents demographic background of respondents. The research categorizes age group of respondent in to five on the questionnaire to ease the analysis. Accordingly, out of 150 respondents who answered the questionnaires, Only 3 respondents were under 20 years of age which constitutes the list percentage in the respondents age that is 2% ;24 respondents were between the age of 21 to 30. 32.7% of the respondents are between the ages of 31 to 40; 18% of the respondents are between the ages 41-50 and the remaining 47 respondents were above 50 years.

Of the total respondents 38.7% of were male and 61.3 % were female. Also 34 respondents were unmarried and the remaining respondents (116) were married. The qualification was classified in to five categories. From the data gathered; 63 (42 %) respondents were below grade 10 and 53 (35.3%) were diploma holders and 22.7% were degree holders.

4.1.2 Customer of the company in years and Time Taken to Get Service

Table 2. Response on Customer of the company in years and Time Taken to Get Service

Customer of the company in years		Frequency	Percent
	Less than 5 years	49	32.7
	6-10 Years	95	63.3
	11-15 Years	3	2.0
	Above 15 Years	3	2.0
	Total	150	100.0

Source: Own survey, 2017

Data gathered regarding how long the respondents are customers of the company shows that 49 (32.7 %) of the respondents served less than 5 years and the majority of the respondents which is 54.7 % have be customers of the organization between 6 to 10 Years and the remaining of the respondents for years more than 11 years.

As indicated in the literature, one of the benefits of integrating the services is to be able to get multiple services within shortest time possible.

The time required to get mentioned services

Legend:
- <10 minutes
- 10-30
- 30-1hr
- Above 1 hr

Less than 10 min= 13 customers
Ten to thrity minutes=110 customers
Thirty one to one hour=21
More than 1 hour=6
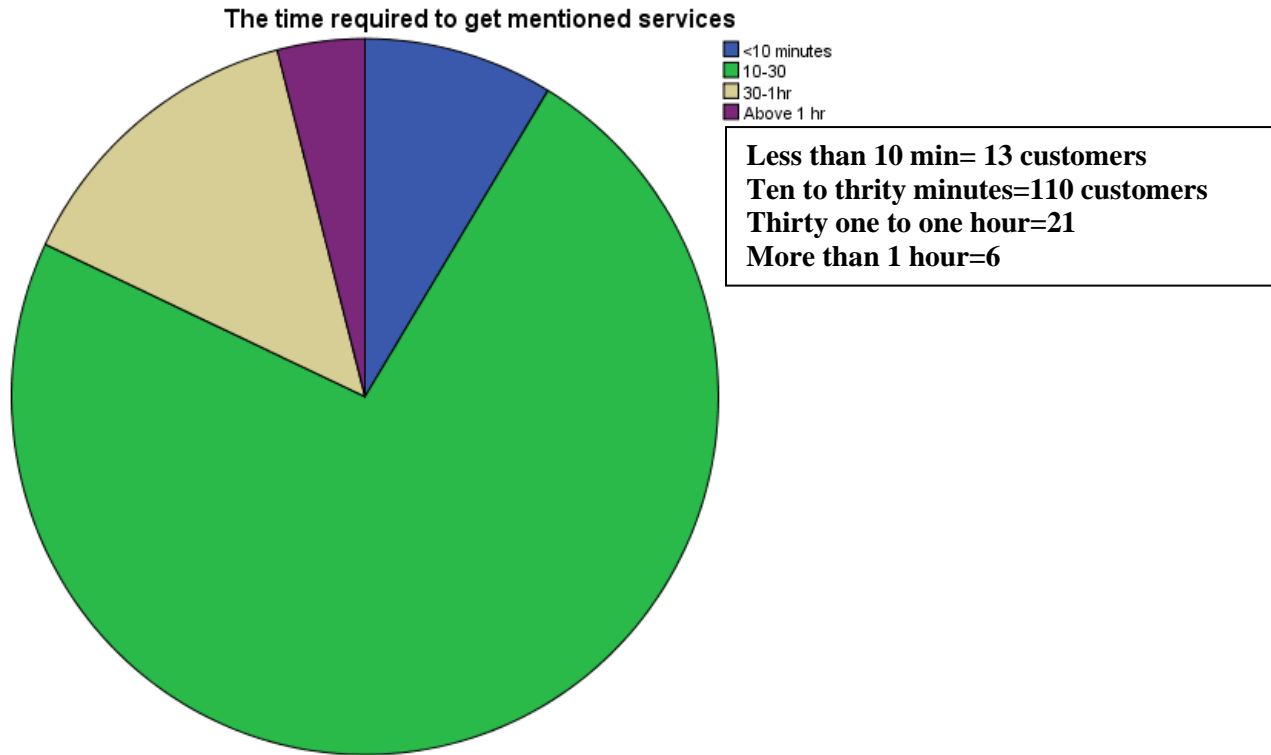
Figure 2. Response on time taken to get the service

Therefore, regarding time taken to get the service mentioned in the above chart 2, 8.7 percent of the customers took less than ten minutes, 14 percent spent thirteen one to one hour, 4 percent spent more than one hour and the rest of the majority 73.3 percent of them spent between ten and thirty minutes to get service starting from their arrival at service centre. According to the service level agreement between the MCIT & the Kifiya Technology plc., the standard of waiting time is up to a maximum of 15 minutes. Therefore, majority i.e., 73.3 % of the respondents felt that 10-30 minutes, 8.7 % <10 minutes, 14% 31minutes-1 hours, 4% Above 1 hour. Thus, this show that customer is allowed to get these services at one time within allotted time. This showed that Lehulu allows to pay quickly even during extended operating hours to offer a new level of convenience in the bill payment process. Customers are also able to get services at all centers on extra hours including Saturdays and also they are allowed to earn more time by reducing lost hours at work.

4.1.4 Customer Response on Service type of the company and Rate the standards of service provided by the company

As indicated in the literature, Successfully integrating public service delivery requires a new approach that includes upgrading technologies, improving services, enhancing processes, launching a one stop facility for payment of utility bills., aligning culture performance management and skills, and creating a new mindset of government officials to collaborate.

Table 3. Response Service type of the company and rate of service standards provided by the company

Service type of the company		Frequency	Percent
	Water	15	10.0
	Phone	-	-
	Electric power	13	8.7
	All	94	62.7
	Water &Electric power	28	18.7
	Total	150	100.0
Rate the standards of service provided by the company		**Frequency**	**Percent**
	Cannot rate	10	6.7
	Have improved a little	92	61.3
	Declined		
	Have not changed		
	Have improved a lot	48	32.0

Source: Own survey ,2017

Majority of the customers 94 (62.7 percent) came for water, phone and electric power and 28 (18.7 percent) of the customers were found water and electric power type of service and 15 (10 percent) came for to pay bill for water only and the remaining customers 13 (8.7 percent) came for electric power only. This implies customers found services at one stop.

Customers awere also asked to rate the standards of service provided by the company and most of the customers 92 (61.3 percent) replied that services have improved a little and 48 (32 percent) rate that the services have improved a lot and the remaining 10(6.7 percent) cannot rate.

4.2 Data Analysis and Presentation on key factors

4.2.1 Bill collection activity, Compliant handling procedure and Customer and Climate

Respondents were also asked to rate efficiency of bill collection service, compliant handling procedure and customer and climate in the Service Centre. The Information obtained is summarized in the following

Table 4: Response on bill collection activity, compliant handling procedure and customer and climate

Factors- Bill collection activity	Very satisfactory	Medium satisfactory	unsatisfactory
Frequency of payment period	74	69	7
Payment mechanism available	91	53	6
Time required to pay is	81	69	0
Cooperation and treatment of bill collection employee is	92	58	0
Average	84.5	62.25	3.25
Factors- Compliant handling procedure	Very satisfactory	Medium satisfactory	unsatisfactory
Availability of clear policy and procedure to handle customer complain	34	78	38
Giving punctual response for customer with problem	25	107	18
Average	29.5	92.5	28
Factors- Customer and Climate	Very satisfactory	Medium satisfactory	unsatisfactory
Convenience of office location	85	53	12
Convenience of office layout	73	67	6.7
Availability of adequate staff on time	70	68	14
Average	76	62.6	10.9

Respondents were asked to rate each factors to what extent they were satisfied and on average 85 respondents were rated very satisfactory, 62 respondents rated medium satisfactory

and 3 respondents were not satisfied with bill collection service. On compliant handling procedure, on average 29 respondents were rated very satisfactory, 92 respondents rated medium satisfactory and 28 respondents were not satisfied. 76 respondents also rated very satisfactory, 62 respondents rated medium satisfactory and 10 respondents were not satisfied with customer and climate factors.

4.2.4 Overall Satisfaction on Service Delivery Process

Table 5. Response on Overall Customer Satisfaction on Service Quality

Overall Customer Satisfaction on Service Quality	Frequency	Percent
Not Satisfactory	2	1.3
Satisfactory	64	42.7
Medium	57	38.0
Not Very Satisfactory	3	2.0
Very Satisfactory	24	16.0
Total	150	100.0

To see how customers rate their level of satisfaction related to the service delivery process, customers were asked to indicate their levels of satisfaction. The result is shown in table below.

From the above table, we can see that 24 (16 percent) of customers are Very Satisfied, 57(38 percent) have an average level of satisfaction and the remaining 64(42.7 percent) satisfied customers (including average) of customers are satisfied with the service delivery process.

However, among the overall customers, 2(1.3 percent) of them are not satisfied and 3(2 percent) are not Very Satisfied with the service delivery process. Among various source (reasons) of dissatisfactions which are mentioned by customers from comment questions the following are the major ones.

➢ More than 30 minutes to settle their bills.
➢ Inaccurate bill data
➢ Inadequacy of front line workers specially at lunch time
➢ Unwelcoming customer service
➢ System failure
➢ Uncoordinated effort with respective government agencies for complain handling from customers

4.3 Analysis on Service Quality Determinants and the SERVQUAL Instrument

4.3.1 Reliability

Table 10 below shows that, customers' responses about employee related to reliability dimension of the service.

Table 6. Customer response on reliability

	Bill is more or less correct		Frequency	Percent
		Yes	137	91.3
		No	7	4.7
		No Response	6	4.0
		Total	150	100
	Keeps customers record correctly		Frequency	Percent
		Yes	127	84.7
Reliability		No	2	1.3
		No Response	21	14.0
		Total	150	100
	Provide service at the designed and promised time		Frequency	Percent
		Yes	135	90
		No	12	8
		No Response	3	2
		Total	150	100

As we can see from Table 4.13 above, respondents rate each activity as follows. Out of 150 respondents, 137 (91.3 percent) of them said that bill is more or less correct, 7(4.7 percent) did not agree and the remaining 6 of them didn't give answer and 127 (84.7 percent) of the respondents stated that records were kept correctly, 2 (1.3 percent) of them did not accept. The ability of the company to perform service at the designed and promised time has agreed by as 135 (90 percent) of the respondent were satisfied and 12 (8 percent), 3 (2 percent) of them were dissatisfied and have no answer respectively. From this I can say that the company performs better in preparation more or less correct bills, keeping accurate customers' records and providing service at designed and promised time.

4.3.2 Responsiveness

The result is summarized in the table below.

Table 7. Customer response on responsiveness

			Frequency	Percent
Responsiveness	Employees provide punctual service		Frequency	Percent
		Yes	150	100
		No	0	0
		No Response		
		Total		
	Employees willingness to help customers		Frequency	Percent
		Yes	148	98.7
		No	2	1.3
		No Response	0	0
		Total		
	Employees are never busy to respond to customer request		Frequency	Percent
		Yes	148	98.7
		No	2	1.3
		No Response		
		Total		

The majority of the customers were given positive answers with this activity and only 2 respondents were given negative reply. This indicates that, there were possibilities of getting into wanted behavior. From this one can say that customers felt good about this activity. Provision of punctual service 150(100 percent), employees were willing to help customers 148(98.7 Percent) and followed by employees were never busy to respond to customers request 148 (98.7) were performed in a better way in responsiveness aspect.

4.3.3 Empathy

The result is summarized in the table below.

Table 8. Customer response on empathy

			Frequency	Percent
Empathy	Employees know what customers needs are		Frequency	Percent
		Yes	91	60.7
		No	19	12.7
		No Response	40	26.7
		Total	150	100
	The company and its employees give do consideration for customers property		Frequency	Percent
		Yes	134	89.3
		No	14	9.3
		No Response	2	1.3
		Total	150	100
	The company has working hours convenient to all of its customers		Frequency	Percent
		Yes	116	77.3
		No	26	17.3
		No Response	8	5.3
		Total	150	100

On the empathy aspect 91 (60.7 percent) respondents said that employees knew what customers needed, 19 (12.7 percent) respondents were given negative reply and 40(26.7 percent) customers replied with no response. This indicated that, there were possibilities of getting into unwanted behavior. From this one can say that customers may not feel good about this activity. The company and its employees gave do consideration for customers property 134(89.3 percent), the company has working hours convenient to all of its customers 116(77.3 Percent) and followed by 26 (17.3 percent) replied that the company working hours were not convenient to them and finally 8 (5.3 percent) replied with no response.

4.3.4 Tangibility

The result is summarized in the table below.

Table 9. Customer response on tangibility

Tangibility	The company has up to date equipments		Frequency	Percent
		Yes	109	72.7
		No	40	26.7
		No Response	1	7
		Total	150	100
	The company physical facilities are visually attractive		Frequency	Percent
		Yes	115	76.7
		No	35	23.3
		No Response	0	0
		Total	150	100
	The company has offices at locations convenient to its customers		Frequency	Percent
		Yes	136	90.7
		No	10	6.7
		No Response	4	2.7
		Total	150	100
	Employees of the company at the front line position are well dressed & appear neat		Frequency	Percent
		Yes	141	94
		No	9	6
		No Response		
		Total	150	100

As we can see from Table 4.13 above, respondents rate each activity as follows. Out of 150 respondents, 109 (72.7 percent) of them said that the company has up to date equipments, 40(26.7 percent) were not agree and 115 (76.7 percent) of the respondents replied that the company's visually attractive of physical facilities, 35(23.3 percent) of them did not accept. The

company has offices at locations convenient to its customers as 141 (94 percent) of them were satisfied and 9 (6 percent) of them dissatisfied. From this we can say that the company performs better in preparation of company's offices at locations convenient to its customers, having has up to date equipments and employees of the company at the front line position were well dressed & appear neat.

4.3.5 Assurance

Table 4.17 below shows that, customers' responses about employee related to assurance dimension of the service.

Table 10. Customer response on assurance

	Personal behavior of the employees are excellent that the customer can trust		Frequency	Percent
Assurance		Yes	101	67.3
		No	46	30.7
		No Response	3	2
		Total	150	100
	Employees are polite		Frequency	Percent
		Yes	132	88
		No	14	9.3
		No Response	4	2.7
		Total	150	100

Politeness of employees 132(88 percent), Personal behavior of the employees were excellent that the customer can trust 101(67.3 percent). These satisfy assurance dimension of service quality. However substantial no of customers did not obtain what they have desired from employees. For instance 30.7 percent of the respondents replied that employees lack Personal behavior that the customer can trust. This shows that company did not give attention to improve the skills of its employees by providing adequate training to update their knowledge with regard to how to serve customer. From the above facts one can say that around 32 percent of customers did not trust employees in the transaction.

4.4 Mean value of Customers on Bill collection activity, Customer and Climate of the Company and Compliant handling procedure of the company

Customers were also asked to rate bill collection activity of the Company, customer and climate of the company and compliant handling procedure of the company. The information is provided in the following Table.

Table 11. Mean value of Customers' Response on Bill collection activity, customer and climate of the company and compliant handling procedure of the company

Items	Total	Mean
Frequency of payment period is	150	3.28
Payment mechanism available	150	3.73
Time required to pay is	150	3.76
Cooperation and treatment of bill collection employee is	150	3.80
Over all Bill collection activity	-	3.64
Items.	**Total**	**Mean**
Convenience of office location	150	3.54
Convenience of office layout	150	3.34
Availability of adequate staff on time	150	3.35
Over all Culture and Climate	-	3.41
	Total	**Mean**
Availability of clear policy and procedure to handle customer complain	150	2.59
Giving punctual response for customer with problem	150	2.56
Over all Compliant handling procedure	-	2.58

The ratings of customer on Bill collection activity of the company indicated that it has relatively better environment of operation, Payment mechanism available, Time required to pay and Cooperation and treatment of bill collection employees were which have been rated as a mean value of 3.73, 3.76 and 3.80, respectively, above the expected average mean (3.64).

The ratings of customer on culture and climate of the company indicated that it has relatively better environment of operation, Convenience of office location, Convenience of office layout and availability of adequate staff on time which have been rated as a mean value of 3.54, 3.34 and 3.35 respectively above the expected average mean (3.00). Convenience of office location is rated relatively high mean (3.54) as compared to the other two which needs attention by the company.

Availability of clear policy and procedure to handle customer complain and giving punctual response for customer with problem has taken mean values of the 2.59 and 2.56. These are below the expected average mean which lead customers to have discomfort with Compliant handling procedure on the company and lead to great dissatisfaction. Generally, Compliant handling procedure of the company is rated by average customers as poor (2.58), which is below the expected mean. This shows the company has problems in Compliant handling procedure.

Is there inequity service quality among different branches?

Customers in the three branches namely AddisuGebya, Giorgis, and Bole were also asked to rate service quality dimensions in the company. Since these branches were selected randomly, they represented other branches. The researcher selected best variables by using compare means to predict each of service quality dimensions. The information is provided in the following table.

Table 12. Mean value for service quality dimensions between AddisuGebya, Giorgis, and Bole

	Best variables	**Addisugebya mean**	**Giorgis Mean**	**Bole Mean**
Reliability	Keeps customers record correctly	1.34	1.38	1.16
Responsiveness	Employees willingness to help customers	1.02	1.02	1.00
Empathy	Employees know what customers needs are	1.70	1.70	1.58
Tangibility	The company has up to date equipments	1.12	1.22	1.50
Assurance	Personal behavior of the employees are excellent that the customer can trust	1.26	1.34	1.44

As shown in the table 18, on reliability and responsiveness aspects Giorgis branch have taken better mean values of the 1.38 and 1.02. These implied that better quality service delivered in Giorgis braches than other two branches. On empathy aspect both AddisuGebya and Giorgis branches have similar and better mean values than Bole branch. Bole branch has a better mean than other two branches on tangibility and assurance aspect. This implied quality service delivered with up to date equipments for customers and Personal behavior of the employees are excellent that the customer can trust.

4.4 Service quality dimensions for all respondents

Mean values for all service quality dimensions in the company. The information is provided in the following table.

Table 13. Mean values for Service quality dimensions for all respondents

Service quality dimensions For all respondents	Mean
Reliability	1.29
Responsiveness	1.01
Empathy	1.66
Tangibility	1.28
Assurance	1.35
Average Mean	**1.31**

From above result, empathy and assurance are the best determinants to express dimensions of service quality than other dimensions since their means are above average mean.

Table 14. Model Summary for Correlation Coefficient

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.537[a]	.289	.264	.914

a. Predictors: (Constant), Personal behavior of the employees are excellent that the customer can trust, Employees know what customers need , Employees willingness to help customers, The company has up to date equipments, Keep customers record correctly

R (Correlation Coefficient) is 0.537 means there is a linear relationship between the independent variables which are Reliability, Responsiveness Empathy, Tangibility, Assurance and the dependent variable Customer Satisfaction.

From the table R-Squared (coefficient of determination) is 0.289 which implies that 28.9% of the variation in Customer Satisfaction is explained by Empathy, Tangibility, Responsiveness, Reliability and Assurance. It also shows that the values of Empathy, Tangibility, Responsiveness, Reliability and Assurance can predict the values of the dependent variable by 28.9 % The Adjusted R-squared of 0.264 suggests that Empathy, Tangibility, Responsiveness, Reliability and Assurance fit to the model by approximately 26 %.

Table 15. ANOVAa analysis on Reliability, Responsiveness Empathy, Tangibility, Assurance.

ANOVAa

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	48.844	5	9.769	11.700	.000[b]
Residual	120.230	144	.835		
Total	169.073	149			

a. Predictors: (Constant), Reliability, Responsiveness Empathy, Tangibility, Assurance

With the P – Value of 0.001 compared to your alpha level of 0.05 it can be concluded that, the independent variables Reliability, Responsiveness Empathy, Tangibility, Assurance reliably predict the dependent variable Overall Customer Satisfaction.

Table 16. Coefficients[a] for Reliability, Responsiveness Empathy, Tangibility and Assurance.

Coefficients[a]

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.803	0.751		3.733	0
Reliability	0.075	0.131	0.049	0.57	0.57
Responsiveness	1.556	0.665	0.168	2.339	0.021
Empathy	-0.55	0.102	-0.451	-5.384	0
Tangibility	-0.241	0.189	-0.105	-1.274	0.205
Assurance	-0.274	0.161	-0.133	-1.704	0.09

Dependent Variable: Overall Customer Satisfaction on Service Quality

A Percentage increase in Reliability will increase Customer Satisfaction by 7.5% and also shows that there is a positive relationship between Reliability and Customer Satisfaction. An increase in 1% of Responsiveness will cause a 155.6 % increase in Customer Satisfaction; there is a positive relationship between Responsiveness and Customer Satisfaction. A Percentage decrease in Empathy will increase Customer Satisfaction by 55 %; there is a negative relationship between Empathy and Customer Satisfaction. A Percentage decrease in Tangibility will increase Customer Satisfaction by 24.1 %; there is a negative relationship between Tangibility and Customer Satisfaction. A Percentage decrease in Assurance will increase Customer Satisfaction by 27.4 %; there is a negative relationship between Assurance and Customer Satisfaction.

Table 17. Correlation between service quality dimensions and customer satisfactions.

Correlations		Overall Customer Satisfaction on Service Quality
	Overall Customer Satisfaction on Service Quality	1
Reliability	Keep customers record correctly	-.099
Responsiveness	Employees willingness to help customers	.231**
Empathy	Employees know what customers need	-.453**
Tangibility	The company has up to date equipments	-.234**
Assurance	Personal behavior of the employees are excellent that the customer can trust	-.196*

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

*. Correlation is significant at the 0.05 level (2-tailed).

The results point to a negative relationship between service quality and customer satisfaction. However, the degree differs with the dimensions. The Pearson correlation of 0.231, for responsiveness show positive but very weak relationship.

CHAPTER FIVE

Summary of Findings, Conclusions and Recommendations

5.1 Summary of Findings

Public enterprises have been considered as a key operational instrument to achieve economic and social development and to bring technological innovation in a number of developing countries. It exists primarily to represent the government's interventionist objectives in the economy. In this part of the Thesis, the summary of findings of the study is derived from the analysis of both the primary and secondary data. However, the data source is mainly emphasized on the primary data that had been collected from different respondents in three branches of the company through questionnaires and interviews.

Based on the analysis of the service delivery practice and customer satisfaction, the following findings are identified.

5.1 Findings:

- About 96 percent of the customers visited the corporation to pay bill and the remaining customers go to the corporation to pay traffic penalty bills. Since the company launched different business mechanism to solve problems.

- Most of the customers (61.3 percent) agree by Kifiya services have improved over the last five years and more (32 percent) rate that the services have improved a lot. However (6.7 percent) of the customer cannot rate.

- Almost all of the respondents believe that effective service delivery process and service quality are important for their satisfaction.

- Even if the company and treatment of employees as well as time required for asking service are rated above the expected average mean, customers rate the overall new

- Bill collection activities are rated by the customers above the expected average mean. However, customers are not satisfied for double payment because of bill errors.

- It is also found that customers can pay in any of the centers which is convenient to their location. This enabled them to save their time rather than visiting different payment centers with respect to settling their utility bills. According to the response from

the most of customers, it is stated that the location of centers is suitable compared to the previous one due to the fact that it does not incur them additional transportation cost. Moreover, the time taken to get the service now becomes manageable as most of customers can get the services within the range of 10-30 minutes.

5.2 Conclusion

The issues of quality service delivery is becoming global concerns that demands continuous reform to fit the turbulent environment and changing customer needs. The quality level that is needed by customers to be satisfied has to do with every aspect of the service provider starting from the time the customers arrive at the gets of the company.

Quanitativeve descriptions were applied on the data gathered to analyze the information obtained. By undertaking a detailed analysis of the situation, the following points are obtained.

- The service given by the company has improved from the previous times. In spite of that there is still dissatisfaction from the customers on its services.
- Mean values for service quality dimensions between three branches were different. This implies that there are differences in giving quality service between branches.
- Since the Correlation Coefficient is 0.537 means there is a linear relationship between the independent variables which are reliability, responsiveness, empathy, tangibility, assurance and the dependent variable Customer Satisfaction.
- More than 80% of the customers reported that they were satisfied on the key factors identified that make customer satisfied.
- Empathy and assurance are the best determinants to express dimensions of service quality than other dimensions since their means are above average mean.

With this in mind, We can observe from the findings and conclusions that majority of customers appreciate the fact that they are able to get three services at one centre which saves their time and effort.

5.3 Recommendation

Concerning the quality service delivery practice and customer satisfaction in Kifiya financial technology plc, the following recommendations are forwarded.

- Kifiya financial technology plc. has a vision of being of Excellent in providing quality service at every one's door. However, the company anticipates that the digital platform will reach over six million people; the company should open offices for bill collection in different places.

- Customers should not pay beyond their regular bills. This problem rose due to unsynchronized data among all centers. Therefore, the company needs to work diligently to avoid such kind of cases. Data quality should be taken seriously, double payment should be avoided.

- The company should train front line employees very well in handling customers to give the service efficiently to the public.

- To increase satisfaction level of its customer, the company has to introduce or develop different payment mechanism like through banking system, at kebele level, arranging working time especially for workers who cannot pay at regular payment period and using new technology to pay the bill.

- Keep customers satisfied by providing high quality service for dissatisfied customers through well designate complain handling procedure and give timely response for their problems.

- The Ethiopian Government and the Kifiya Technology plc. need to work hand to hand to satisfy citizens' expectations by accepting comments from customers.

- System should be well managed in terms of security i.e., It should not be open to all where it leads the data to be manipulated at any time. The researcher also found out that the main servers in the office around National Theatre is not prohibited. The system has to be kept from unauthorized persons for security purposes.

- As Customers requires good service, the service should give attention in serving them. Need high awareness creation among the citizens Infrastructural facility should go hand in hand. There should be Capacity building among government implementers. Therefore, this study recommend for further studies.

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Post graduate program

Questionnaire for customers

Sir/Madam, the purpose of this questionnaire is to gather data regarding quality of service delivery and customer satisfaction in Kifiya Financial Technology Plc. The outcome of the study will be used for suggesting possible solutions to problems identified while conducting this study. The interview will stay for ten minutes. Therefore, I would kindly request you to share your precious time to fill in the questionnaire. I would like to confirm that the information you provide will only be used for academic purposes only. Your genuine, frank and timely responses are extreme determinant for the success of this study. Hence, I would once more kindly request your contribution in filling this questionnaire honesty and responsibly.

Your sincerely
Fikadu Zeleke

PART I- PERSONAL INFORMATION

1. Age:　　　　　　Under 20 Years □　　21-30 Years □　　31-40 Years □
　　　　　　　　　41-50 Years　　□　　　above 50 years □
2. Sex:　　　Female □　　　Male □
3. Marital Status:　　Single □　　Married □
4. Education Level:　　10th grade and below □　　Diploma □　　Degree □
　　　　　　　　　Masters □　　　PhD □

PART II- Questions related to topic

Please indicate the extent to which you agree with each statement below by putting a'√'

mark in the appropriate column in the table below against each of the response scales/

5. How long are you a customer of the company?

　　More than 10 years　　□　　　　1-5 years　　□

　　6-10　　ears □　　　　　　　less than 1 year　　□

6. According to service type of the company you registered to pay bill for

　　Water □　phone □　electric power □　　other □

7. For what purpose have you come to office today?

　　To pay bill　□　To report service failure □　To request new service □ Others □

8. How long it took to get the above mentioned service (on Question 2) starting from your first arrival at the service center?

　　Less than 10 min　□　　　　ten to thirty minutes　□

　　Thirty one to one hour　□　　more than 1 hour　□

9. How do you rate the standards of service provided by the company?

Cannot rate ☐ have improved a little? ☐

Declined ☐ have not changed ☐ have improved a lot ☐

PART Ill- Please indicate the extent to which you agree with each statement below by putting a'√' mark in the appropriate column in the table below against each of the response scales.

10. How do you rate the following service quality and service delivery process in the company?

1= unsatisfactory	3= Good	5= Excellent
2= satisfactory	4= very good	

	Factors used as comparisons	1	2	3	4	5
	10.1 Bill collection activity					
1	Frequency of payment period is					
2	Payment mechanism available to be used is					
3	Time required to pay is					
4	Cooperation and treatment of bill collection employee is					
	10.2 Compliant handling procedure					
1	Availability of clear policy and procedure to handle customer complain is					
2	Giving punctual response for customer with problem is					
	10.3 Customer and Climate					
1	Convenience of office location is					
2	Convenience of office layout is					
3	Availability of adequate staff on time is					

10.4 Overall, how satisfied are you with the service quality you got from the company?

Dissatisfied☐ Very Dissatisfied ☐ Very Satisfied ☐ Satisfied ☐ Neutral ☐

PART Iᴠ Please indicate the extent to which you agree with each statement below by putting a'√'mark in the appropriate column in the table below.

11. How do you rate service quality in the company related to the following service quality dimensions?

	Factors used as comparisons	Yes	No	Not answered
	11.1 Reliability			
1	Bill is more or less correct			
2	Keeps customers record correctly			
3	Provide service at the designed and promised time			
	11.2 Responsiveness			
1	Employees provide punctual service			
2	Employees willingness to help customers			
3	Employees are never busy to respond to customer request			
	11.3 Empathy			
1	Employees know what customers needs are			

2	The company and its employees give do consideration for customers property			
3	The company has working hours convenient to all of its customers			
	11.4 Tangibility			
1	The company has up to date equipments			
2	The company physical facilities are visually attractive			
3	The company has offices at locations convenient to its customers			
4	Employees of the company at the front line position are well dressed&appear neat			
	11.5 Assurance			
1	Personal behavior of the employees are excellent that the customer can trust			
2	Employees are polite			

12 What measures are be taken to improve service quality to your level of strong satisfaction?

_____

_____

13 Any other comment_____

Annex 2 Questionnair in Amaharic

ቅድስት ማርያም ዩኒቨርሲቲ

ለማስተርስ ትምህርት ፕሮግራም የሚዳ ትምህርታዊ ጥናት (Thesis) የተዘጋጀ መጠይቅ

ውድ የተከበራችሁ ደንበኞች :- ይህ መጠይቅ የደንበኞችን እርካታና ጥራት ያለው አገልግሎት ለደንበኞች መስጠትን ጋር በተያያዘ በ�ፅ ፋይናንሺያል ቴክኖሎጂ ኃላፊነቱ የተወሰነ የግል ማህበር ላይ የሚሰራ ጥናታዊ ጽሁፍ የሚያገለግል ነዉ:: የጥናቱ ዉጤት በጥናቱ ላይ ለቀረበዉ ችግር የመፍትሄ ሃሳብ ለመስጠት ነዉ:: ስለዚህ ከዉድ ጊዜዎት ላይ ይህንን መጠይቅ በጥንቃቄና በሃላፊነት ስሜት በመሙላት እንዲተባበሩ በታላቅ አክብሮት ስጠይቅ ማናቸውም በዚህ መጠይቅ ላይ የተገለጹት ሃሳቦች ለትምህርታዊ ጥናት ብቻ የሚያገለግል መሆኑን ደግሜ ላረጋግጥሎዎት እወዳለሁ:: መጠይቁን በወቅቱ መመለስ ለጥናቱ መሳካት ወሳኝ በመሆኑ እርስዎም ይህንን ተረድተው በዚዜ ሞልተው እንዲመልሱ ስል በድጋሚ እጠይቅዎታለሁ::

ክፍል 1፡ የግል መረጃ

1. ዕድሜ   ሀ) ከ20 በታች ☐   ለ) 21-30 ☐

ሐ) 31-40 ☐   መ) 41-50 ☐   ሠ) ከ50 በላይ ☐

2. ጾታ   ሀ) ወንድ ☐   ለ) ሴት ☐

3. የጋብቻ ሁኔታ   ሀ) ያገባ ☐   ለ) ያላገባ ☐

4. የትምህርት ደረጃ   ሀ) ከ10ኛ በታች ☐   ለ) ዲፕሎማ ☐

ሐ) ዲግሪ ☐   መ) ማስተርስ ☐   ሰ) ዶክትሬት ☐

ክፍል 2፡ ከጥናቱ ጋር የተያያዙ መጠይቅ

5. የደርጅቱ ደንበኛ ከሆኑ ስንት ዓመት ሆኖት

ሀ) ከ5 አመት በታች ☐   ለ) 6-10 ዓመት ☐

ሐ) 11-15 ☐   መ) ከ15 ዓመት በላይ ☐

6. ድርጅቱ ከሚሰጠው አገልግሎት ውስጥ ለየትኛው አገልግሎት ነው ከፍያ የምትፈፅሙት?

ውሃ ☐   ስልክ ☐   የኤሌክትሪክ መብራት ☐   ሌላ ☐

7. ዛሬ ወደ ድርጅቱ የመጡበት ጉዳይ ምን ነበር?

ቢል ለመክፈል ☐   የጥገና አገልግሎት ለመጠየቅ ☐   አዲስ አገልግሎት ለመጠየቅ ☐   ሌላ ☐

8. ከላይ የጠቀሱትን አገልግሎት ለማግኘት አገልግሎት መስጫ ማዕከሉን ከደረሱ በኃላ በአማካኝ ምን ያህል ጊዜ ይፈጅብዎታል?

ከአስር ደቂቃ በታች ☐   ከአስር እስከ 30 ደቂቃ ☐

ከሰላሳ አንድ ደቂቃ እስከ 1 ሰዓት ☐   ከአንድ ሰዓት በላይ ☐

9. በድርጅቱ የሚሰጠው አገልግሎት እንዴት ይመዘኑታል?

መመዘን አይቻልም ☐   የተወሰነ ተሻሽሏል ☐

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ቀንሲል ☐ ምንም ለውጥ የለም ☐ ብዙ ተሻሽሏል ☐

10. ከዚህ በታች የተጠቀሱትን የድርጅቱን አገልግሎት አሠጣጥ ሂደት እንዴት ይመዝኑታል?
እባክዎን በተሰማሙበት ምርጫ ይህንን ምልክት '√' ከታች ባለው ሰንጠረዥ ውስጥ ያስቀምጡ።
1. አጥጋቢ አይደለም 2. አጥጋቢ ነው 3. ጥሩ ነው 4. በጣም ጥሩ 5. እጅግ በጣም ጥሩ ነው

	ለንፅፅር የተወሰዱ ነገሮች	1	2	3	4	5
	10.2 የቢል ክፍያ እንቅስቃሴ					
1	የክፍያ ጊዜ ምልልስ (ተመላልሰው የሚከፍሉበትን ጊዜ)					
2	ያለው የአከፋፈል ዘዴ					
3	ለክፍያ የተቀመጠው ጊዜ					
4	የገንዘብ ተቀባዮች አቀባበል					
	10.2 የቅሬታ አቀባበል ዘዴ					
1	የደንበኞችን ቅሬታ አቀባበል ደንብና መመሪያ					
2	እቤቱታ ላላቸው ደንበኞችን በተቀመጠው ጊዜ ምላሽ					
	10.3 የሥራ ቦታ ሁኔታ					
1	ቢሮው የሚገኝበት ሥፍራ ምቹነት					
2	ቢሮው ውስጥ ያለው አደረጃጀት					
3	ሠራተኞቹ በሥራ ሰዓት መገኘታቸው					

10.4 በአጠቃላይ **በተራ ቁጥር 10** ላይ የተቀመጡት የድርጅቱ አገልግሎት አሰጣጥ እና ያገኙትን እርካታ እንዴት ይመዝኑታል?

አጥጋቢ አይደለም ☐ አጥጋቢ ነው ☐ መካከለኛ ነው ☐
በጣም አጥጋቢ አይደለም ☐ በጣም አጥጋቢ ነው ☐

11. እርስዎ የድርጅቱን አገልግሎት አሠጣጥ ጥርት ከዚህ በታች በተገለፀት የአገልግሎት ጥራት መዘዣዎች መሠረት እንደት ያዩቃል? እባክዎን በተሰማሙበት ምርጫ ይህንን ምልክት '√' ያስቀምጡ።

	ለንፅፅር የተወሰዱ ነገሮች	አዎ	አይደለም	ምላሽ የለም
	11.2 ታማኝነት			
1	ቢል ከሞላ ጎደል ትክክል ነው? የተጠቀሙትን ያህል እና ተመሳሳይ አከፋፈል?			
2	የደንበኞችን ማህደር(ፋይል) በደንብ ይይዛሉ?			
3	በተቀመጠው መስፈርት መሠረት አገልግሎት ይሰጣሉ?			
	11.2 ተጠያቂነት			
1	ሠራተኞቹ የሚገባውን አገልግሎት ይሰጣሉ?			
2	ሠራተኞቹ ደንበኞችን ለማገልገል(ለመርዳት) ፍላጎት አላቸው?			
3	ሠራተኞቹ ሁልጊዜ ደንበኞችን ያስተናግዳሉ?			
	13.3 የስራ ባለቤትነት			
1	ሠራተኞቹ የደንበኞችን ፍላጎት ያውቃሉ?			
2	ድርጅቱና ሠራተኞቹ ለደንበኞቹ ትኩረት ይሰጣሉ?			
3	ድርጅቱ ለደንበኞች አመቺ የስራ ሰዓት ያመቻቻሉ?			
	11.4 ተጨባጭነት			
1	ድርጅቱ ዘመናዊ የሆነ ለሥራ የሚያስፈልገው ዕቃ አለው? (ኮምፒውተር፣ፕሪንተር)			
2	የድርጅቱ የሥራ ቁሳቁሶች ለእይታ ይማርካሉ?			

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3	አገልግሎት መስጫ ማዕከሉ ለደንበኞች የሚያመች ቦታ አለ?			
4	የድርጅቱ ገንዘብ ተቀባዮች አለባበሳቸው ጥሩና ንፅህናቸውን የጠበቀ?			
11.5 በራስ መተማመን		■■■■■		
1	ሠራተኞቹ የድርጅቱን እይታ የሚያስመስከሩ ናቸው?			
2	ሠራተኞቹ ቅኖች ናቸው?			

12. የአገልግሎት አሰጣጡን ጥራቱን ለማሻሻል ምን ምን ነገሮች ቢወሰዱ ይመርጣሉ?
_____

13. አስተያየት ካለዎት_____