ST.MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

ASSESSMENT OF SERVICE QUALITY IN BANKING INDUSTRY THE CASE OF DASHEN BANK

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JAN, 2017

Addis Ababa, Ethiopia

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A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION (GENERAL MBA)

JAN 2017

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ETHIOPIA

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Approved by Board of Examiners

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Declaration

I, Mr. Zerihun Birkneh hereby declare that the thesis entitled "assessment of service quality in Dashen Bank submitted by me for the award of masters of business administration at st Merry University is my original and not submitted in earlier for the award of any other Degree, Diploma, fellowship or any other similar titles of any other university or institutions.

Name Zerihun Birkneh

Signature _____

<u>Endorsement</u>

This Thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as university advisor.

    Abebaw Kassie (PhD)   Signature_____

St. Mary's University, School Of Graduate Studies

Addis Ababa, Ethiopia

Acknowledgement

ACRONYMS AND ABBREVIATIONS

EXP......................................expectation

FIG..Figure

FRE.......................................Frequency

OBS.......................................observation

PER.......................................Percentage

PER.......................................perception

Std.dev.................................standard deviation

List of Tables

ABSTRACT

The main objective of this study is to assess the service quality of Dashen Bank in Addis Ababa. Service quality has been defined as a degree of discrepancy between customers' service expectation and perception. The study which was carried out used judgmental sampling techniques in selecting a total of 4 branches and 311 questionnaires were distributed from this 70% for customers and 30% for employees of bank. A quantitative research approach was implemented. Data were collected using questionnaire developed both in Amharic and English in order to make easy to understand and respond. Service quality has been measured through using five dimensions (SERVEQUAL MODEL) tangibility, responsiveness, reliability, assurance and empathy for customers' response on service quality. In addition to customers the questionnaire also designed for employees of the bank by using the categories training, satisfaction, technology, comments, leadership, and internal and external factors affecting service quality. Data were analyzed by using STATA 11.0 VERSION for gap, correlations and descriptive Statistics. The findings confirm that the selected branches(Tana Mesalemia, Piassa and Gulelle) have a highest gap on customer expectation and perception on service quality dimension particularly Tana has the highest gap on responsiveness, Mesalemia score the highest service gap on assurance(employees willingness and happiness, bank diversified service, prompt service and quick response to customers requests.), Piassa also has the highest service quality gap on reliability and as the study outcome reflects Gulelle has the highest service quality gap on responsiveness(employees willingness and happiness, diversified service, prompt service quick response to customers requests).so, in order to address those problems, providing quality service to customers in all dimensions by understanding the customers expectation and satisfying them were the key for future business profitability and continuous growth.

Key words: SERVICE QUALITY, EXPECTATATION, PERCEPTION

CHAPTER ONE

Introduction

1.1Background of the study

Financial institutions are essential facilitators of the economy in the world. Especially banks play major role by providing different service to the customers. However providing quality service is not simple issues it requires providing the most superior quality service.

It is crucial for banks to better understand the changing customer needs and adopt the latest information technology system in order to compete more effectively with global organizations (Malhotra& Mukherjee, 2004).

Customers all over the world have become more quality conscious; hence there has been an increased customer demand for higher quality service. Service operations worldwide are affected by this new wave of quality awareness and emphasis (Lee, 2004). Therefore service-based companies like the banks are compelled to provide excellent services to their customers in order to have sustainable competitive advantage, especially in the current trend of trade liberalization and globalization.

The service industry is among the oldest and most diverse industries in the world. Services Vary in many ways and include various stages. Lovelock and Wirtz (2004) defined service is as "an act or performance made by one party to another although the process may be tied to a physical product, the performance is transitory, often intangible in nature and does not normally result in ownership of any of the factors   of   production".   It   is   an Economic activity that creates value and provides benefits for customer at specific time and place by bringing about a desired change in or on behalf of the recipient of the service.

In a service business, the customer and the front-line service employee interact to create the service. Effective interaction, in turn, depends on the skills of front-line service employees and on the support processes backing these employees. Thus, successful service companies focus their attention on both their customers and their employees. (Kotler and Armstrong,

2012). According to Zeithaml and Bitner (2003) are deeds, processes and performances. Adding to this, Grönroos (2007) defined services as a process consisting of series of more or less intangible activities that normally, but not necessarily always, take place in interaction between the customer and service employee and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems.

However one key challenges of this market is how they satisfy and retain their customers and also manage service quality, which holds a significant importance to customer satisfaction and their perceived performance.

Banks play a very important role in the economic life of a nation. Although the banking industry is growing and offering various types of financial services to the public, their mere existence does not do any good unless they deliver a quality service.

Different researchers have developed alternative concepts for service quality, like the European perspective (Grönroos 1982, 1984, 1985, 1988). The European perspective states that service quality should include three dimensions, like technical quality, functional quality and corporate image. The American perspective proposes that service quality may be evaluated on the functional quality dimension, described by five components: tangibles, reliability, responsibility, assurance and empathy (Kang and James, 2004).

According to Berry, et al., (1985) service quality can be defined as the customers' comparison between service expectation and service performance. They proposed service quality to be a function of pre-purchase customer expectations, perceived process quality and perceived output quality. Based on their statement in 1985, they suggest that service quality is determined by the differences between customers' expectations of the service and their perceptions of the service experience.

Gefan, (2002) argues "defined Service quality as the subjective comparison that customers make between the quality of the service that they want to receive and what they actually get." Every marketing textbook exhorts marketers to differentiate themselves from competitors and competing brands (Lamb et al., 2004).

Research findings by (Lymperopoulos et al., 2006) prove that judgments formed by customers about the overall excellence of banks are a key to gain competitive advantage because it consists

of the main choice criterion for customers in establishing a vigorous relationship with the bank via prolonged services, such as mortgage loans.

1.2 Statement of the problem

In today's business environment service quality is an essential issue to continue its business profitability, customer attraction and customer retention. Financial institutions are the main area that services activities are involved so, it needs understanding customer need and want regularly and satisfying them through providing quality service is crucial. Service quality is particularly essential in the banking services context because it provides high level of customer satisfaction, and hence it becomes a key to competitive advantage (Almossawi, 2001).

In today's changing business environment providing quality service has various Advantages. Superior service quality enables a firm to differentiate itself from its competitor, gain a sustainable competitive advantage, and enhance efficiency. (Bindal&Rastogi, 2014). The benefits of service quality include increased customer satisfaction, improved customer retention, positive word of mouth, reduced staff turnover, decreased operating costs, enlarged market share, increased profitability, and improved financial performance. (Bindal, &Rastogi, 2014).

Mostly in service industry it needs higher customer satisfaction, however the deviation of service quality leads to customer dissatisfaction and switch to other competitors with equal or better offer. In 1996, Levesque McDougall, reported that "confirmed and reinforced the idea that unsatisfactory customer service leads to a drop in customer satisfaction and willingness to recommend the service to a friend." This would in turn lead to an increase the number of customers shifts to other competitors.

Banking industry in Ethiopia becomes grow from time to time due to different factors that positively contribute for showing a change. For example an encouraging government policy, an increase in number of Bank branches, which encourages saving habits of the society and introducing of new technology into Ethiopia that makes the banking service easy and safe to use. However, it needs to answer several banking service quality issues like long waiting time, office layout problems, network and power interruption and employees' customer handling problems are some of the problems that dissatisfied customers in different service categories'. For example

Yasin et al., (2015) Conducted research on assessment of the service quality of Bank of Abyssinia Alula Abanega branch. The result indicates most of the respondents dissatisfied with the service quality of the bank.

Workeshet, (2006) conducted research on the assessment of customer satisfaction and loyalty in banking sector: The case of Abyssinia bank. The results indicate that the service quality positively affects customer satisfaction. The study did not include employees of the bank that they have day to day interaction with customers and face different challenges and they are close to customers. The previous studies didn't see the expectation of customers. So, the researcher tries to fill these gaps through assessing service quality of Dashen Bank.

The researcher has purposely selected Dashen bank for the research because of certain qualities that sets it apart from the other private banks. Dashen bank is very well-known private commercial bank in our country. It has been doing business for 20 years the bank is profitable than other private banks it's a leader in the market by introducing new technology to the country the bank has received many awards (bank of the year award from the Banker magazine for 11 times almost in a row, rated as the clear leader and best bank of all private banks in Ethiopia for the year 2005 by the global known Euromoney magazine, listed among Africa's top 100 banks by African business magazine.), Dashen bank is the only bank to accept American express card. (www.dashenbanksc.com).

It's desirable for service providers to uncover what attribute customers utilized in their assessment of overall service quality and satisfaction and which attributes are more important. Mainly, in highly competitive industry like banking, customer satisfaction is the key for the survival. In current circumstances of commercial banking particularly in the Ethiopian; the industry become booming, the opening of branches at proximity, the product offered nearly identical and the advent of electronic banking. Banks are in the process of moving into a more competitive financial atmosphere, with a wide variety of financial products/services. It is important that the banks provide customers with high quality services to survive in the highly competitive business. For this, the banks first need to understand the attributes that consumers use to judge service quality, and monitor and enhance the service performance. The intention of this research is to assess the expected and perceived dimension of the service quality of Dashen bank selected branches, assess the level of service quality on the side of respondents, and

determine the nature of any relationship between these variables and causes of service quality defaults in the Bank and possible measures to reduce them.

The questions that the studies to be addressed are:

1. How well does the service delivered which means what look like the difference between customer's expectations and perception?

2. At what level does the service quality in Dashen bank exist?

3. What are the factors that affecting service quality of Dashen bank?

1.3 Objective of the study

1.3.1 General objective
The general objective of this paper is to assess the service quality of Dashen bank in Addis Ababa.

1.3.2 Specific objectives
1. To assess the level of service quality of the bank.
2. To assess factors that affecting service quality of the bank.
3. To analyze the discrepancy or gap between customers' expectation and perception towards service quality.

1.4 Significance of the study
This study is going to be undertaken with a view that the findings of the study will provide a more reliable understanding of the current level of service quality of the bank. Therefore, it is assumed that the study will give an insight to the managers or higher officials or policy makers on the part of DB about the customers' expectations and perceptions of their service quality to determine the areas of resource allocation for service improvement and ensuring satisfied customers.

Additionally, the findings of the study will contribute to the existing literature in area of service quality and customer satisfaction from the perspective of financial/banking services in third world economies like Ethiopia.

1.5 Scope of the study

The applicability of the concept of service quality has broad term and can be applied to different sectors which are also important to pursue in terms of research. This research mainly focuses on the service industry therefore; banking sector is selected among other service institutions. The researcher chose the Dashen Bank Addis Ababa Regions as a case. The scope of the study is also interested and limited to the perception and expectation of customers in Dashen Bank only from the rest of other commercial banks in Ethiopia. Moreover, the research sample frame will be restricted to Addis Ababa branches from which the survey was conduct in four branches of Dashen bank. In addition to the five variables of service quality dimensions(Tangibility,reliability,responsiveness,assurance,empathy) there are several variables affecting customer satisfactions like consumer behavior, environmental factors, etc. which this study does not cove.

1.6 Limitations of the study

The sample size is not large which is limited to Addis Ababa city, some respondents in the study forget to complete and return the questionnaire. Results from a single bank's customers might raise concerns about limited generalization.

1.7 Organization of the study

This research is organized into five chapters. Chapter one contains background of the study, statement of the problem, research objectives, research questions, significance of the study, scope of the study, and limitations of the study. Chapter two provides a literature review informing the reader of what is already known in this area of study. Chapter three discusses the methodology employed in the study, including, research design, sample size and sampling technique, data source and collection method, procedure of data collection and method of data analysis. Chapter four is about data analysis and discussion of results. Finally, chapter five contains findings, conclusions, recommendations and direction for future research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Service Quality

Service quality defined in different terms by different authors in different literature it's also difficult and challenging to measure service quality than product quality.

Service quality is defined as the degree of discrepancy between customers' normative expectations for service and their perceptions of service performance (Parasuraman et al., 1985). Consumers usually shop at specific stores, because they like the service provided and they are assured of certain service privileges; thus, the performance of salespeople stimulates bonding through trust between them and customers, which affects the latter's perception of the store or brand (Lau et al., 2006; Leung & To, 2001). Service quality can be defined as meeting the needs and expectations of the customer (Smith, 1998). The definition of service quality can be extended to the overall evaluation of a specific service with ten service quality dimensions: tangibles, reliability, responsiveness, competence, courtesy, credibility, security, access, communication and understanding/knowing the customer (Parasuraman et al., 1985, 1988). These ten dimensions were yielded from a questionnaire with 97 items (Parasuraman et al., 1988). Zeithaml, Parasuraman and Berry (1990) refined the ten dimensions into five to measure customer's perceived value of service quality, which is known as SERVQUAL. This SERVQUAL adopts the meeting expectations paradigm to measure service against firms (Ladhari, 2009).

2.2 Quality Management

According to Monks (1987), Quality is a holistic concept that gives direction to an organization and links its members. Quality measures how closely goods or services conform to specified standards. Monks (1987), indicated quality standards may relate to time, materials, performance, reliability, appearance, or any quantifiable characteristics. Quality management has had many different meanings over the years. In 1900s, quality meant inspection, used to ensure quality products. In the 1940s, statistical methods were first used to control quality within the natural variation of the process. In the 1960s, the meaning of the term quality management was

expanded to include the entire organization. Now, quality is taking on a broader meaning including continuous improvement, competitive advantage and customer focus. And through the years, the definition of quality has also changed from the producer-oriented "up to specification" to the consumer-oriented "fit for use" until the present day when the most popular expression is "satisfying the consumer's needs". What is lacking is the ability to select which quality factors are to be provided and to understand how a quality factor is related to customer satisfaction.

Much of the quality management practitioner literature has its origins in the prescriptive principles of quality gurus including Deming, Juran, Feigenbaum, Ishikawa and Crosby. Also, the Baldrige Award criteria provide an additional framework for quality management practices. Juran, (1992).Defines quality as "fitness for use". He contends that the product must conform to the needs and expectations of the end users. To explain his definition of quality further, Juran uses five dimensions: quality of design, quality of conformance, availability, safety, and field use. His major focus is on applying quality concepts and tools to enhance product features and reduce product deficiencies. However, the dominance of the goods manufacturing-oriented conformance to specifications definition has given way to the broader customer-based definition of quality. The most commonly used definition of quality currently is the extent to which goods or services meet or exceed customer expectations (Buzzell and Gale, 1987; Gronroos, 1990; Zeithaml et al., 1990).

2.3 Characteristics of services

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

Intangibility of Services

Regan (1963) "introduced the idea of services being activities, benefits or satisfactions which are offered for sale, or are provided in connection with the sale of goods". The degree of intangibility has been suggested as a means of differentiating tangible products with services (Levitt, 1981). Most of the time, services are explained as being intangible since their outcome is considered to be an action rather than a physical product (Johns, 24 1999) highlight the fact that the degree of tangibility has implications for the ease with which consumers can evaluate services and products. Other researchers propose that intangibility cannot be used to differentiate

clearly services with all products. (Bowen 1990 and Wyckham, Fitzroy and Mandry 1975 as citied in Wolak et al., 1998) suggest that the intangible-tangible concept is difficult for people to grasp. Bowen, (1990) "provides empirical evidence to support this view." Onkvisit and Shaw (1991) "feel that the importance of intangibility is over- emphasized".

Inseparability of Services

Inseparability is taken to reflect the simultaneous delivery and consumption of services (Regan 1963; Wyckham et al 1975; Donnelly 1976; Grönroos 1978; Zeithaml 1981; Carman and Langeard 1980; Zeithaml et al., 1985; Bowen 1990 and Onkvisit and Shaw 1991) and it is believed to enable consumers to affect or shape the performance and quality of the service (Grönroos, 1978; Zeithaml, 1981 as citied in Wolak et al., 1998).

HETEROGENEITY OF SERVICES

Heterogeneity "reflects the potential for high variability in service delivery" (Zeithaml et al., 1985). This is a particular problem for services with high labor content, as the service performance is delivered by different people and the performance of people can vary from day to day (Rathmell, 1966; Carman and Langeard, 1980; Zeithaml, 1985; Onkvisit and Shaw, 1991 as citied in Wolak et al., 1998). Onkvisit and Shaw (1991) consider "heterogeneity to offer the opportunity to provide a degree of flexibility and 25 customization of the service." Wyckham et al., (1975) suggest that "heterogeneity can be introduced as a benefit and point of differentiation."

PERISHABILITY OF SERVICES

In general, services cannot be stored and carried forward to a future time period (Rathmell, 1966; Donnelly, 1976; and Zeithaml et al., 1985 as citied in Wolak et al., 1998). Onkvisit and Shaw (1991) suggest that "services are "time dependent" and "time important" which make them very perishable." Hartman and Lindgren (1993) claim that the "issue of perishability is primarily the concern of the service producer" and that the consumer only becomes aware of the issue when there is insufficient supply and they have to wait for the service."

2.4 Service quality dimensions

"Service's unique characteristics of intangibility, heterogeneity, and inseparability lead them to possess high levels of experience and credence properties, which, in turn, make them more difficult to evaluate than tangible goods" (Bitner 1990; Zeithaml 1981). "Identification of the determinants of service quality is necessary in order to be able to specify measure, control and improve customer perceived service quality" (Johnston 1995).

The SERVQUAL "is a concise multiple-item scale with good reliability and validity that researcher can use to better understand the service expectations and perceptions of 26 consumers and, as a result, improve service" (Parasuraman et al., 1988). SERVQUAL was also selected since it is important when it is used occasionally to track the service quality trends, and when it is used in combination with other forms of service quality instrument (Parasuraman et al., 1985).

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

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

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

RESPONSIVENESS- means willingness to help customers and provide prompt service. "Customers are very sensitive to employees in working environment in service organizations"

(Brown and Mitchell, 1993). (Gollway and Ho, 1996) reported that proper balance between staff skills and customers' expectation resulted in superior service quality towards customers.

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

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

2.5 Customer satisfaction

Customers will always assess the services they experienced by comparing them with whatever they wish to receive. According to Kotler, (2003) satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance in relation to his or her expectations. Here we see that there is a close relationship between service quality and customer satisfaction because they seem to be measured in terms of the difference between perceived performance and expected performance. Milbourn, (1998) suggests that the economic success of companies fluctuates with the quality of service that is offered. They report that dissatisfied customers rarely complain. Instead, most dissatisfied customers simply purchase from another store. Across industries, service organizations who deliver high quality service consistently receive repeat customers.

2.6 Customer expectations

According to zenithal and bitner,(1996) customer expectations beliefs about service rendering before the service delivered to customers which is used to judge performance of a given service provider institutions or organization. These authors develop an argument which is that customers hold different types of expectations for service performance (Zeithaml and Bitner, 2003). For

example as a result the self-service approach used in food retail sector, supermarket customers may hold different expectations of service performance compared to those they would have when visiting a bank. Customers compare their perceptions of service delivery with these reference points when evaluating service quality and therefore knowing what customers expects is critical in gaining competitive advantage (Zeithaml and Bitner, 2003). Failure to understand the levels of service customers expects can mean losing a customer to competitors who are able to meet customers' expectations and therefore be at a risk of losing business (Zeithaml and Bitner, 2003).

Customers hold different types of expectations about service, the highest type of these are desired service and adequate service Zeithaml, et al., (2009) "Desired service is the level of service the customer hopes to receive" Zeithaml, et al., (2009). It is a combination of what customers believe "can be" and "should be" Zeithaml, et al., (2009).The expectations signal the level of customer hopes and wishes and belief that they may be fulfilled, thus failure to meet these expectations may result to customers cutting down on purchase Zeithaml, et al., (2009).Customers generally accept that the service would not always be performed according to their expectations and this is formerly known as adequate service (Zeithaml et al., 2009). Adequate service is the level of service that customers will accept Zeithaml, et al., 2009).

2.7 Perception of service quality

Perceived service quality has been defined as the consumer's global attitude or judgment of the overall excellence or superiority of the service. Perceived service quality results from comparisons by consumers of expectations with their perceptions of service delivered by the suppliers (Lewis et al., 1994; Takeuchi and Quelch, 1983; Zeithaml, 1988). It is argued that the key to ensuring good service quality perception is in meeting or exceeding what customers expect from the service. Thus, if perception of the actual service delivered by the supplier falls short of expectation, a gap is created which should be addressed through strategies that affect the direction either of expectations or perceptions, or both (Parasuraman et al., 1985; Zeithaml et al., 1990).

Customer expectations are beliefs about a service that serve as standards against which service performance is judged (Zeithaml et al., 1993); what customers think a service provider should offer rather than what might be on offer (Parasuraman et al., 1988). Expectations are formed

from a variety of sources such as the customer's personal needs and wishes (Edvardsson et al., 1994), the customer's personal philosophy about a particular service, by promises (staff, advertising and other communications), by implicit service promises (such as price and the tangibles associated with the service), by word-of-mouth communication (with other customers, friends, family and experts), as well as by past experience of that service (Zeithaml and Bitner, 1996).

2.8 Models of services quality assessment

Different studies conducted to find the most proper method of services quality assessment. Many models designed and applied that all of them have different crisis. Researcher offered different instruments for services quality assessment. These methods usually are in questionnaire framework that indicated by customers. Many studies conducted to find methods to assess services quality. Some of these models include behavioral service quality model (Boderz et al., 1994), hierarchical model of services quality (Brandyet al., 2001), the Nordic model (Gronz, 1984), attribute service quality model (Haywood et al., 1988), syncretized model of services (Brogowicz et al., 1990), ideal value model of service quality (Mattsson, 1992), servperf model (Parasoarman, 1985). The method of this study indicated in following section.

SERVQUAL MODEL

In the 1980, large organizations became more interested in the development of service quality measures (Dedeke, 2003). Much of the research has focused on measuring service quality using the SERVQUAL instrument (Parasunaman et al., 1985; Parasunaman et al., 1988; Kang, 2006; Ladhair, 2008). The SERVQUAL conceptual model serves as a concise framework for understanding, measuring and improving service quality (Parasunamanetal., 1988). SERVQUAL model does not only help in learning the factors that play an important role to customer satisfaction but also provide directions for improvement. It is a simplified description of the actual situations. The SERVQUAL conceptual model helps managers to identify problems with service quality as well as help them improve the efficiency, profitability and overall performance of their firm (Seth and Deshmukh, 2005). The SERVQUAL model was tested for reliability with five samples in different service industries. The variables displayed very low levels of correlation between each other in the five independent samples. This qualified them as independent or linear factors that can be used to assess service quality (Parasunaman et al., 1988). Cronin & Taylor

(1992) and Buttle (1994) supported the fact that the SERVQUAL model is good for retailers to understand the service expectations and perceptions of customers and make improvements because of its reliability and validity.

The SERVQUAL model has also been tested and/or adapted in a great number of studies conducted in various service settings, cultural contexts and geographic locations like the quality of service offered by a hospital (Babakus and Mangold, 1989), dental school patient clinic, business school placement center, tire store, and acute care hospital (Carman, 1990), pest control, dry cleaning, and fast food (Cronin and Taylor, 1992), discount and departmental stores (Finn and Lamb, 1991), and banking (Cronin and Taylor, 1992; Spreng and Singh, 1993; 784 Newman, 2001; Sharma and Mehta, 2004).

Akan, (1995) used the SERVQUAL model in four stars hotels and found out that competence and courtesy combined with assurance were most important attributes influencing the perception of quality. Curry et al., (2002) used the SERVQUAL model to assess the quality of three physiotherapy services in Dundee, Scotland. Badri et al. (2005) carried out an assessment and application of the SERVQUAL model in measuring service quality in information technology center. Their findings showed that there was an inadequacy of dimensions for a perfect fit. On the other hand, based on their feedback, respondents felt that SERVQUAL is a useful indicator for IT center service quality in institutions of higher education. Negi, (2009) used the SERVQUAL model to determine customer satisfaction through perceived quality in telecommunication industry and found out that reliability, empathy and network quality proved to be significantly effective in contributing to overall service quality and overall customer satisfaction with mobile services.

Kumar et al. (2009) also used the SERVQUAL model in a research to determine the relative importance of critical factors in delivering service quality of banks in Malaysia. In their findings they realized that there were four critical factors; Tangibility, Reliability, Convenience and Competence. They recommended that banks need to be more competent in delivering their services and fulfilling the assurance of customers and providing the banking services more conveniently (Kumar et al., 2009). Recently, Oyetunji and Bae, (2013) applied the SERVQUAL model to assess and measure the service quality delivered by a telecommunication firm in the upper east region of Ghana.

In this paper, the SERVQUAL model is used to assess the service quality delivered by four branches of Dashen Bank in Addis Ababa city.

2.9 Service quality standards (sqs)

According to Service Quality Standards (SQSs) & Criteria (Revised at Dec. 2001) service quality has its own standards and criteria internationally which grouped into four principle and sixteen standards.

Principle 1: Provision of Information

Principle 2: Service Management

Principle 3: Service to Users

Principle 4: Respect for Service Users' Right

Under the above each principle there is standards and a sub standard that explains service quality standards deeply.

SQS 1 The service unit ensures that a clear description of its purpose, objectives and mode of service delivery is publicly available.

SQS 2 The service unit should review and update the documented policies and procedures describing how it will approach key service delivery issues.

SQS 3 The service unit maintains accurate and current records of service operations and activities.

SQS 4 the roles and responsibilities of all staff, managers, the Management Committee and/or the Board or other decision-making bodies should be clearly defined.

SQS 5 The service unit/agency implements effective staff recruitment, contracting, development, training, assessment, deployment and disciplinary practices.

SQS 6 The service unit regularly plans, reviews and evaluates its own performance, and has an effective mechanism by which service users, staff and other interested parties can provide feedback on its performance.

SQS 7 The service unit implements policies and procedures to ensure effective financial management.

SQS 8 The service unit complies with all relevant legal obligations.

SQS 9 The service unit takes all reasonable steps to ensure that it provides a safe physical environment for its staff and service users.

SQS 10 The service unit ensures that service users have clear and accurate information about how to enter and leave the service.

SQS 11 The service unit has a planned approach to assessing and meeting service users' needs (whether the service user is an individual, family, group or community).

SQS 12 The service unit respects the service users' right to make informed choices of the service they receive as far as practicable.

SQS 13 The service unit respects the service users' rights in relation to private property.

SQS 14 The service unit respects the service users' rights for privacy and confidentiality.

SQS 15 Each service user and staff member is free to raise and have addressed, without fear of retribution, any complaints he or she may have regarding the agency or the service unit.

SQS 16 The service unit takes all reasonable steps to ensure that service users are free from abuse.

2.10 Empirical review

According to Merga Beji study entitles "Customer Satisfaction towards the Service Quality of Oromia International Bank S.C" indicates that in corporate customers' satisfaction in OIB have got what they expected from the bank with respect to services providing by bank. Even if service of the bank has positive impact on corporate customer satisfaction.

According to Meron Melaku (2015) study entitles impact of service quality on customer satisfaction: (the case of bank of Abyssinia S.C)". This study is aimed to examine the impact of service quality on customer satisfaction in Bank of Abyssinia S.C. The study found that, all the service quality dimensions (tangibility, reliability, responsiveness, empathy and assurance) have positive and significant relationship with customer satisfaction.

Workeshet, (2006) conducted research on the assessment of customer satisfaction and loyalty in banking sector: The case of Abyssinia bank. The results indicate that the service quality positively affects customer satisfaction.

Hackl&Westlund, (2000), acknowledged that service quality and customer satisfaction have a strong effect on customer repeated purchase intention which indicates that both service quality and customer satisfaction are important aspects for organizations to pay attention to in order to deliver success over competition and capture greater market shares and profitability. Researchers confirmed that there has been a continuous investigation in the realm of service quality and customer satisfaction to enable clarity about the link between customer satisfaction and service quality. Notwithstanding, countless results have shown that these two concepts are inter-related, that is an increase in one leads to an increase in the other. Where service quality is greater or equal to expectations (satisfaction) is derived and where expectations greater than perceptions (unsatisfied) (Sureshchander, 2000; Su et al., 2002).

Fen &Lian, (2005) found that both service quality and customer satisfaction have a positive effect on customer's re-patronage intentions showing that both service quality and customer satisfaction have a crucial role to play in the success and survival of any business in the competitive market. This study proved a close link between service quality and customer satisfaction.

Kibrom Aregawi (2010), in his study, he assessed the interaction among service quality, corporate image, price, customer satisfaction and service loyalty from customers' perspective in the case of Wegagen Bank,Mekelle Branch in Ethiopia. His studies find out that the demographic aspect has an impact on customer satisfaction and service loyalty. The overall findings of his study revealed the dimensions of service quality vary in the degree to which they drive customer satisfaction and service loyalty. The results further illustrated that there was significant positive relationship in between service quality and customer satisfaction. Both service quality and corporate image were found to have positive and significant association with service loyalty. Price though positively related has no significant impact both on customer satisfaction and service loyalty. In addition to these, there was a significant relationship between customer satisfaction and service loyalty. By using regression test, he also presented that customer satisfaction plays a mediating role in between the independent variables service quality, corporate image and price towards service loyalty.

Monica Bedi (2010) indicated difference in customer perception of service quality in public and private sector banks. In majority of the factors, private sector banks were perceived to have high service quality. Private sector banks were found to be more satisfied than public sector bank customer. High propensity to switch was found in public sector bank customers than private sector bank customers. Product convenience, assurance, reliability, responsiveness and product availability were identified as predictors of customer satisfaction in private sector banks whereas responsiveness, product convenience, assurance, reliability and empathy were found as significant predictors in public sector banks.

Yasin et al.,(2015) Conducted research on assessment of the service quality of Bank of Abyssinia Alula Abanega branch. The result indicates most of the respondents dissatisfied with the service quality of the bank

CHAPTER THREE

Research Methodology

This chapter aims to design the research methodology that the researcher was used to conduct effective and acceptable sample findings regarding the above mentioned objectives. The chapter contains research design, data source, data type, data gathering tools, sample size, sampling techniques and data analysis methods.

3.1 Research Design

Both descriptive and explanatory study design by using quantitative method were used to analyze for data collected from customers and employees. The reason behind used descriptive study design is because the researcher is interested in describing the existing situation under study. This study used descriptive analysis that describes the service quality dimensions that lead to customer satisfaction. This study also used explanatory study design, to explaining, understanding, predicting and controlling the relationship between variables. The study is cross-sectional in the sense that relevant data was collected at one point in time in order to assess service quality of the bank. Cross sectional design is a study in which various segments of population are sampled at a single point in a time (Zikmend, 2003). Quantitative research design is employed in this study. According to Ary, et al., (2002) quantitative research explains phenomenon by using objective measurement and statistical analysis of numeric data.

3.2 Data source and type

3.2.1 Data type

The data type that the researcher used to come up into conclusion is mainly employed quantitative data. Kumar, (2005) has described quantitative research methods based on the purpose of the research, data collection process and analysis of data. The purpose of quantitative study is to quantify the extent of variation in a phenomenon or situation through the use of a structured and predetermined methodology and analyzes them with some statistical procedures. Therefore the investigator implemented quantitative type of data to analyze and interpret the data that collected through questionnaire.

3.2.2 Data source

The possible method of achieving objectives of the research was done through gathering relevant information. Accordingly primary and secondary source of data was used.

Primary source used because they are fresh information or original since, it is collected by the researcher through a set of survey questionnaire on the other hand The secondary data about customer satisfaction and service quality is collected from journals, books, and articles and from different research previously done.

3.3 Data gathering tools

Primary data is gathered through questionnaire designed from different literature which use the SERVQUAL instrument and by making modification which makes parallel with the study objective and prepared both in Amharic and English for respondents. (Workashe, C. 2006;Meron,M 2015;Yasin et al,2015;Merga.B ,2014,Anthony K, Boateng A.2012).The secondary data which were collected from existing literature review of different study. the questionnaire designed for customers of the branches have three parts the first parts of the questionnaire demographic profile of respondents to gather relevant profile of respondents while the second part of the questionnaire sought information on customers' expectations of service quality and the third parts of the questionnaire sought information on customers perception. The questionnaire designed for employees have two parts, the first parts of the questionnaire sought demographic profile of employees and the second parts of questionnaire designed to gather information from employees regarding service quality through designed quality related questions.

For all questionnaire included in part 2 and 3 for customers and part 2 for employees designed questionnaires the respondents were requested to indicate their feeling on a five point Likert scale type to measure weighted as follows: 1=strongly disagree, i.e., very much dissatisfied with the case described, 2=disagree, i.e., not satisfied with the case described, 3=neutral, i.e., uncertain with the case, 4=agree, i.e., feeling alright with the case described, and 5= strongly agree, i.e., very much supporting the case described.

3.4 Sample size and sampling techniques

In conducting a study, it is not possible, practical and sometimes expensive to gather data by considering entire population. Therefore smaller chunks of a unit sample are chosen to represent the relevant attributes of the whole of the units (Graziano &Raulin, 1997).

For the study to be conducted four branches of the Bank were selected based on the following criteria: they are placed conveniently to the researcher workplace, home and the bank categorize the branch in to 4 grades, So One branch from each grade (Tana grade 4,Mesalemia grade 3, Piassa grade 2 & Gulelle grade 1) is selected and the service years of the branches which is more than 10 years. In Addis Ababa there are 80 branches. It tends to be a general rule in quantitative research that the larger the sample the more accurate your results (Catherine, 2007). However, you have to remember that you are probably restricted by time and money you have to make sure that you construct a sample which will be manageable. Because of the above factors stated the researcher select 5% (4 branches) using judgmental sampling. The target samples for the study were customers found at the counter of the bank and estimate of the average number of customers who visit the branches per day of collection time.

The researcher used Yamane' (1967) formula to calculate sample size. Since, it is difficult to get the exact number of customers of the branch. Average Daily attendance for the year 2016 in the month of the survey is used to take total population of the four branches.

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

n=Sample Size

N= Sample Frame

e= Confidence Level

e= (0.04…..0.08) for this study 0.05 was chosen for level of precision and the confidence interval level at 95% were obtained as follows:-

$$n = \frac{1400}{1+1400*(0.05)^2} \quad n=311$$

Proportional sample size from each stratum is calculated by using the following formula:

ni= n*Ni

   N

Where: ni= sample size for each Branch, Ni= the total number of customer attend daily in each Branch, N=the total number of customers attend daily in the selected Branches, n= the total sample size for selected Branches.

The target group from each samples, 30% respondents are employees while the remaining 70% respondents' customers of each of the four branches. The reason for using this proportion is to assess service quality of the bank, there is no evidence than believing sample customers, next to customers employees also know the quality issues either its has problems or goodness in addition to customers. Therefore this proportion makes result will be more acceptable and reliable.

Accordingly, the table below shows the proportionate sampling for each branches based on the above given formula.

Table 3.1 proportionate sample distribution for each Branches

No	LIST OF BRANCHS	Total no of Population	Number of sample size
1	TANA	750	167
2	MESALEMIA	300	67
3	PIASSA	200	44
4	GULELLE	150	33
Total		1400	311

Source; own survey2016

3. 5 Method of data analysis

After collecting the responded questionnaire first categories questionnaires that collected both from employees and customers of each branches, identify the data filled properly from missed response or unfinished response then coded and enter into excel which makes easy to change the raw data into software called STATA 11.0 version. For successfully arrived on conclusions or findings of the study conducted the data analysis stage is very significant stage, due to this the study were used STATA software version 11.0.samely also software were employed to analyze and present the data through the statistical tools used for this study, namely descriptive statistical methods like: frequency, mean, standard deviation and inferential statistical methods such as: correlation analysis was done. The translation of level ranking is analyzed based on the following criteria of customers' satisfaction designed by Best (1977: 174) The score between 1.00-1.80 mean lowest satisfaction (Lowest), The score between 1.81-2.61 mean low satisfaction (Low), The score between 2.62-3.41 mean average satisfaction (Average or Medium), The score between 3.42-4.21 mean good satisfaction (High), The score between 4.22-5.00 mean very good satisfaction (Highest).

3.6 Research model

Research model is a model that shows the theoretical frameworks of the study to be conducted. The conceptual framework indicates the crucial process, which is useful to show the direction of the study. The research models enables the researcher to achieve the objectives that desired by the researcher. The SERVQUAL approach has been applied in service and retailing organizations (Parasuraman et al., 1988 and 1991). Service quality is a function of pre-purchase customers, expectation, perceived process quality, and perceived output quality. Parasuraman et al. (1988) define service quality as the gap between customers' expectation of service and their perception of the service experience. The research model developed for the study to be conducted is Parasuraman, et al., (1988a) SERVQUAL model consisted of five dimensions, which includes tangibles, reliability, responsiveness, assurance and empathy (pp.12-40)
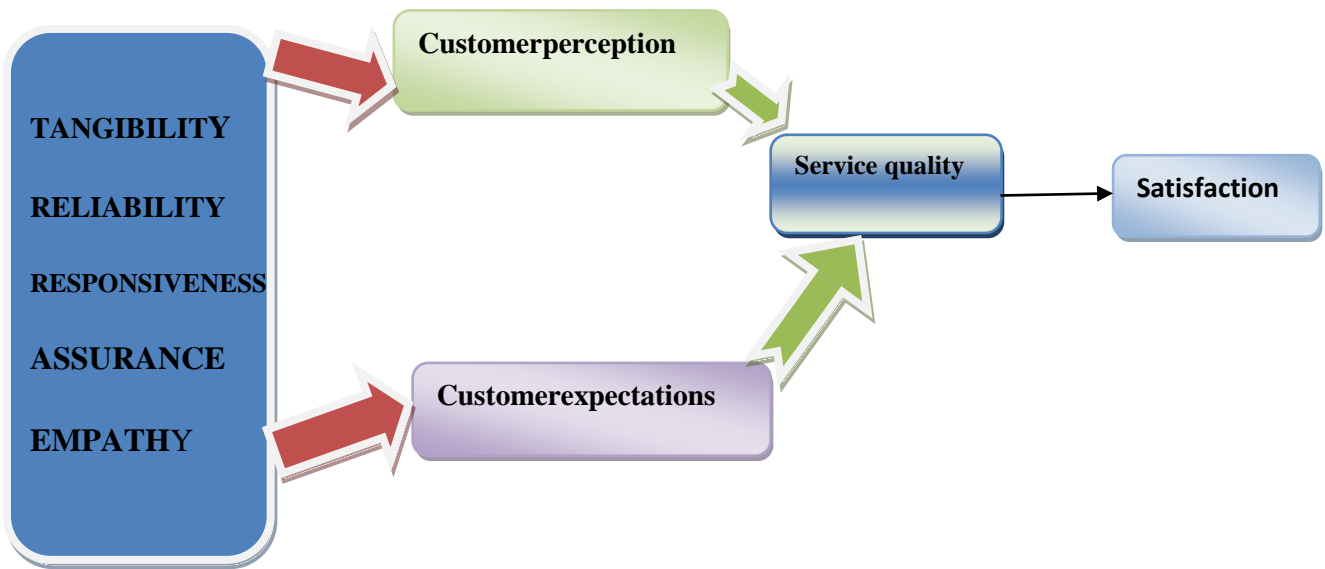
Fig.3.1 Research model (SERVQUAL model)

Source: parasuraman, et al., (1988a)

CHAPTER FOUR

4. Discussion and Analysis

This chapter mainly focuses on the analysis of the collected primary data through questionnaire from customers and employees of four branches. As earlier promised on the methodology the researcher analyze the collected data by using STATA 11.0 VERSION and find out the outcomes of each individual variable then describe them based on each result.

4.1 Response rate on questionnaire

The questionnaire was distributed for the selected four branches with a total questionnaire of 311 for the purpose of assessment of service quality in Dashen Bank and almost all of the questionnaire filled and returned except some questionnaire not filled properly and returned back. Almost 85 percent of questionnaire filled properly.

Table 4.1 Response rate from questionnaire distributed to Bank employees and customers.

Selected branch	QUESTIONNAIRE DISTRIBUTED			QUESTIONNAIRE RESPONDED			RESPONSE RATE (%)
	CUSTOMERS	EMPLOYEES	TOTAL	CUSTOMERS	EMPLOYEES	TOTAL	
TANA	117	50	**167**	108	42(84%)	**150**	89.8
MESALE MIA	47	20	**67**	39	16(80%)	**55**	82.08
PIASSA	31	13	**44**	26	12(90%)	**38**	86.3
GULELE	23	10	**33**	19	9(90%)	**28**	84.8
TOTAL	218	93	**311**	183	79(85%)	**262**	85

Source: own survey2016

From table 4.1 the questionnaire distributed to TANA ,both for employees and customers is 167 from this 150 questionnaire is properly filled and used as raw data for analysis. 67 questionnaires were distributed to MESALEMIA employees and customers and from this 55 questionnaire which are ready for analysis. For PIASSA and GULELLE 44 and 33 questionnaire were distributed respectively and 38 and 28 questionnaire error free responded or collected respectively.

4.2 Demographic profile of respondents (Employees of Bank)

The demographic profile of respondents of bank employees taken from four branches and 93 questionnaires were distributed and 84 questionnaires were collected with a response rate of 90%. However, only 79 responses were valid with a complete answer. The parameter used to analyze the demographic profiles includes gender, age, marital status, education and position in the bank. The table below shows the details quantitative result of background information of the respondents.

Table 4.2 Demographic profile of employees of Tana, Mesalemia, Piassa, and Gulelle.

Parameter		Tana		Mesalemia		Piassa		Gulelle		Total	
		FRE	PER.%	FRE	PER.%	FRE	PER.%	FRE	PER.%	Fre	Per %
Gender	**MALE**	23	54.76	9	56.25	6	50.00	6	66.66	44	55.69
	FEMALE	19	45.24	7	43.75	6	50.00	3	33.34	35	44.31
	TOTAL	42	100.00	16	100.00	12	100.00	9	100.00	79	100
Age	18-30	30	71.43	7	43.75	8	66.67	2	22.22	47	59.5
	31-43	10	23.81	8	50.00	4	33.33	6	66.67	28	35.4
	44-56	2	4.76	1	6.25			1	11.11	4	5.1
	>=57										
	TOTAL	42	100.00	16	100.00	12	100.00	9	100.00	79	100
Marital status	SINGLE	21	50.00	9	56.25	7	58.33	4	44.44	41	51.9
	MARIED	21	50.00	7	43.75	5	41.67	5	55.56	38	48.1
	TOTAL	42	100.00	16	100.00	12	100.00	9	100.00	79	100
Education	HIGH SCHOOL	-	-	-	-	-	-			-	
	CERTAFICATE	1	2.3	1	6.25			1	11.11	3	3.8

	DIPLOMA	4	9.52	5	31.25	1	8.33	3	33.33	13	16.4
	DEGRE	33	78.57	9	56.25	8	66.67	5	55.56	55	59.6
	OTHER	4	9.52	1	6.25	3	25.00	-	-	8	10.2
	Total	42	100.00	16	100.00	12	100.00	9	100.00	79	100
Position	Managerial	15	37.71	8	50.00	4	33.33	4	44.44	31	39.2
	Non managerial	27	64.29	8	50.00	8	66.67	5	55.56	48	60.8
	Total	42	100.00		100.00	12	100.00	9	100.00	79	100

Source: field survey 2016

As per the above table 4.2 indicates, Tana branch gender proportion shows that, 23 (54.76%) of respondents are males while the remaining 19 (45.24%) are females, which shows that number of females employees are lesser than male employees. Gender proportion of Mesalemia branch also shows that 9 (56.25%) respondents are male while the rest 7 (43.75%) respondents female. which shows that number of female employees lower than male employees, same as Tana branch. Piassa employees gender distribution from table 4.2 reflects that 6 (50.00%) of employees are males the rest 6 (50.00%) of employees are females. which shows that employees of Piassa gender distribution was equal. From the same table 4.2, Gulelle employees gender distribution is 6 (66.66%) of employees are males while the rest of employees 3 (33.34%) of respondents are females. This result implies that number of females' employees is lower than male employees. From the above sample Branches Gulelle has the highest number of male employees than other branches. Overall in branches number of female employees is lower than male.

The next demographic profile is age, as far as the Table 4.2 shows, 71.43% of the respondents of Tana were found in the age interval of 18 to 30 years, 23.81% of the respondents were found in the age interval of 31 to 43 years, the rest 4.76% of respondents were found in the age interval of 44 to 56 years. This result shows that majority of the employees were young and middle age. From same table 4.2 depicts that 43.75% of the respondents of Mesalemia Branch were found in the age interval of 18 to 30 years, 50 percent of the respondents were found in the age interval of 31 to 43 years, the remaining 6.25% of the respondents were found in the age interval of 44 to 56

years old intervals. This result indicates majority of employees were found in the middle age and some of the respondents found in the young age. Piassa employees' age interval from table 4.2 shows that 66.67% of the respondents found between 18 to 30 years, the remaining 33.33% of the respondents found between 31 to 43 years. This result shows that majority of the employees of Piassa were young which were contributed significant for service quality of the bank and filling the questionnaire properly. As table 4.2 depicts that 66.67% of the respondents of Gulelle were found in the age interval 31 to 43 years, 22.22% of the respondents found in the age interval of 18 to 30 years, while the rest 11.11% of the respondents found in the age interval of 44 to 56 years. This implies that most of the employees are found in the middle and young age.

As per the table 4.2 depicts that marital status of Tana shows that 50 % of respondents are single while the rest 50% of respondents were married. Mesalemia branch respondents marital status implies 56.25% were single and 43.75% were married this shows majority of respondents are single. As table 4.2 reveals that respondents of Piassa status shows, 58.33% were single, the rest 41.67% were married. Moreover table 4.1 reflects that 44.44 percent of respondents of Gulelle were single, while the remaining 55.56% of respondents were married.

The Educational Qualification Of employees Concerned in Table 4.2 reflects that 78.57%, 56.25%, 66.67%, and 55.56% of the Respondents of Tana, Mesalemia, Piassa and Gulelle Were Degree Holders Respectively. From Same Table, 9.52%, 31.5%, 8.33%, and 33.33% of The Respondents Of Tana, Mesalemia, Piassa and Gulelle Were Diploma Holders Respectively. The above Table 4.2 Also Shows That Certificate Holder Of Tana, Mesalemia, and Gulelle Were 2.3, 6.25, and 11.11 Percent Respectively and From Piassa no Certificate Holders Exist From Sample Selected To Fill The Questionnaire. Overall the above Table 4.2 Indicates those employees are educated and have more than enough knowledge to answer or fill the questionnaire.

As table 4.2 depicts that position of Tana, Mesalemia, Piassa and Gulelle Branch employees reveals that 37.71%, 50%, 33.33% and 44.44% of the respondents were managerial position including supervisors, accountants and managers the remaining 64.29%, 50%, 66.67% and 55.56% of the Tana, Mesalemia, Piassa and Gulelle respondents are non -managerial position respectively. This implies that the questionnaire becomes effective because it include all employees from all position.

4.3 Descriptive Statistics of Scaled Type Questionnaires

In this part descriptive statistics in the form of mean and standard deviation are presented to illustrate the level of agreement of the respondents with their implications of the four Selected Branches. The responses of the respondents for the variables indicated below were Measured on five point Liker scale with: 1= strongly disagree, 2= disagree, 3 = neutral, 4=Agree and 5= strongly agree. But, while making interpretation of the results of mean and Standard deviation the scales were reassigned as follows to make the interpretation easy and Clear. 1 - 1.8= Strongly Disagree, 1.81 – 2.6 = Disagree, 2.61 – 3.4= Neutral, 3.41 – 4.2= Agree and 4.21 – 5 = Strongly Agree. The translation of level ranking is analyzed based on the above criteria of customers' satisfaction designed by Best (1977: 174)

4.4 Descriptive Statistics (From Employees)

This section deals on descriptive analysis concerning employees attitude on service quality of selected branches based on questionnaire collected from employees' view.

TABLE 4.3 DETAIL DESCRIPTIVE STATICS OF SERVICE QUALITY MEASUREMENT

Variable	Tana		Mesalemia		Piassa		Gulelle	
	Mean	Std.dev.	Mean	Std.dev.	Mean	Std.dev.	Mean	Std.dev.
Training								
As an employee, I am well trained for the job	3.26	1.013	3.19	1.327	3.5	1.087	3.33	1.5
The bank conduct continuous in service training for its staff as expected	3.38	.961	2.87	1.024	2.83	.834	2.88	1.166
the bank provides the best tools and equipment to its employees	3.59	1.013	3.56	1.209	3.75	.965	3.44	1.509
SATISFACTION								
I am satisfied with my job	3.88	.832	3.18	.981	3.41	1.083	3.44	1.013

I am highly motivated to work for the bank	3.43	.940	3.62	.957	3.91	.900	3.77	.833
customers are satisfied with the services that the bank offer	3.54	.967	3.37	.957	3.66	.778	3.66	1
The bank handles its customer's with proper service delivery	3.5	.862	3.62	.718	3.25	.753	3.66	.707
TECHNOLOGY								
This bank uses best technology for its services	3.69	.949	3.75	.930	3.33	.887	3.88	1.166
This bank has the best expertise in the field of technology	3.62	.986	3.12	1.204	2.75	.965	3.33	1.5
This bank should improve its technology for banking services	4.16	.659	3.37	1.310	3.5	1.314	3.22	1.394
The bank offers good products to its customers which are supported by latest technology	3.42	.859	3.44	.8920	3	1.206	3.55	.726
COMMENTS								
Customers complain about the service dalliance	3.78	1.024	3.75	.774	3.91	.514	3.66	1
Customer complain about customer handling	3.40	1.148	3.5	.7302	3.58	.792	3.44	.726
Customer complains about service charge	2.95	1.146	3.25	1.125	3.5	1.087	3.33	1
Customers complain about interest rules and regulation	2.90	1.225	2.93	1.181	3.08	1.443	3.33	.866
LEADERSHIP								
The organizations service leadership is good for me	3.26	1.230	2.87	1.310	2.58	.900	3.44	1.130
The organization leadership allows for freely participation in decision	3.24	.790	2.37	1.454	2.83	1.193	2.77	1.563

making							
The organization leadership build creativity	3.33	.928	3.18	.981	2.5	1.167	3.66	.866
The organization leadership encourages and motivates employees to achieve goal, mission and vision.	3.55	1.151	3.31	1.195	2.91	1.505	3.55	1.236
EXTERNAL FACTORS								
The bank may not perform well because of network problems	4.07	.838	4.19	.75	4.16	.389	4.11	.927
Lack of legal frameworks that enforce banking industries to adopt technological innovation	3.21	1.220	3.81	.834	3.75	1.055	3.88	.927
Lack of legal and regulatory framework will have impact on service quality improvement of new technological innovation in the banking sector like ATM, internet banking, mobile banking and point of sales terminals (POS)	3.88	.889	3.81	1.167	3.5	1.314	4	1.118
Lack of competition among local banks and foreign banks can be factor that influence service quality	3.54	1.151	4.12	.8062	3.66	.984	4.44	.726
INTERNAL FACTORS								
Implementing service quality increase cost to do banking task	3.14	1.116	3.37	1.024	3	1.279	3.77	.666
Lack of technical and managerial skills on providing quality services	3.11	1.193	3.37	1.204	2.83	1.267	3.11	1.364
lack of sufficient government support will affect implementation	3.26	1.12	3.93	.998	3.33	1.370	4.22	.666

of service quality								
Lack of service quality focused on the customer side	3.76	1.20	3.81	.834	3.66	1.302	3.88	.781

Table 4.3 indicates the result of employees attitude on the given detail items concerning on service quality. The above table also categorized under seven dimensions (training, satisfaction, technology, comments, leadership, external factors, and internal factors affecting service quality) which makes the analysis easy and clearly understandable for the reader.

Table 4.4 mean and standard deviation of employees of four branches on service quality.

	Tana		Mesalemia		Piassa		Gulelle		Average mean for all Branches
Variable	**Mean**	**Std dev.**	**Mean**	**Std dev.**	**Mean**	**Std dev.**	**Mean**	**Std dev.**	
Training	3.41	0.9956	3.21	1.186	3.36	0.962	3.21	1.391	3.29
Satisfaction	3.58	0.900	3.44	0.903	3.55	0.878	3.63	0.888	3.55
Technology	3.72	0.863	3.42	1.084	2.69	1.041	3.49	1.196	3.33
Comments	3.25	1.13	3.55	0.952	3.51	0.959	3.44	0.898	3.43
Leadership	3.25	1.064	2.93	1.224	2.78	1.2416	3.25	1.132	3.05
Internal factor	3.31	1.157	3.62	1.015	3.205	1.304	3.74	0.8692	3.46
External factors	3.67	1.157	3.62	1.015	3.205	1.304	3.74	0.8692	3.55
Observation	42		16		12		9		

Source: own survey 2016

As indicated in table 4.4 employees of Tana has different attitude with seven variables based on scaled questionnaire with a mean and standard deviation of (training 3.41 and 0.995,satisfaction 3.58 and 0.900,technology 3.72 and 0.863,comments 3.25 and 1.13,leadership 3.25 and 1.064,external factors 3.67 and 1.024,internal factors 3.31 and 1.157) respectively. Based on the scaled questionnaire respondents or employees of Tana has the highest mean which means customers agree or satisfied on training, satisfaction and employees were neutral for comments, leadership, and internal factors with a mean of 3.25, 3.25 and 3.31 respectively. From

same table 4.4 reveal that employees of Mesalemia Branch were agree only by technology, satisfaction however disagree by comments, training, leadership, internal and external factors. Table 4.4 indicate that respondents of Piassa branch were satisfied by (training satisfaction, comments and internal factors, but dissatisfied by technology, leadership and external factors. From this result we conclude that the technology leadership and external factors major problems for service quality problems.

Finally table 4.4 shows that Gulelle branch were satisfied only by satisfaction, technology, leadership but dissatisfied by comments, training, external and internal factors items. This dissatisfied result on service quality items reflects that dissatisfaction create service quality problems.

Table 4.4 also shows average mean of all branches service quality attitude and employees dissatisfied with items, comments with average mean, (3.43) internal factors (3.46) and external factors (3.55). Employees of bank from same table 4.4, feels neutral for items training, technology, leadership and satisfaction with a mean average of 3.29, 3.33, 3.05 and 3.55 respectively.

4.5 Demographic profile of customers

This section deals on the demographic profile of customers of selected branches. For this target group 218 questionnaires were distributed and 183 questionnaires were collected with a response rate of 85%. However, only 79 responses were valid with a complete answer. The parameter used to analyze the demographic profiles includes gender, age, marital status, education and occupation. The table below shows the details of background information of the respondents.

Table 4.5DEMOGRAPHIC PROFILE OF CUSTOMERS

Parameter		Tana		Mesalemia		Piassa		Gulelle		total	
		FRE	PER	FRE	PER	FRE	PER	FRE	PER	FRE	PER
GENDER	MALE	60	61.22	24	61.54	14	56	11	55	109	59.9
	FEMALE	38	38.78	15	38.46	11	44	9	45	73	39.1

		98	100	39	100	25	100	20	100	182	100
	TOTAL OBS	98	100	39	100	25	100	20	100	182	100
AGE	18-30	65	66.33	30	77.00	9	36	5	25	109	59.9
	31-43	27	27.55	9	23.00	11	44	11	55	58	31.8
	44-56	5	5.10	-	-	5	20	4	20	14	7.7
	>=57	1	1.02	-	-			-	-	1	0.6
	TOTAL OBS	98	100	39	100	25	100	20	100	182	100
Marital Status	SINGLE	36	36.73	20	51.28	14	56	12	60	82	45
	MARIED	62	63.27	19	48.72	11	44	8	40	100	55
	TOTAL OBS	98	100	39	100	25	100	20	100	182	100
EDUCATION	HIGH SCHOOL	8	8.16	-	-	3	12	2	10	13	7.1
	CERTAFICATE	21	20.57	4	10.26	5	2	4	20	34	18.7
	DIPLOMA	33	33.67	16	41.03	2	8	2	10	53	29.1
	DEGRE	34	35.71	15	38.46	13	52	12	60	74	40.7
	OTHER	2	2.04	4	10.26	2	8	-	-	8	4.4
	Total OBS	98	100	39	100	25	100	20	100	182	100
OCCUPATION	STUDENT	47	47.96	6	15.38	2	8	5	25	60	33
	Public servant	17	17.35	3	7.69	1	4	5	25	26	14.2
	Private employee			15	38.46	15	60	4	20	34	18.7
	Business	21	21.43	12	30.77	6	24	4	20	43	23.6

	person									
	Other	13	13.27	3	7.69	1	4	2	10	19	10.5
	Total OBS	98	100	39	100	25	100	20	100	182	100

Source: own survey (2016)

As the above table 4.5 the demographic profile of customers of four branches are described as below, from the sample Tana branches' gender distribution indicates that from the total sample of 98 respondents 60 (61.22%) males and the rest 38(38.78%) are females customers. These implies that majority of Tana Customers are male. The above table reveals that 61.54 percent of Mesalemia branch respondents are males while the remaining 38.46 percent were females. Same implication was given to as Tana where the majority of customers are male. This implies numbers of female users are low. Table 4.5 reflects that 56 percent of Piassa customers are males while the remaining 44 percent are females. Again from table 4.5 reveals that 55 percent of respondents of Gulelle are males while the rest 45 percent are females, which implies that majority of bank customers are males and participation of females are low as other branch result indicates.

From the table 4.5 the age distribution of respondents of Tana reveals that 66.3 percent ranged from 18 to 30 years, 27 (27.55%) of customers ranged under the age 31 to 43 years , 5 (5.10%) respondents ranged under the age distribution of 44 to 56 years and the remaining 1(1.02%) under the age distribution of > 57 years. Again Table 4.5 reflects respondents of Piassa reveals that 36 percent ranged from 18 to 30 years, 44 percent of customers ranged under the age of 31 to 43 years, 20 percent of respondents are ranged from 44 to 56 years. This implies youngsters are more users of branches than adult age.

From table 4.5, respondents of Tana reveals that 25 percent ranged from 18 to 30 years, 55 of customers ranged under the age 31 to 43 years, 20 percent respondents ranged under the age distribution of 44 to 56 years.

Marital status of the respondents of Tana from table 4.5, Mesalemia, Piassa and Gulelle result implies 63.27%, 48.72%, 44% and 40% were married respectively and the rest of respondents 36.73%, 51.28%, 56% and 60% were single respectively. Educational background of the study

shows that, 29% of the respondents of the branches were degree holders while the remaining 71% were diploma and other holders.

Generally Table 4.4 reveals that, from the total number of bank users' males takes the highest percentage (59.9) the rest 39.1 percentages becomes females. This shows female's participation in banking service taking become less and need higher encouragement. Age distribution from table 4.5, indicates that 18-30 years old takes the highest percentage of (59.9) and the rest 39.1 percent were above 31 years old. The findings of the study tell us majority of bank users are married (55%) while the remaining 45% were unmarried. bank users educational back ground from table 4.5 shows that, 40.7% were degree holders,29.1% were diploma holders,18.7% were certificate holders and the rest has high school and elementary educational level. occupational profile of bank customers in the study area as table 4.5, reflects that majority of bank customers are students (33%) next business person takes the highest percent of 23.6 the remaining proportion taken by private employee(18.7%), public servant (14.2%), and other (10.5%)

4.6 Service Quality Dimensions of each selected branches

After reviewing the literature, a five service quality dimensions that contains of twenty six (26) variable item questionnaires was developed to measure service quality in each branches. Each question was based on a 5-point weighted likert scale as shown below:

1=**strongly disagree**   2=**disagree**   3=**moderate**   4=**agree**   5=**strongly agree**

In order to measure the level of service quality delivery, the five dimensions**:** tangibles, empathy, responsiveness, reliability and assurance developed by Parasuraman et al (1988) was used. The performance of the services delivered was measured by the customers' expectation and perception of the SERVQUAL dimensions, a descriptive statistics on the responds from the customers were used to undertake the needed measurements.

The quality gap according to Parasuraman et al (1988) is the difference between perception (P) and expectation (E). (Q= P-E).

When Q is positive it implies customers are satisfied and when negative dissatisfied.

The perceived service quality has positive effect on satisfaction of customers. Previous studies have revealed that perceived service quality has positive effect on satisfaction of customer in banking sector (Cronin and Taylor, 1992).

4.6.1 Tangibility dimensions

Tangibility dimensions measure the perception and expectation of customers by taking items equipment appearance, employee's appearance in respect of neatness and discipline, appearance of physical facilities and communication materials are important to take descriptive statistics of service quality of each branch. (Jabnoun and Al-Tamimi, 2003).

Table 4.6 Descriptive Statics on Tangibility Dimension of Tana and Mesalemia.

	Tana				Mesalemia			
Variables	Tangibilityexpe.		Tangibility perc.		Tangibility expe.		Tanga bility. perc.	
Tangibility	**Mean**	**Std.de**	**Mean**	**Gap(-)**	**Mean**	**Std .de**	**Mean**	**Gap(-)**
The bank has modern looking equipment	4.15	.923	2.87	**1.28**	4.15	.967	3.56	**0.59**
The bank has neat employees	4.11	.7017	3.75	**0.36**	4.05	.643	3.82	**0.23**
the bank has disciplined employees	4.10	.936	3.14	**0.96**	4.13	1.069	3.59	**0.54**
The bank service room is clean	4.15	.923	3.71	**0.44**	4.46	.799	3.6	**0.86**
The provides adequate of service space	3.85	.998	3.39	**0.46**	4	.998	2.72	**1.28**
Printed materials (forms,brochers,bankcards, etc)look attractive	3.57	1.384	3.31	**0.26**	3.74	.996	3.18	**0.56**

Mean average	3.98		3.36	0.63	4.09		3.41	0.67

Source: own survey (2016)

The highest number of mean indicated that the customers are more satisfied by service quality dimensions and the highest number of standard deviation indicated that the customers are less satisfied by service quality dimensions. As the above table 4.6 indicates, Tana customers or respondents expectation on tangibility dimensions show mean average of 3.99, which means respondents agree and satisfied on service quality measurement items, specially both the bank modern service equipment and clean service room items has the highest mean score of 4.15 than other tangibility items. However when we see Mesalemia branch customers expectation mean average result of 4.09.From table 4.6 customers agree on the expectation of room cleanness and modern looking equipment of the branches. From same table tangibility dimension of Mesalemia relatively higher expectation than Tana. The perception and expectation gap of the two branches gaps indicates -0.63 of Tana and -0.67 of Mesalemia. This indicates that relatively Mesalemia Branch has highest service quality gap than Tana Branch on the issue of tangibility.

Table 4.7 Descriptive statics on tangibility dimension of Piassa and Gulelle.

Variable	Piassa				Gulelle			
	Tangibility exp.		Tangibility. Per.		Tangibility. Exp		tangibility per.	
Tangibility	Mean	Std. de	Mean	Gap (-)	Mean	Std.dev	Mean	Gap (-)
The bank has modern looking equipment	4.28	.613	3.96	0.32	4.35	.489	3.1	1.25
The has neat employees	4.16	.472	3.88	0.28	4.5	.512	4.05	0.45
the bank has disciplined employees	3.92	.759	3.32	0.6	4.5	.761	4.3	0.2
The bank service room is clean	3.76	1.091	2.8	0.96	4.45	.605	3.75	0.7
The provides adequate of service space	3.56	1.003	2.84	0.72	4.15	.745	3.4	0.75
Printed materials(forms,brochures,bankcards,	3.64	.810	2.36	1.28	4.4	.680	3.65	0.75

etc)look attractive								
Mean average	3.88	0.791	3.19	**0.69**	4.39		3.70	**0.69**

Table 4.7 reflects the gap of expectation and perceptions on tangibility dimension of Piassa and Gulelle with a negative service quality gap of 0.69 and 0.68 respectively which shows tangibility dimensions on expectation for Piassa relatively lower than Gulelle but perception for piassa (3.19) lesser than (3.70) of Gulelle results. The perceived service quality has positive effect on satisfaction of customers. Especially on tangibility items like, Printed materials (-1.28) of Piassa and modern looking equipment (-1.25) of has the highest perception gap than other item. This shows that the branches are performing poor in these criteria.

4.6.2 Reliability Dimension

Reliability dimensions measure the ability to perform the promised service dependably and accurately the perception and expectation of customers by taking items employee accuracy, handling complains, consistently courteous, branches ability to provide promised service and others. (Walker, 1990).

Table 4.8 Descriptive statics on reliability dimension of Tana and Mesalemia branches.

Variable	Tana				Mesalemia			
	Reliability.exp.		Reliability.perc		Reliab.exp		Reliabi.per.	
Reliability	Mean	Std. dev	Mean	Gap (-)	Mean	Std.dev	Mean	Gap (-)
The bank provides its services at promised times	3.92	.821	3.41	**0.51**	3.79	1.239	3.17	**0.62**
Employees are consistently courteous.	3.87	.911	3.14	**0.73**	3.87	1.030	3.58	**0.29**
The employees handled customer's complaints effectively	4.02	.930	3.24	**0.78**	4.10	1.046	3.43	**0.67**

Employees provide accurate information to customers.	3.75	1.347	3.07	**0.68**	4.36	.668	3.36	**1**
Employees show dependability in handling service problem.	4.04	.731	3.17	**0.87**	3.84	1.064	3.33	**0.51**
Average mean	**3.92**		**3.20**	**0.72**	**3.99**		**3.37**	**0.62**

Source: field survey (2016)

Clearly, it has been shown from Figure 4.8 that, in terms of reliability, as the customer of Tana branch were expecting the Branch to provide quality service with a average mean scores of 3.92 which means customer agree or satisfied on dimension, but the branch is providing a service quality level scores of 3.20, these result also shows customers agree and satisfied based scaled rating even with a gap of 0.72.when we see Mesalemia branch, expectation of respondents on service quality accounts 3.99 and perceived result indicates that 3.37 with the gap of 0.62.Table 4.5 generally implies the gap of service quality of Tana is higher than Mesalemia Branch. Service quality is defined as the degree of discrepancy between customers' normative expectations for service and their perceptions of service performance (Parasuraman et al., 1985).

Table 4.9 Descriptive statics on reliability dimension of Piassa and Gulelle Branch.

Variable	Piassa				Gulelle			
	Reliability exp.		**Reliability percep**		**Reliabil exp.**		**Reliabilperc ep.**	
Reliability	**Mean**	**Std.dev**	**Mean**	**Gap (-)**	**Mean**	**Std.dev**	**Mean**	**Gap (-)**
The bank provides its services at promised times	4.28	.842	3.24	**1.04**	4.45	.510	3.65	**0.8**
Employees are consistently courteous.	4.32	.556	3.64	**0.68**	4.3	.923	4.15	**0.15**
The employees handled customer's complaints effectively	3.92	.954	3.56	**0.36**	4.3	.923	3.9	**0.4**

Employees provide accurate information to customers.	4.04	.840	3.44	**0.6**	4.6	.502	3.8	**0.8**
Employees show dependability in handling service problem.	4.04	.928	2.76	**1.28**	4.4	.680	3.5	**0.9**
AVERAGE mean	4.2	0.824	3.33	**0.87**	4.41	0.7076	3.8	**0.61**

Source: own survey 2016

The above table 4.9 deals on the reliability results of expectation, perception and gap of service quality. Table 4.9 implies Piassa Branch respondents on expectation of service quality scored average mean of 4.2 this implies that respondents agree on items, perception of service quality scored average mean of 3.33 this implies that respondents are neutral on items and with service quality gap of (-0.87).This negative service quality gap implies most of the customers dissatisfied because what they expect from the service exceeds from what they perceived actually. This finding is in total agreement with Hussar (2000) who stated that the increasing rate of technology growth, has affected the expectations of customers from their service providers thereby affecting service quality.

From same table Gulelle respondents expectation on reliability dimension indicates that average mean of 4.41 this implies that customers strongly agree on reliability items, perception of service quality scored average mean of 3.8 which reflects that customers are agree on items and with service quality gap score of (-0.61).this negative result implies that customers dissatisfied reliability item. Especially on item employees show dependability in handling service problem scored the highest gap (0.9). these highest gap shows employees has no enough knowhow to solve the problem, no common understanding on rules and regulation of manuals, memos etc.

4.6.3 Responsiveness dimension

Responsiveness is willingness to help customers and provide prompt service. By using responsiveness dimension the service quality expectation and perception of respondents are measured and find out the gap and its implications through the average mean and its level of agreements which is already scaled. (Brown and Mitchell, 1993).

Table 4.10 Descriptive statics on responsiveness dimension of Tana and Mesalemia.

VARIABLI	Tana				Mesalemia			
	Responsive .expe.		Responsive. Percp.		Respons expe.		Responsiv.perc p.	
Responsiveness	Mean	std.dev	Mean	Gap (-)	Mean	Std,dev	Mean	Gap (-)
Employees are happy and willing to serve the customer.	4.09	.931	2.9	1.19	4	1.00	3.33	0.67
The bank provides diversified service to the customers.	4.01	.891	3.10	0.91	3.82	.877	3.61	0.21
The bank gives prompt service.	4.37	.819	2.98	1.39	4	1.095	3.43	.57
The bank gives quick response to customer requests.	3.71	1.428	2.93	0.78	4.23	.911	3.43	0.8
Average Mean	4.04	1.01	2.98	1.06	4.01	0.97	3.45	0.56

Source: field survey (2016)

On the issue of responsiveness of the services delivered by Tana and Mesalemia, four items were measured. Table 4.10 implies that Tana respondents on expectation of service quality scored average mean of 4.04 this implies that respondents agree on items, perception of service quality scored average mean of 3.45 this implies that respondents are agree on items and with service quality gap of (-1.06). Out of the five items measuring service responsiveness, item "Employees are happy and willing to serve the customer" yielded highest score of -1.19 for its gap. This negative service quality gap implies most of the customers dissatisfied because of what they expect from the service exceeds from what they perceived actually. This finding is in total agreement with Hussar (2000) who stated that the increasing rate of technology growth, has affected the expectations of customers from their service providers thereby affecting service quality.

From the same table Mesalemia respondents expectation on reliability dimension indicates that average mean of 4.01 this implies that customers agree on responsiveness items, perception of service quality scored average mean of 3.8 which reflects that customers are agree on items and with service quality gap score of (-0.56).this negative result implies that customers dissatisfied responsiveness items. Especially on item employees show dependability in handling service problem scored the highest gap (0.9). these highest gap shows employees has no enough knowhow to solve the problem, no common understanding on rules and regulation of manuals, memos etc. overall table 4.10 reflects that the service quality gap of Tana (-1.06) higher than Piassa branch (-0.56) regarding responsiveness items.

Table 4.11 Descriptive statics on responsiveness dimension of Piassa and Gulelle.

Variable	Piassa				Gulelle			
	Responsive .exp.		Responsive. percp.		Respons exp.		Responsiv.p ercp.	
Responsiveness	Mean	std.dev	Mean	Gap(-)	Mean	Std, dev	Mean	Gap (-)
Employees are happy and willing to serve the customer.	3.88	.881	3.96	0.08	4.65	.489	4.15	0.5
The bank provides diversified service to the customers.	3.64	1.220	3.88	0.24	4.4	.680	3.4	1
The bank gives prompt service.	3.12	.971	3.32	+0.20	4.55	.686	3.6	0.95
The bank gives quick response to customer requests.	3.64	1.075	2.8	0.84	4.75	.550	4.1	0.65
AVERAGE Mean	3.57	1.03	3.49	0.08	4.59	0.601	3.81	0.78

Source: field survey (2016)

On the issue of responsiveness of the services delivered Piassa and Gulelle four items were measured. Table 4.11 implies that Piassa respondents on expectation of service quality scored average mean of 3.57 this implies that respondents agree on items, perception of service quality scored average mean of 3.49 this implies that respondents are moderate on items and with service quality gap of (-0.38). This negative service quality gap implies most of the customers dissatisfied because of what they expect from the service exceeds from what they perceived actually. This finding is in total agreement with Hussar, (2000). Who stated that the increasing rate of technology growth, has affected the expectations of customers from their service providers thereby affecting service quality.

From same table Gulelle respondents expectation on responsiveness dimension indicates that average mean of 4.59 this implies that customers agree on responsiveness items, perception of service quality scored average mean of 3.81 which reflects that customers are agree on items and with service quality gap score of (-0.77).this negative result implies that customers dissatisfied with responsiveness items. Especially on item "The bank provides diversified service to the customers" scored the highest gap (1.0). This highest gap shows branch has limited number of service. Totally Table 4.11 reflects that the service quality gap of Piassa (-0.38) lower than Gulelle (-0.77) regarding responsiveness items.

4.6.4 Assurance dimensions

Assurance dimension worked to measure service quality expectation, perception and gap of service quality (G) =P-E. Assurance dimension deals on item employees' skill, trustworthy, knowledge of sufficient information, customers feeling safe in their transaction and other. (Parasuraman et al., 1988)

Table 4.12 Descriptive statics on ASSURANCE dimension of Tana and Mesalemia.

Variable	Tana				Mesalemia			
	Assuran. exp.		Assuran. percp.		Assuran. exp.		Assuran. percp.	
Assurance	Mean	std.dev	Mean	Gap (-)	Mean	Std, dev	Mean	Gap (-)

The employee has the required skill in providing services.	3.56	1.355	4.19	+0.63	4.23	.898	3.33	0.9
Bank employees are trustworthy.	3.65	1.400	3.66	0.01	4.23	1.183	3.38	0.85
The employees have sufficient knowledge of service information	3.78	1.371	3.29	0.49	4.12	.986	3.02	1.1
The employees make customers feel safe in their transactions.	4.31	.832	2.83	1.48	3.89	1.166	3.17	0.72
Employees instill confidence in customers.	3.76	1.119	3.35	0.41	4.35	1.120	3.53	0.82
AVERAGE	3.812	1.215	3.46	0.35	4.16	1.070	3.286	0.87

Source: field survey (2016)

As it can be seen in the table 4.12 in Tana the concern of assurance of customer has scored a mean average of 3.81 this implies that respondents agree on items, perception of service quality scored average mean of 3.46 this implies that respondents are moderate on items and with service quality gap of (-0.35). This negative service quality gap implies most of the customers dissatisfied because of what they expect from the service exceeds from what they perceived actually. This finding is in total agreement with Hussar (2000) who stated that the increasing rate of technology growth, has affected the expectations of customers from their service providers thereby affecting service quality.

From same table Mesalemia respondents expectation on assurance dimension indicates that average mean of 4.16 this implies that customers agree on assurances items, perception of service quality scored average mean of 3.28 which reflects that customers are moderate on items and with service quality gap score of (-0.87).This negative result implies that customers dissatisfied with assurance items. Especially on item totally table 4.12 reflects that the service quality gap of Tana (-0.20) lower than Mesalemia (-0.87) regarding assurance items.

4.13 Descriptive statics on Assurance dimension of Piassa and Gulelle.

Variable	Piassa				Gulelle			
	Assurance. exp.		Assurance. percp.		Assurance. exp.		Assurance. percp.	
Assurance	Mean	std.dev	mean	Gap (-)	Mean	Std,dev	Mean	Gap (-)
The employees have the required skill in providing services.	3.92	.640	3.6	**0.26**	4.55	.5104	4.3	**0.22**
Bank employees are trustworthy.	3.88	.781	3.72	**0.16**	4.65	.587	4	**0.65**
The employees have sufficient knowledge of service information	3.64	1.220	3	**0.64**	4.5	.606	4.43	**0.07**
The employees make customers feel safe in their transactions.	3.76	.969	2.36	**1.30**	4.45	.604	4.4	**0.05**
Employees instillconfidencein customers.	3.52	1.084	3.16	**0.36**	4.39	.777	4.2	**0.19**
AVERAGE mean	**3.74**	**0.939**	**3.17**	**0.57**	**4.51**	**0.617**	**4.26**	**0.25**

Source: field survey (2016)

As it can be seen in the table 4.13 in Piassa, the concern of assurance of customer has scored a mean average of 3.74 this implies that respondents agree on items, perception of service quality scored average mean of3.17 this implies that respondents are moderate on items and with service quality gap of (-0.57). This negative service quality gap implies most of the customers dissatisfied because of what they expect from the service exceeds from what they perceived actually.

From same table Gulelle respondents expectation on assurance dimension indicates that average mean of 4.51 this implies that customers agree on assurances items, perception of service quality scored average mean of 4.26 which reflects that customers are moderate on items and with service quality gap score of (-0.25).this negative result implies that customers dissatisfied with

assurance items. Especially on item totally Table 4.13 reflects that the service quality gap of Piassa (-0.54) higher than Gulelle (-0.23) regarding assurance items.

4.6.5 Empathy Dimension

Deals with the caring, individualized attention the firm provides to its customers. This dimension contains different items like: employees treatment of customers in a friendly manner, understanding of customers' specific needs, treatment with great respect and others. (Jabnoun and Al-Tamimi, 2003).

Table 4.14 Descriptive statics on empathy dimension of Tana and Mesalemia.

Variable	Tana				Mesalemia			
	Empathy. exp.		Empathy. percp.		Empathy exp.		Empathy. percp.	
Empathy	**Mean**	**std.dev**	**Mean**	**Gap (-)**	**Mean**	**Std, dev**	**Mean**	**Gap (-)**
Employees always treat customers in a friendly manner.	3.65	1.25	2.87	**0.78**	4.36	.627	3.49	**0.87**
Employees understand customers' specific needs.	3.58	1.21	2.96	**0.62**	3.87	.894	2.74	**1.13**
Employees treat customer with great respect.	3.67	1.29	2.93	**0.74**	4.02	1.111	3.79	**0.23**
Employees give individual attention to customers	3.91	.93	2.9	**1.01**	4	.794	3.9	**0.01**
Employees of the bank have the knowledge to answer my question.	3.70	1.18	3.04	**0.66**	3.61	1.09	3.53	**0.08**
The Bank operating hoursareconvenient for me.	4.03	.93	2.92	**1.11**	3.72	1.21	3.53	**0.19**
AVERAGE	**3.76**		2.93	**0.83**	**3.93**	**1.21**	3.50	**0.43**

Source: field survey (2016)

As it can be seen in the table 4.14 in Tana the concern of empathy of customer has scored a mean average of 3.76 this implies that respondents agree on items, perception of service quality scored average mean of 2.93 this implies that respondents are Moderate on items and with service quality gap of (-0.83). This negative service quality gap implies most of the customers dissatisfied because of what they expect from the service, exceeds from what they perceived actually.

From same table Mesalemia respondents expectation on empathy dimension indicates that average mean of 3.93 this implies that customers agree on assurances items, perception of service quality scored average mean of 3.50 which reflects that customers are moderate on items and with service quality gap score of (-0.43).This negative result implies that customers dissatisfied with empathy items. Especially on item totally table 4.14 reflects that the service quality gap of Tana (-0.83) higher than Mesalemia (-0.43) regarding assurance items.

Table 4.15 Descriptive statics on Empathy dimension of Piassa and Gulelle.

VARIABLE	Piassa				Gulelle			
	Empathy. exp.		Empathy. percp.		Empathy exp.		Empathy. percp.	
Empathy	**Mean**	**std.dev**	**Mean**	**Gap (-)**	**Mean**	**Std, dev**	**Mean**	**Gap (-)**
Employees always treat customers in a friendly manner.	3.78	.671	3.36	**0.42**	4.35	1.182	4.1	**0.34**
Employees understand customers' specific needs.	3.56	1.044	3.08	**0.48**	4.1	.911	3.8	**0.3**
Employees treat customer with great respect.	3.68	.900	2.84	**0.84**	4.4	.820	3.65	**075**
Employees give individual attention to	3.88	.832	3.04	**0.8**	4.3	.923	3.7	**0.6**

customers								
Employees of the bank have the knowledge to answer my question.	3.96	.978	3.04	**0.92**	4.3	.732	3.5	**0.8**
The Bank operating hours are convenient for me.	4.32	.627	3.12	**1.2**	4.25	.550	3.7	**0.55**
AVERAGE	**3.86**	**0.842**	**3.08**	**0.78**	**4.28**	**0.85**	**3.74**	**0.54**

Source: field survey (2016)

As it can be seen in the table 4.15 in Piassa the concern of assurance of customer has scored a mean average of 3.86 this implies that respondents agree on items, perception of service quality scored average mean of 3.08 this implies that respondents are moderate on items and with service quality gap of (-0.77). This negative service quality gap implies most of the customers dissatisfied because of what they expect from the service exceeds from what they perceived actually.

From same table Gulelle respondents expectation on assurance dimension indicates that average mean of 4.28 this implies that customers agree on assurances items, perception of service quality scored average mean of 3.74 which reflects that customers are moderate on items and with service quality gap score of (-0.55).This negative result implies that customers dissatisfied with assurance items. Especially on item totally table 4.15 reflects that the service quality gap of Piassa (-0.77) lower than Gulelle (-0.55) regarding empathy items.

4.7 Overall branches expectation, perception and gap of selected branches mean scores

Based on the raw data that collected from the sample the following average mean score is calculated for the five service quality dimensions like: tangibility, reliability, responsiveness, assurance and empathy.

TABLE 4.16 Mean average score for service quality dimensions

Variables	ALL BRANCHS MEAN AVERAGE		
	EXPECTATION	PERCEPTION	GAP(-)
Tangibility	4.08	3.41	0.67
Reliability	4.13	3.42	0.71
Responsiveness	4.05	3.43	0.62
Assurance	4.05	3.54	0.51
Empathy	3.95	3.31	0.64

Source: field survey 2016

Table 4.16 implies the mean scores for five dimensions of service quality. On the issue of expectations of service quality, the highest mean is scored by reliability followed by tangibility, assurance and responsiveness on another hand the least mean score is for empathy. As it can be seen from table 4.16 reliability dimension of service quality is carried out superior to the other four dimensions with a mean scores of 4.13.from this we infer that customers expectation for Branches are at satisfactory level in keeping promised times, consistently courteous, handling customer's complaints effectively and providing accurate information. The least performed dimensions are empathy with a mean score of 3.95. This indicates that customers are lower expectation for treatment in a friendly manner, understanding of customers' specific needs, and treatment with great respect, individual attention and knowledge to answer questions.

According to table 4.16 the service quality perception of customers from the given five quality dimension, the highest mean is scored by assurance followed by responsiveness, reliability and tangibility. The least mean is scored by empathy dimension. As we infer from table 4.16, assurance dimension of service quality is carried out highest point with a mean score of 3.54.this implies that customers perceived that the branches are performing better in having knowledgeable and courteous employees and providing secure and trustworthy service. According to table 4.16, from the five service quality dimension the least score that perceived by customer is empathy with a mean score of 3. 31. This reflects that there is weakness in helping customers, responding to customer inquiries, customers' treatment, understanding individual customer needs.

4.7.1 Comparison of Overall Service Delivery Gaps of Service Quality

To achieve one of the objectives for the study, it was the need to find the service delivery gaps of the both the expectations and the perceptions of the respondents in the bank in order to established the trend of the gap analysis for each of the service quality dimensions.

Table 4.17 Overall Service Delivery Gaps of Service Quality

Variable	PERCEPTION-EXPECTATION GAP(-)				Average
	Tana	Mesalemia	Piassa	Gulelle	Gap(-)
Tangibility	0.63	0.67	0.69	0.69	0.67
Reliability	0.72	0.62	0.87	0.61	0.71
Responsiveness	1.06	0.56	0.08	0.78	0.62
Assurance	0.35	0.87	0.57	0.25	0.51
Empathy	0.83	0.43	0.78	0.54	0.64
Average					0.63

Source: field survey (2016)

As table 4.17 reflects Tana has highest gap of (1.06) on responsiveness and the lowest service quality gap of (0.35) on assurance, this implies highest perception expectation gap on responsiveness reveals there is highest service quality problems on this dimension and better gap on assurance even if a gap on this variable.

As table 4.17 depicts Mesalemia has highest gap of (0.87) on assurance and the lowest service quality gap of (0.43) on empathy dimension of service quality, this implies highest perception expectation gap on responsiveness reveals there is highest service quality problems on this dimension and better gap on empathy even if a gap on this variable.

As table 4.17 reflects Piassa has highest gap of (0.87) on reliability dimension and the lowest service quality gap of (0.08) on responsiveness, this implies highest perception expectation gap on responsiveness reveals there is highest service quality problems on this dimension and better gap on responsiveness (Employees happiness and willingness, diversified bank service, prompt service and quick response to customer requests.) even if a gap on this items.

As table 4.17 shows Gulelle has highest gap of (0.78) on responsiveness and the lowest service quality gap of (0.25) on assurance, this implies highest perception expectation gap on responsiveness reveals there is highest service quality problems on this dimension and better gap on assurance even if a gap on this variable.

Over all the service quality result of unweighted average gap scores of the four branches are negative for each dimension/ attributes which indicates that the Branches are not able to meet customers' expectation or the customers are not satisfied with the services offered. From table 4.17, shows that, the highest service quality gap on reliability (-0.71) this figure reveals there is a high service quality deviation on issues like, employees happiness and willingness to serve customers which is evidenced from findings from employees and the smallest gaps from the given dimension assurance has relatively lower gaps of (0.51) in service quality of branches which means trustworthiness of employees, knowledge and skills safe transaction and confidence on branches looks good.

4.8 Correlation scores of branches

The following table reflects the correlations of service quality variables with expectation and perception of customers. For correlation result STATA VERSION 11.0 was used.

Table 4.18 Summary of Correlation scores by ranking order of Expectation and Perception of Tana Branch.

Ranking	respondents expectation	respondents perception	level of SQ
1	Reliability (0.8856)	Empathy0.7850	Responsiveness
2	Tangibility (0.8848)	Assurance0.7431	Tangibility
3	Empathy 0.8621	Responsiveness 0.7241	Empathy
4	Assurance 0.8584	Reliability 0.7165	Reliability
5	Responsiveness 0.8283	Tangability0.6691	Assurance

Source: field survey 2016

Table 4.18, shows that respondents of Tana branch have the highest expectation for reliability and tangibility whiles the lowest expectation for variable responsiveness and assurance. Regarding perception, respondents of Tana has the first rank for empathy and second for assurance and tangibility ranked fifth place which implies that, customers' expectation on dimensions and branch focused dimensions has different. So from this we conclude that the branch should focus on giving priority for reliability, tangibility empathy, assurance and responsiveness dimension respectively in order to satisfy customers' expectations. The relation of level of service quality with dimension shows the highest relation with responsiveness and weak relation with assurance.

Table 4.19 Summary of Correlation scores by ranking order of Expectation and Perception of Mesalemia.

Ranking	Respondents expectation	Respondents perception	Level of SQ
1	Assurance	Empathy	Responsiveness
2	Tangibility	Assurance	Tangibility
3	Reliability	Responsiveness	Empathy
4	Empathy	Reliability	Reliability
5	Responsiveness	Tangibility	Assurance

Source: Field survey (2016)

As the table 4.19, depicts that respondents of Mesalemia expectation on service quality dimension assurance(employees have the required skill, employees are trustworthy, employees have sufficient knowledge of service information, employees make customers tangibility employees safe, employees instills confidence in customers) were taking the highest ranking and responsiveness has taking the lowest ranking order. While we see perception of respondents from the above table, empathy has the first rank and followed by assurance. Tangibility ranked at fifth. From the above result we conclude that expectation and perception of respondents on the dimension shows different, so Mesalemia should give priority for assurance and tangibility, that takes the highest ranking order for expectation and which must fit with perception. The level of

service quality has the highest co-correlation with responsiveness. This implies responsiveness has the highest contribution for level of service quality enhancement.

Table 4.20 Summary of Correlation score by ranking order of Expectation and Perception of Piassa.

Ranking	Respondents expectation	Respondents perception	level of SQ
1.	Responsiveness	Tangibility	Empathy
2.	Assurance	Reliability	Reliability
3.	Reliability	Empathy	Tangibility
4.	Tangibility	Assurance	Assurance
5.	Empathy	Responsiveness	Responsiveness

Source: field survey 2016

As the above table 4.20, reflects respondents of Piassa branch expectation on service quality dimension shows that, responsiveness were ranking first but empathy ranked at fifth place. From same table perception result of respondents reveals that tangibility was ranked first and responsiveness become ranked at last place from the selected dimensions. This result concludes that Branch focus on responsiveness than tangibility because customers have the highest expectation for responsiveness and less for tangibility and empathy.

The level of service quality based on the current bank service scenario, empathy takes the highest rank, which means empathy has significant contribution for with level of service quality. The level of service quality has the highest relation with the empathy dimension of service quality.

Table 4.21 Summary of Correlation score by Ranking order of Expectation and Perception of Gulelle.

Ranking	respondents expectation	respondents perception	level of SQ
1.	Empathy	Tangibility	Empathy
2.	Tangibility	Empathy	Responsiveness
3.	Reliability	Reliability	Tangibility
4.	Responsiveness	Responsiveness	Reliability
5.	Assurance	Assurance	Assurance

Source: Source: Field survey (2016)

Respondents of Gulelle on expectation of service quality the above table 4.22 reveals that, empathy has the highest ranking however assurance has the lowest ranking of service quality expectation. From same table perception of customers were reverse of expectation result, tangibility takes the first rank while assurance takes the last or fifth ranking place. This result concludes that Gulelle doesn't follow the customer expectations priority for the service quality dimensions. So Gulelle strategies must adjust to empathy should take the first rank to meet expectation and satisfy customers.

The above table 4.21 also shows correlations of the dimension and current service quality levels. Empathy has ranked first and assurance takes the last rank. This implies that empathy has the greatest contribution for changing service quality levels from time to time.

Customers' expectation, perception and level of service quality based on the five dimensions (responsiveness reliability tangibility assurance and empathy) were different in different branches. This shows branches are dissimilar in their efficiency; Branchesdoes not meet the customers' expectation which creates dissatisfaction and creates service quality problems. This quality problem in the long run may be a savior means for loss in customers and reduction in profitability because customers become more and more quality conscious from time to time due to customers is mostly eager to quality.

CHAPTER FIVE

Findings, conclusion and recommendation

This study was conducted to assess service quality of Dashen Bank in Addis Ababa city based on 311 samples of four branch from this 277 sample questionnaire were returned which means 89 percent of questionnaire designed both in Amharic and English were successfully collected. However, only 262 respondents fill the questionnaires properly and fully. Service quality measured based on customers' expectations and perception plus employee's perception of their service quality which is designed independently to make the finding easy and more acceptable outcomes of the study. This chapter contains the main findings of the study, conclusion of the findings and finally recommendation for the research result analyzed in the previous chapter.

5.1 Findings

The findings of the study begin with employees demographic profile results of the study, table 4.2 indicates that majority of the employees (55.69%) were males the rest 44.31% were females and on the same table majority of the respondents (59.5%) are youngsters and aged between 18 to 30 years and the rest 35.4% and 5.1% were aged between 31 to 43 and greater than or equal to 44 years old respectively. In addition to this table 4.2 reflect marital status, 51.9% of respondents are single and the rest 44.1% are married and when we see educational status of respondents,59.6%,16.4%,3.8%, and 4.4% were BA degree, diploma ,certificate, masters degree holders respectively.

Table 4.5 indicates that majority of the customers (59.9%) were males the rest 39.1% were females and on the same table majority of the respondents (59.9%) are youngsters and aged between 18 to 30 years and the rest 31.8% and 7.7% were aged between 31 to 43 and greater than or equal to 44 years old respectively. In addition to this table 4.5 reflect marital status, 45% of respondents are single and the rest 55% are married and when we see educational status of respondents,40.7%,29.1%,18.7%, 7.1% and 4.4% were BA degree, diploma ,certificate, masters degree holders and others respectively.

The above finding result implies that most of employees of Branches has provide its own agreements level for the seven dimension (technology, satisfaction, training, comments,

leadership, internal and external factors) which are used to assess service quality of selected branch.

As table 4.3 indicates that most of the respondents of selected branches were satisfied by technology except employees of Piassa branch. Again all respondents also satisfied or agree on satisfaction item that contain satisfaction with his/her job, motivation to work, service that the bank delivers and customer handling through proper service delivery. However from the given dimensions respondents of all branch employees dissatisfied by item: leadership except Gulelle. Again employees of all Branch results from same table 4.4 shows that, customers dissatisfied with internal factors affecting service quality except Piassa. For External factors all respondents are dissatisfied except respondents of Tana.

From the above analysis, the expectation of the four branches with five dimensions of service quality. The highest expectation and perception of respondents of each branch are discussed as follows.

From the five dimensions of service quality Tana has the highest expectation for responsiveness with a mean of 4.01 and the lowest expectation on assurance with a mean of 3.81. moreover Mesalemia respondents were the highest expectation agreement level on assurance with a mean of 4.16 and the lowest expectation on empathy with a mean of 3.72.When we see Piassa results respondents has the highest expectation on reliability dimension with a mean 4.02 and the lowest expectation on responsiveness with a mean of 3.57.respondentsa of Gulelle also has the highest expectation on responsiveness with a mean of 4.59 and the lowest expectation with a mean of 4.28.

A summary of the highest and lowest perception of each branch from the five service quality measurement dimensions. From the above table analysis Tana respondents were the highest perception on assurance with a mean of 3.46 and the lowest perception on assurance on empathy with a mean of 2.92. From respondents of Mesalemia, majority of respondents perceived empathy with a mean of 3.53 and lowest perception on assurance with a mean of 3.286.

The average result of the above analysis shows that Piassa branch respondents has the highest perception on responsiveness with a mean of 3.49 and he lowest perception on empathy dimension with a mean of 3.08.when we came to Gulelle, majority of respondents has the highest

perception on assurance with a mean of 4.26 and the lowest perception on tangibility with a mean of 3.70.

Table 4.16 implies the mean scores for five dimensions of service quality. On the issue of expectations of service quality, the highest mean is scored by reliability followed by tangibility, assurance and responsiveness on another hand the least mean score is for empathy.

According to table 4.16 the service quality perception of customers from the given five quality dimension, the highest mean is scored by assurance followed by responsiveness, reliability and tangibility. The least mean is scored by empathy dimension as customer perceived.

The above quantitative analysis shows that the difference between expectation and perception, that shows the service quality gap.

As table 4.16 depicts that respondents of Tana Branch were the highest service quality gap on responsiveness (1.06) indicating that customers not satisfied with employees willingness and happiness, prompt service quick response to customers requests and the lowest service quality gap on assurance with a mean of (0.20).this implies the bank ability to provide the required skill to employees, trustworthiness of employees, ability to make customers feel save and confident are not as desired by the customers. From same Table 4.16, Mesalemia respondents have the highest service quality gap on assurance with a mean of (0.87). This implies that, the branch ability to provide the required skill to employees, trustworthiness of employees, ability to make customers feel save and confident are not as they expected by customers. The lowest service quality gap on empathy with a mean of (0.19).this score implies respondents not perceive, treatment, understanding specific needs, great respect, individual attention, knowledge to answer question and operating hours as they expect.

Tana branch service quality gap from table 4.16 shows that the highest service quality gap on reliability with a mean of (0.79).this service quality gap also reveals that customers not satisfied with item, fulfillments of promise, consistently courteous and handling customers complain accuracy in providing service and dependability in handling service problem. Again Tana has the lowest service quality gap on responsiveness dimensions with a mean of (0.38).This scores again implies customers not met expectation with employees willingness and happiness, bank diversified service, prompt service and quick response to customers requests.

As the above analysis, Gulelle respondents were the highest service quality gap on responsiveness dimension with a mean of (0.77). This result indicates that customers has question with employees willingness and happiness, prompt service and quick response to customers requests. Gulelle has the lowest service quality gap on assurance with a mean of (0.23).again from this result the researcher conclude that respondents not meet expectation with the bank ability to provide the required skill to employees, trustworthiness of employees, ability to make customers feel save and confident.

5.2 Conclusion

To come up into high service quality in Dashen bank balancing or exceeding customers' expectation through increasing perception is the basic that must be addressed. The researcher assesses the service quality of Dashen bank both from customers and employees in Addis Ababa. Based on analysis of the data and findings the following conclusions are drawn:

As the above analysis for service quality assessment through seven items (training, satisfaction, technology, comments, leadership, internal and external factors).shows that respondents of Tana, Mesalemia, Piassa and Gulelle were average mean result of 3.47, 3.43, 3.32 and 3.45 scores respectively. From this result the researcher conclude that Tana, Mesalemia, and Gulelle employees' respondents feel agree for service quality and respondents of Piassa feels moderate for service quality.

Overall feeling or findings concerning service quality branches based on employees of the bank result reveals that 3.40, this result implies employees feel moderate. This result also implies, it needs committed effort to have satisfied employees indirectly to satisfy their customers.

Regarding factors that affect service quality of the bank most of the customers responded that strongly agree for the existence of service quality problems like, network problems, lack of legal frameworks that enforce banking industry to adopt technological innovation, lack of competition among local banks and foreign banks. In addition to the above problems internal factors like, cost to do banking task, lack of technical and managerial skills on providing service quality and some of the customers also not quality conscious were affect service quality.

Table 4.16 implies the mean scores for five dimensions of service quality. On the issue of expectations of service quality, the highest mean is scored by reliability followed by tangibility, assurance and responsiveness on another hand the least mean score is for empathy.

According to table 4.16 the service quality perception of customers from the given five quality dimension, the highest mean is scored by assurance followed by responsiveness, reliability and tangibility. The least mean is scored by empathy dimension as customer perceived.

The overall customers expectation of service quality dimensions of selected branch average mean result of 3.93, this means respondents agree on the five dimensions (tangibility, reliability, responsiveness, assurance and empathy) of service quality. From this the customers' expectation for service quality lies at good position.

The perception of customers for service quality dimension average mean result shows that 3.20.based on scaled questionnaire, this result shows respondents feel medium for service quality dimensions.

Overall the service quality perception and expectation were reveals a gap of (0.62).this result also shows that customers not gated service quality as they expected with tangibility, reliability, responsiveness, assurance and empathy. Generally the highest gap on tangibility reliability, responsiveness, assurance and empathy dimensions with negative average gap scores of 0.66, 0.68, 0.69, 0.46 and 0.59 respectively.

5.3 Recommendation

Based on the above analysis and conclusion of the study the following recommendations are proposed to enable improvement of service quality Dashen Bank selected branches.

➢ In order to overcome the observed gap between perception and expectation Dashen bank needs a realistic effort to ensure its improvement.

➢ The selected branches have to improve the level of service quality by minimizing service quality gap of the five dimensions (tangibility, reliability, responsiveness assurance and empathy).

Specifically, the following recommendations are suggested for each branch:

➤ The bank have to improve the employees' happiness and willingness, products of the bank, prompt service and quick response to customers, requests by providing training to employees.

➤ Responsiveness dimension was considered as one of the highest negative service quality gaps of (1.06) and (0.77) that influencing service quality in Tana and Gulelle, respectively. One way of addressing this problem is by giving quick response to requests, prompt services and diversified service and the bank have to motivate employees by providing different incentives and have to create belongingness, so employees will be willing to deliver quality service for customers.

➤ Furthermore assurance dimension was considered as one of the highest gap that influencing service quality in Mesalemia. But, the customer of Tana and Gulelle are less satisfied, on this way. In order to address this problem enhancing skill, trustworthiness and knowledge of employees is significant. In addition to thus increasing safety and confidence of customers are essential.

➤ Specifically reliability dimension was considered as one of the highest gap that influencing service quality in Piassa. One way of handling this problem is by delivering its services at promised times, employees should be consistently courteous and dependability should be minimized in order to meet customers' expectation.

➤ Overall the perception of all branch customers feel the lowest perception on empathy dimension, in order to solve this drawbacks the bank management should focus on empathy dimension, specifically items like treatment in a friendly manner, understanding of customers' specific needs, treatment with great respect, individual attention and knowledge to answer questions to enhance service quality problems.

➤ Findings from the study reveals, the highest mean average result of all branches service quality gap is reliability dimension, to overcome this problems the bank management and every employees must committed to handle the problems through providing service at promised times, consistently courteous, handles customers complaints effectively and

providing accurate information are basic ones to avoid or minimize service quality of branches'.

Recommendation specifically for each Branch based on findings from the employees angles:

➢ The bank should work on external factors affecting service quality specially, by minimizing network problems through cooperation with Ethio-telecom, government should adopt legal frameworks that enforce banking industry to adopt technological innovation and encourage competition.

➢ Based on the findings of the study the bank, should need committed effort on leadership, by training and enhance knowledge of leaders, allows participation of employees to enhance service quality, leaders should encourage creativity of employees and motivate them to achieve mission and vision.

➢ Furthermore findings of the study the bank should need committed effort to solve problems on technology through, using the best technology, best expertise, in the field of technology and providing service which are supported by latest technology.

➢ Training of employees can also be improved by providing them continuous training which are supported by best tools and equipment.

➢ All branches office layout must be the same.

➢ In general based on selected branches it needs focusing on customers' expectation and minimizing both internal and external factors that hinder service quality. For example using standby generator and highly focus on reaching customers closely which means following branch expansion strategy.

5. Direction for future research

The study was conducted to assess the service quality of Dashen Bank in Addis Ababa. The sample was taken from both employees and customers of selected branches thus may be limited to come up into generalization of the findings to all branches. Other researcher can do by including other branches out of Addis Ababa or assess on Regional level.

According to different literature the service quality dimensions of banks were not only five it's more than ten dimensions. But due to time and cost limitation not corporate on this study, future researches, may consider more factors that enable to assess service quality

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ST.MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES

MBA PROGRAM

A: QUESTIONNAIRE

Dear sir/Madam

My name is ZerihunBirkneh; I am student of Masters of Business Administration (MBA) at stMerry University. I am currently doing thesis on "**Assessment of Service Quality in Dashen Bank**". The data collected is confidential and will only be used for analysis of the study and not for any other purpose. In order to make the study more fruitful, your response to the given questions would be very necessary. Finally I would like to forward **my deepestgratitude in advance** for your **unreserved co-operation** in filling the questioner.

SECTION1: DEMOGRAPHIC PROFILE OF RESPONDENTS.

Please indicate the following by ticking on the spaces in front of the response options:

1. Gender: Male ☐   Female ☐

2. Age: 18-30 ☐   31-43 ☐   44-56 ☐   ⊦57   ☐

3. Marital status: single ☐   married ☐   other……………………

4. Educational level: primary school ☐   Secondary school ☐   Diploma ☐

              Degree   ☐   other specify…………………

5. Occupation: student ☐   public servant   business person   ☐

Other specify...

Section II: Please indicate on a five point scale the extent to which you find the following statements important by ticking on the box in the first column and also indicate on a five point scale the extent to which you are strongly disagree or strongly agree with the following statements.

Part: 1

CUSTOMER'S EXPECTATIONS:

1.1 The following tables contain the feature that relate to your feeling about the service quality you expect from the bank. Please tick mark in each feature that is close to your view of **service quality's expectation**.

1=strongly disagree   2=Disagree   3=Moderate   4=Agree   5=strongly Agree

	DIMENSIONS	Expectations				
		strongly disagree	Disagree	Moderate	Agree	strongly agree
		1	2	3	4	5
No	**TANGIBILITY**					
1	I expect that the Bank has modern-looking equipment.	☐	☐	☐	☐	☐
2	I expect that bank has neat employees.	☐	☐	☐	☐	☐
3	I expect that bank have disciplined employees	☐	☐	☐	☐	☐
4	I expect that bank service Room is clean	☐	☐	☐	☐	☐
5	I expect that bank provides adequate of space	☐	☐	☐	☐	☐
6	I expect that Employees' uniforms are attractive	☐	☐	☐	☐	☐

7	I expect that printed materials (forms, brochures, bank cards, etc) look attractive.					
	RELIABILITY					
8	I expect that the bank provides its services at promised times.					
9	I expect that Employees are consistently courteous.					
10	I expect that the employees handled customer's complaints effectively					
11	I expect that Employees provide accurate information to customers.					
12	I expect that Employees show dependability in handling service problem.					
	RESPONSIVENESS					
13	I expect that Employees are happy and willing to serve the customers.					
14	I expect that the bank provides diversified service to theCustomers.					
15	I expect that the bank gives prompt service.					
16	I expect that the bank gives quick response to customer requests.					
	ASSURANCE					
17	I expect that employees have the required skill in providing services.					
18	I expect that Bank employees are trustworthy.					
19	I expect that employees have sufficient knowledge of service information.					
20	I expect that employees make customers feel safe in their transactions.					

21	I expect that employee instills confidence in customers.					
	Empathy					
22	I expect that employees always treat customers in a friendly manner.					
23	I expect that employees understand customers' specific needs.					
24	I expect that employees treat customer with great respect.					
25	I expect that employees give individual attention to customers.					
26	I expect that employees of the have the knowledge to answer my question.					
27	I expect that bank have operating hours that are convenient for me.					

1.4 What are the other expectations you expect to receive from the bank?

……

……

……

Part 2: Perceived Service Quality

The following tables contain the features relate to your feelings about the service quality offered by the bank. Please tick in each feature that is closest to your view **of service quality's**

perception.

1=strongly disagree   2=Disagree   3=Moderate   4=Agree   5=strongly Agree

N	Dimensions	Perceptions

No		Strongly	disagree	Moderate	Agree	strongly
		1	2	3	4	5
	TANGIBILITY					
1	The Bank has modern-looking equipment.	☐	☐	☐	☐	☐
2	The bank has neat employees.	☐	☐	☐	☐	☐
3	The bank have disciplined employees	☐	☐	☐	☐	☐
4	The bank service Room is clean	☐	☐	☐	☐	☐
5	The Bank provides adequate of service space.	☐	☐	☐	☐	☐
6	Printed materials (forms, brochures, bank cards, etc) look attractive.	☐	☐	☐	☐	☐
	RELIABILITY					
7	The bank provides its services at promised times	☐	☐	☐	☐	☐
8	Employees are consistently courteous.	☐	☐	☐	☐	☐
9	The employees handled customer's complaints effectively	☐	☐	☐	☐	☐
10	Employees provide accurate information to customers.	☐	☐	☐	☐	☐
11	Employees show dependability in handling service problem.	☐	☐	☐	☐	☐
	RESPONSIVENESS					
12	Employees are happy and willing to serve the customer.	☐	☐	☐	☐	☐
13	The bank provides diversified service to the customers.	☐	☐	☐	☐	☐
14	The bank gives prompt service.	☐	☐	☐	☐	☐
15	The bank gives quick response to customer requests.	☐	☐	☐	☐	☐

	ASSURANCE	☐	☐	☐	☐	☐
16	The employee has the required skill in providing services.	☐	☐	☐	☐	☐
17	Bank employees are trustworthy.	☐	☐	☐	☐	☐
18	The employees have sufficient knowledge of service information	☐	☐	☐	☐	☐
19	The employees make customers feel safe in their transactions.	☐	☐	☐	☐	☐
20	Employee instills confidence in customers.	☐	☐	☐	☐	☐
	EMPATHY					
21	Employees always treat customers in a friendly manner.	☐	☐	☐	☐	☐
22	Employees understand customers' specific needs.	☐	☐	☐	☐	☐
23	Employees treat customer with great respect.	☐	☐	☐	☐	☐
24	Employees give individual attention to customers	☐	☐	☐	☐	☐
25	Employees have the knowledge to answer my question.	☐	☐	☐	☐	☐
26	The bank operating hours are convenient for me.	☐	☐	☐	☐	☐
27	Do you think the service provided by bank meet your overall expectation	☐	☐	☐	☐	☐

2.2 Please give your opinions about the overall service quality you receive and suggestions in terms of "how bank can provide you with a better service".

………

………

……………………………………………

ST.MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES

MBA PROGRAM

A: QUESTIONNAIRE

Dear sir/Madam

My name is Zerihun Birkneh; I am student of Masters of Business Administration (MBA) at Merry University. I am currently doing thesis on "**Assessment of Service Quality in Dashen Bank**". The data collected is confidential and will only be used for analysis of the study and not for any other purpose. In order to make the study more fruitful, your response to the given questions would be very necessary. Finally I would like to forward **my deepest gratitude in advance** for your **unreserved co-operation** in filling the questioner.

Section1:

Questionnaire which is filled by EMPLOYEES OF THE BANK both by managerial and non –managerial position in the organization.

Please indicate the following by ticking on the spaces in front of the response options:

1. Gender: Male ☐   Female ☐

2. Age: 18-30 ☐   31-43 ☐   44-56 ☐ >57 ☐

3. Marital status: single ☐   married ☐   other.........................

4. Educational level: primary school ☐   Secondary school ☐   Diploma ☐

       Degree ☐   other specify.....................

5. Position:

Managerial [ ]   Non- managerial [ ]

Section2:

	ITEM	Strongly	disagree	Medium	agree	Strongly agree
	TRAINING					
1	As an employee am well trained for the job					
2	The bank conducts continuous in service training for its staff ass expected					
3	the bank provides the best tools and equipment to its employees					
	Satisfaction					
4	I am satisfied with my job					
5	I am highly motivated to work for the bank					
6	customers are satisfied with the services that the bank offers					
7	The bank handles its customer's with proper service delivery					
	TECHNOLOGY					
8	This bank uses best technology for its services					
9	This bank has the best expertise in the field of technology					
10	This bank should improve its technology for banking services					
	The bank offers good products to its customers which are supported latest technology					

	COMMENTS					
11	Customers complain about the service dalliance					
12	Customer complain about customer handling					
13	Customer complains about service charge					
14	Customers complain about interest rules and regulation					
	Leadership					
15	The organizations service leadership is good for me					
16	The organization leadership allows for freely participation in decision making					
17	The organization leadership build creativity					
18	The organization leadership encourages and motivates employees to achieve goal, mission and vision.					
	FACTORS AFFECTING SERVICE QUALITY					
	External factors					
19	Banking service may not perform well because of network problems					
20	Lack of legal frameworks that enforce banking industries to adopt technological innovation					
21	Lack of legal and regulatory framework will have impact on service quality improvement of new technological innovation in the banking sector like ATM, internet banking, mobile banking and point of sales terminals (POS)					
22	Lack of competition among local banks and foreign banks can be factor that influence service quality					
	ORGANIZATIONAL FACTORS					
23	Implementing service quality increase cost to do					

	banking task					
24	Lack of technical and managerial skills on providing quality services					
25	lack of sufficient government support will affect implementation of service quality					
26	Lack of service quality focused on the customer side					

THANK YOU

ቅድስተማርያምዩኒቨርሲቲ

Masters of Business Administration (MBA)

ስሜ ዘሪሁን ብርቅነህ ይባላል በቅድስተማርያ ምዩኒቨርሲቲ (Masters of Business Administration (MBA) ተማሪስሆኝበአሁኑሰዓትየመመረቂያጥናቴንማደርገዉበኢ.አከተማበሚገኙትየዳሽንባንክቅርንጫፎችየሚሰጡትየደንበኞችአገል ግሎትጥራትዳሰሳሲሆንእርስዎይህንመጠይቅበመሙላትአስፈላጊዉንትብብርእንዲያደርጉልኝስልበትህትናእጠይቃለሁ፡፡

እርስዎበዚህጥናትበመሳተፍዎማንኛዉምሚስጥርሊለላካልእንደማይሰጥላረጋግጥሎትእወዳለሁ፡፡እርስዎበዚህትናትበመሳተፍ የሚሰጡትመረጃለጥናቱስኬታማነትከፍተኛአስተዋፅስለሚያበረክትበአገባቡእንደሚሞሉልኝእተማመናለሁመጠይቁንሞልተዉ እንደጨረሱበዚዜእንዲመልሱልኝበአክብሮትእጠይቃለሁ፡፡

ሀ/የግልመረጃ

መመሪያ፡እባክዎንከተሰጡትአማራጮችየተስማሙበትላይምልክትያድርጉ፡፡

1. *ፆታ*   ወንድ ☐   ሰት ☐

2. *ዕድማ* (18-30) ☐ (31 – 43) ☐ (44 -56) ☐   ≥57 ☐

3. የጋብቻሁኔታያገባያላገባ ☐   ☐   ☐

4.የትምህርተ ደረጃ ፩ኛደረጃ ☐ ፪ኛደረጃ ☐   ዲፕሎማድ ☐   ☐

ሌላካለይጠቀሱ………………………………………………

5. የስራሁነታተማሪ ☐   ነጋዴ ☐   ተቀጣሪ ☐

                  ሌላካለይጠቀሱ…………………………………………

ለ/የደንበኛአገልግሎትጥራትመጠይቅ

እረስዎበራስዎስዎስታዊአሳቤየባንክንአገልግሎትየሚጠብቁትበምንመልኩእንደሆነ

ለማወቅየሚያስችልመጠይቅ

መመሪያ፡እባክዎንከተሰጡትአማራጮችየተስማሙበትላይ( ) ምልክትያድርጉ፡፡

የሚስማሙበትንየሚለኩበትየሚከተሉትናቸዉ

1. በጣምአልስማማም   2. አልስማማም   3.ምንምአይመስለኝም

4. እስማማለሁ   5.በጣምእስማማለሁ

ተ.ቁ	የአገልግሎትጥራትመመዘኛዎች	በጣምአልስማማሁም	አልስማማም	ምንም አይመስለኝም	እስማማለሁ	በጣምእስማማለሁ
	TANGABLE(የሚዳሰስ)					
1	ባንኩዘመናዊመሳሪያእንደሚጠቀምእጠብቃለሁ					
2	ባንኩፅዱስራተኞችይኖሩታልብዬእጠብቃለሁ					
3	ባንኩስነምግባርያላቸዉስራተኞችእንደሚኖሩትእጠብቃለሁ					
4	ባንኩንፁህዎለልእንደሚኖረዉእጠብቃለሁ					
5	ባንኩሰፊዎለልእንደሚኖረዉእጠብቃለሁ					
6	የባንኩአገልግሎትመስጫፎርሞች፣ብሮሽሮችናባንክካርዶችለእይታማራኪእን ደሚሆኑእጠብቃለሁ					
	RELIABILITY(ህቀኝነት)					
7	ባንኩበሚስጠዉቀጠሮመሰረትአገልግሎቱንይሰጣልብዬእጠብቃለሁ					
8	የባንኩስራተኞችትሁትይሆናሉብዬእጠብቃለሁ					
9	የባንኩስራተኞችየደንበኞችንቅሬታበአግባቡእንደሚፈቱእጠብቃለሁ					
10	የባንኩስራተኞችለደንበኞችትክክለኛመረጃእንደሚሰጡእጠብቃለሁ					
11	የባንኩስራተኞችትግርፈቺነታቸዉንእንደሚያሳዩእጠብቃለሁ					

80

	RESPONSIVENESS(ፈጣንአገልግሎት)					
12	የባንኩሰራተኞችደንበኞችንለማግለገልደስተኛናፍቃደኛእንደሚሆኑእጠብቃለሁ					
13	ባንኩየተለያየየርፈብዙአገልግሎትእንደሚሰጡእጠብቃለሁ					
14	ባንኩፈጣንአገልግሎትእንደሚሰጥእጠብቃለሁ					
15	የባንኩሰራተኞችለደንበኞችጥያቄፈጣንምልሽእንደሚሰጡእጠብቃለሁ					
	ASSURANCE(አስተማማኝ)					
16	የባንኩሰራተኞችአገልግሎትንለመስጠትየሚያስችልክህሎትእንደሚኖራቸዉእጠብቃለሁ					
17	የባንኩሰራተኞችታማኝናቸዉብዬእጠብቃለሁ					
18	የባንኩሰራተኞችስለአገልግሎታቸዉመረጃበቂየሆነዉቀትእንደሚኖራቸዉእጠብቃለሁ					
19	የባንኩሰራተኞችደንበኞችአገልሎትበሚያገኙበትጊዜየሀንነትስሜትእንዲሰማቸዉያደረጋሉብዬእጠብቃለሁ					
20	የባንኩሰራተኞችደንበኞችአገልሎትበሚያገኙበትጊዜበራስመተማመንእንዲኖራቸዉያደረጋሉብዬእጠብቃለሁ					
	Empathy(የሰዉንችግርእንደራስማየት)					
21	የባንኩሰራተኞችደንበኞችንየሚያገለግሉትጉደኛዌበያነመልኩእንደሚሆንእጠብቃለሁ					
22	የባንኩሰራተኞችደንበኞችንግልፍላጎትይረዳሉብዬእጠብቃለሁ					
23	የባንኩሰራተኞችደንበኞችንየሚያገለግሉትከታላቅአከብሮትጋርእነደሚሆንእጠብቃለሁ					
24	የባንኩሰራተኞችግለሰባዊትኩረትለደንበኞችእንደሚሰጡእጠብቃለሁ					
25	የባንኩየስራሰዐትምቹእንደሚሆንእጠብቃለሁ					

ሐ/የደንበኛአገልግሎትጥራትመጠይቅ

እረስዎበራስዎዉስጣዊምዘናየባንኩአገልግሎትያገኙትበምንመልኩእንደሆነከላይከሞሉትየጠበቁትአገልግሎትንመሰረትበማድረ ግየሚሞላመጠይቅ።

መመሪያ:እባክዎንከተሰጡትአማራጮችየተስማሙበትላይ(✔) ምልክትያድርጉ።

የሚስማሙበትንየሚለኩበትየሚከተሉትናቸዉ፤

1. በጣምአልስማማም   2. አልስማማም   3.ምንምአይመስለኝም

4. እስማማለሁ   5.በጣምእስማማለሁ

ተ.ቁ	የአገልግሎትጥራትመመዘኛዎች	በጣምአልስማማም	አልስማማም	ምንምአይመስለኝ	እስማማለሁ	በጣምእስማማለሁ
	TANGABLE(የሚዳሰስ)					
1	ባንኩዘመናዊመሳሪያዎችይጠቀማል					
2	ባንኩፅዱስራተኞችአሉት					
3	ባንኩስነምግባርያላቸዉስራተኞችአሉት					
4	ባንኩንፁህየገልግሎትመስጫዉለልአለዉ					
5	ባንኩሰፊዉለልአለዉ					
6	የባንኩአገልግሎትመስጫፎርሞች፣ብሮሸሮችናየባንክካረዶችለእይታምቹናቸዉ					
	RELIABILITY(ህቀኝነት)					
7	ባንኩበሚሰጠዉቀጠሮመሰረትአገልግሎቱንይሰጣል					
8	የባንኩሰራተኞችትሁትናቸዉ					
9	የባንክስራተኞችየደንበኖችንፍሬታበአግባቡይፈታሉ					
10	የባንክስራተኞችለደንበኖችትክክለኛመረጃይሰጣሉ					
11	የባንክስራተኞችየአገልግሎትችግረፒነታቸዉንያሳያሉ					
	RESPONSIVENESS(ፈጣንአገልግሎት)					
12	የባንኩስራተኞችደንበኛለማገልደስተኛናፍቃደኛናቸዉ					
13	ባንኩየተለያየዘረፈብዙአገልግሎትይሰጣል					
14	ባንኩፈጣንአገልግሎትይሰጣል					
15	የባንኩስራተኞችለደንበኞችጥያቄፈጣንምላሽይሰጣል					
	ASSURANCE(አስተማግኝ)					
16	የባንኩስራተኞችአገልግሎትንለመስጠትየሚያስችልከህሎትአላቸዉ					
17	የባንኩሰራተኞችታማኝናቸዉ					
18	የባንኩሰራተኞችስለአገልግሎታቸዉመረጃበቂየሆነእዉቀትአላቸዉ					
19	የባንኩስራተኞችደንበኞችአገልሎትበሚያገኙበትጊዜየደህንነትስሜትእንዲሰማቸዉያደረጋሉ					

20	የባንኩስራተኞችደንበኞችአገልሎትበሚያኙበትጊዜበራስመተማመንእነዲኖራቸዉያደረጋሉ					
	Empathy(የሰዉንችግርእንደራስማየት)					
21	የባንኩስራተኞችደንበኞችንየሚያገለሉትጉደኛዊበሆነመልኩነዉ.					
22	የባንኩስራተኞችደንበኞችንየግልፍላጎትይረዳሉ					
23	የባንኩስራተኞችደንበኞችንየሚያገሊሉትከታላቅአክብሮትጋርነዉ.					
24	ሰራተኞቹግለሰባዊትኩረትለደንበኞችይሰጣሉ					
25	የባንኩየስራሰዐትምቹነዉ.					
26	ባጠቃላይከባንኩየጠበኩትንጥራታያለዉአገልግሎትአግኝቻለሁ					

መ/የደንበኛአገልግሎትጥራትመጠይቅ

1.እባክዎንየባንኩአገልግሎትየተሻለእነዲሆንየግሎንተጨማሪአስተያየትይስጡ

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2.በአሁንስዐትየባንኩአገልግሎትጥራትበምንደረጃላይይገኛል?

ለጋደረጃ   ☐

መካከለኛደረጃ   ☐

በእገተትደረጃ   ☐

በጣምያደገደረጃ   ☐

ሌላካለእባክዎንይጥቀሱ..

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