



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

**Assessing the effect of Core Banking and Service Quality on
Customer Satisfaction in Commercial Bank of Ethiopia: (A Study on
Selected Branches of Addis Ababa District)**

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DECEMBER 2016
ADDIS ABABA, ETHIOPIA

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF
GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS
ADMINISTRATION**

**DECEMBER 2016
ADDIS ABABA, ETHIOPIA**

Acknowledgement

First of all I would like to praise almighty god who gave endurance and strength in all my life
Next my most sincere and deepest thanks go to Dr. Arega Seyoum, my thesis advisor, for his
Unreserved and timely support in checking and giving constructive suggestion. Also I would like
to thank my families and my best friends for all the help and encouragement. Finally, I would
like to thank all of the people who have responded for the questioner.

CERTIFICATE

This is to certify that the thesis entitled “*Assessing the effect of core banking and service quality on customer satisfaction*”, submitted to the School of Graduate Studies of St. Mary’s University in partial fulfillment of the requirements for the award of the Degree of Master of Business Administration (MBA), has been prepared by Mr. EskinderTilahun under our guidance and supervision.

Therefore, I hereby declare that no part of the Research report has been submitted to any other university or institution for the award of any Degree or Diploma and the matters embodied in the research report have been duly acknowledged.

Dean, graduate studies

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DECLARATION

I the undersigned declare that this senior essay is my original work prepared under the guidance of DR. Arega Seyoum. All source of material used for the manuscript have acknowledgment

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Addis Ababa

Date of Submission

December, 2016

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Acronyms and Abbreviations

CBE:	Commercial Bank of Ethiopia
SERVQUAL:	Service Quality
CSQ:	Customer Satisfaction Questionnaire
CBQ:	Core Banking Questionnaire
SQQ:	Service Quality Questionnaire
SPSS:	Statistical Package for Social Science
ICT:	Information Communication Technology
ATM:	Automated Teller Machine
IT:	Information technology
CBS:	Core Banking Service

Abstract

This research project focuses on identifying the effects of core banking and service quality on customer satisfaction in commercial bank of Ethiopia in the selected branches. The main objective of this project is to assess the effect of core banking and services quality on customer satisfaction in commercial bank of Ethiopia. The research has been analyzed through both descriptive and explanatory form of research design to provide solutions to the research problems. the population of the study were all customers of CBE who received different service from commercial bank of Ethiopia Addis Ababa branches and convenience sampling technique ehas been used to select 200 respondents from the population, For the purpose of the study primary data were collected by using likert scale based questionnaire. And the data were analyzed using descriptive and inferential statistics. The result of this study shows that, there was significant relationship between all service quality dimension and customer satisfaction in commercial bank of Ethiopia. At the same time, there was significant relationship between core banking and customer satisfaction. The three service quality dimension (reliability, assurance, empathy) have positive and significant impact on customer satisfaction at the bank. However, the rest two dimensions (responsiveness and tangibility) have no impact on customer satisfaction Core banking also have positive and significant impact on customer satisfaction. Based on these, it is recommended that the bank should work more on the two service quality dimension (reliability and empathy) to enhance customer satisfaction.

Key words: *service quality, core banking, customer satisfaction, SERVPERF*

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

New age business environment is very dynamic and undergoes rapid changes as a result of technological innovation, increased awareness and demands from customers. Business organizations, especially the banking industry of the 21st century operates in a complex and competitive environment characterized by these changing conditions and highly unpredictable economic climate. Information and Communication Technology (ICT) is at the center of this global change. Information technology is considered as the key driver for the changes taking place around the world. Due to a pervasive and steadily growth of information and communication technology, the world banking industry is entering into new phenomena of unprecedented form of competition supported by modern information and communication infrastructure. E-commerce has become a slogan for companies over a couple of years with increased awareness about the use of computers and internet. The Internet is the driving force for the growth of e-commerce (Bhaskar R. & Tewodros Sisay, 2011).

The information and communication applications are paramount concern to the banks in today's business environment and internet has become the major platform for all financial, banking and commercial transactions in the present scenario.

A strategic use of ICT helps an organization gain a competitive advantage through its contribution to the strategic goals of an organization and/or its ability to significantly increase performance and productivity.

“Service quality and customer satisfaction are unarguably the two core concepts that are at the root of the marketing theory and practices” (Spreng and Mackoy;1996 p16). In today's world of intense competition, the key to sustainable competitive advantage lies in delivering high quality services that will in turn result in satisfied customers. When competition increases and environmental issue becomes dynamic, the importance of service quality is increased (Asubonteng: 1996).

Banking system occupies an important place in a nation's economy. It plays a vital role in accelerating the rate of economic growth by mobilizing the existing or potential savings and by making the disbursement of credit to commercial undertaking and priority areas. Banking industry is marked by aggressive competition and ever-changing customer demands. As a result, banks need to adopt themselves to the changing environment. It is essential for the banks to adopt appropriate various strategies to merge as the preferred bank of customers. Timely introduction of various products to suit the diverse needs of customers is a functional necessity to the banks. Technology gives the cutting edge to come out with customer centric products and delivery channels in time (Biju K, D. Devandhiran & Sreehari R. 2012).

In Ethiopia, the use of information communication technology (ICT) in banking industry is almost a recent phenomenon.

For example if we see the use of core banking and ATM, ATM is currently limited to only certain banks (CBE in some of its branches in Addis Ababa and large cities, Dashen bank in allover its area branches, Wogagen Bank in some selected branches and etc...), with limited services, even though the demand is higher than the service, but still it is a promising trend. And at the same time the use of core banking is also limited to some commercial banks of Ethiopia. According to National Bank of Ethiopia, currently there are 13 banks who have acquired CORE banking solutions that are required to interface with the National Bank. The new IT infrastructure will also enable banks to strengthen and extend their relations with credit card providers such as Visa and Master Card as well as roll out new mobile and Internet banking services. Thus, the bank's customers will enjoy reduced waiting time and a greater choice of banking channels and services (www.nbe.gov.com).

1.2. Statement of the problem

Satisfying customers is the first major mission and purpose of any business organization. It is when customers are satisfied the organizations achieves higher sales, profit and market share and vice versa.

Customer satisfaction also leads organizations to gain loyalty and achieve the desired objectives. Therefore, it is essential for organizations to satisfy their customers promptly so that they can achieve what they plan. Banks as a business organization should provide a great care for its customers' to attract, retain and gain their loyalty.

Nevertheless, banks found in our country (Ethiopia) have little care about their customers. This leads them to use more obsolete and traditional technologies that cause dissatisfaction and switching among customers.

This means the banks are not satisfying their customers enough due to many factors in which using traditional technologies is among them. Levesque and McDougall (1996) have confirmed and reinforced the notion that consistent poor customer experience as a result of poor service quality leads to a decrease in the levels of customer satisfaction and the chances of further willingness to recommend the service (i.e., word-of-mouth advertising or referrals) is lessened.

This is true for commercial bank of Ethiopia, which is the leading bank in the country. Even though CBE has been providing many kinds of banking services since its establishment in 1942, it cannot go further in satisfying its customers.

Simply customers of the bank have not being satisfying by its services. This is due to poor service quality of the bank that results from absence of new and improved technologies.

The bank applied core-banking technology in 2004 E.C to integrate the services delivered in its all branch banks and to improve the quality of its services. The application of this technology is believed to have many contributions for the bank.

CBE implement new core banking technology is called T-24 before four years. The bank believes this technology enables improve customer satisfaction with ease of banking operations. In contrast, lack of customer awareness about the product of the new technology and employment training based on the new technology have a great impact on the satisfaction of CBE customers. According to the observation of the researcher, the technology faced the above mentioned reasons.

Currently most banks in Ethiopia are negatively affected by the net work failure and system interruption which result delayed service delivery time, as a result customers are sometimes forced to stay long time in the premises of the bank. As we know the CBE has showed rapid improvement since the Implementation of BPR. But still there is customer complaint in network failure, power interruptions and low accessibility of ATM machines are still seen in the branches of CBE, (Ayenew, 2014).

Several studies have been done on service quality and customer satisfaction in banking industry, but only few studies have been done on CBE. For instance (Fikadu, 2013) conducted research on customer satisfaction and service quality. And he conducted his study through qualitative method, the result indicates that CBE faces various problems especially regarding quality service and he recommended in his paper to carry out research in similar area so as to generalize the issues in CBE. So, The researcher identifies the contribution of this technology on satisfying customers of the bank in the selected CBE branches. The purpose of this study is to examine the effect of core banking and service quality on customer satisfaction.

1.3. Research question

The study answers the following basic research questions:

1. What are the changes that have come after the application of core banking?
2. How satisfied are customers with the application of core banking service in CBE?
3. How satisfied customers are with service quality in CBE in the selected branches?
4. What is the level of customer satisfaction in CBE in the selected branches?

5. What effect does service quality has on the satisfaction level of existing clients of CBE in Addis Ababa?
6. What effect does adopting core banking services on customer satisfaction in selected branches of CBE in Addis Ababa?
7. What are the major challenges in the practice of core baking service which inhibit the satisfaction level of customers at the branches?

1.4. Objectives of the study

1.4.1. General objective

The general objective of this research project is to assess the effect of Core Banking and service quality on Customer Satisfaction in the selected Branches of CBE in Addis Ababa city administration.

1.4.2. Specific objectives

The specific objectives of this study are the following:

- To assess the changes that comes after the application of core banking service
- To evaluate the effect of core banking on customer satisfaction of the banks
- To measure the effect of service quality on customer satisfaction of the banks
- To analyze the customer satisfaction level in CBE
- To provide some recommendations for the bank

1.5. Significance of the study

Since most bank services are easy to duplicate and provides nearly identical services, they can only distinguish themselves on the basis of quality of service (Kebede and Eshetu, 2012). Therefore, this study will be important to the bank to assess whether its application of core

banking service enhance the level of customer satisfaction and identifies the position of service quality at the bank.

Moreover, the study will have the following significances:

- ❖ Identifies issues related to the application of core banking and service quality and thus provide feedback to managers.
- ❖ Identify the gap between what customer thinks about customer satisfaction and what actual customer satisfaction look likes in the bank.
- ❖ ·Result of this research project can be used as a base point for further studies in the related issues.

1.6. Scope and limitation of the study

The study has focused on the effects of service quality and core banking on customer satisfaction in CBE selected branches and can therefore not be considered as a representative of the whole service quality of CBE; that is the generalizability of the finding and the conclusion drawn will be limited to ADDIS ABEBBA CBE branches. This study does not include non sampled branches of CBE and other private banks and the time before and after study schedule was not included in the area of study.

Methodologically; this research is a sample survey research i.e. based on the representative sample conclusion for the populations were made. Additionally, the main source of this data was questionnaire, and data collecte from secondary sources. The questionnaire were distributed and collected from customers who queue in the selected branches of CBE.

Moreover, since this project is designed to be completed in six months time, it may not present detailed data to the intended level.

1.7. Organization of the study

The paper has five chapters. The first chapter deals with the introduction part that consists of background of the study, statements of the problem, objectives of the study, significances of the study, scope of the study and limitation of the study. Chapter 2 contains a review of the related

literature. The research design and methodology is presented in chapter 3. In chapter four, the results and findings of the study will be discussed. Finally, the last chapter deals with the summary of findings, conclusions and recommendations that is forwarded both by the respondents and by researcher based on the result obtained.

CHAPTER TWO

LITERATURE REVIEW

2.1. Overview

Like any business, banks often find it hard to keep up with change. First, they need the ability to spot it. This means tracking countless variables. Then, they need to take the right action. This can be especially tough in today's banking world. Change is coming at banks from many directions (IBM, 2012). And each change can trigger many more. Delayed or inadequate responses often make it even harder to overcome threats and capture opportunity. However, banks that reach this stage of core system transformation can start to dynamically respond to change. They can also sharpen those responses, reducing labor and capital costs while improving results

2.2. IT in Banks

To-day, we cannot think about the success of a banking system without information and communication technology. It has enlarged the role of banking sector in the economy. The financial transactions and payment can now be processed quickly and easily. The banks with the latest technology and techniques are more successful in the competitive financial market. They have been able to generate more and more business resulting in their greater profitability (Kaur Rupinder 2012).

It is evident that in improving customer services, management information system and ensuring high productivity, technology orientation has become inevitable. In creating a viable and efficient banking system, which can respond adequately to the needs of growing economy and tastes of customers, technology has a key role to play (Kaur Rupinder 2012). He also stated that technological challenge is to identify suitable areas of automation, selecting appropriate software and priorities the implementation on suitable and cost effective hardware so that in ultimate analysis, gains outweigh the cost.

2.3. Core banking services

CORE BANKING is one of the recent developments in the field of banking and it has proved to be very useful. It is a facility provided by banks in which a person having an account in one branch can operate his account in another branch (Kaur Rupinder, 2012). This has become possible because each account holder is given a specialized computerized and unique account number.

This new platform has changed the way of working in the banks. CBS enables banks to consolidate their technology platforms across functions and geographies leveraging cost and at the same time acquiring flexibility and scalability to adapt to a fast changing and competitive environment. In core banking, Banks are getting their data aggregation layers in place to facilitate projection of data in the form of static and dynamic reporting capability. This would be a logical extension of operational data aggregation using core banking systems. Systems such as core banking and business intelligence, if used synchronously, will add phenomenal enterprise value to business (Kaur Rupinder, 2012).

2.4. Benefits of Core Banking

2.4.1. Benefits to the bank

➤ **Centralized Accounting**

All the transactions of the bank directly impact the General Ledger and Profit and Loss Account. This provides a real time total picture about the financial position and situation of the bank. This helps for timely effective decision making for financial management; a very critical and dynamic function in today's banking (KULKARNI P. R. 2012).

➤ **Centralized Product Control & Monitoring**

Centralization helps in better product analysis, monitoring and rollout. Aspects like interest rate modifications, product modification and interest application can be done centrally from one place for all the branches. Bank can quickly respond to market

scenario and customer needs. This gives competitive edge to the bank (KULKARNI P. R. 2012).

➤ **Introduction of Technology Based Services**

Service channels such as ATM, either on-site or off- site, can be started. Cheque Deposit Machines (CDM) can be installed. Such machine in WAN connectivity can allow any customer to deposit the cheque for collection at any branch (KULKARNI P. R. 2012).

➤ **Centralized Customer Account Management**

Any customer becomes the customer of the bank rather than of a branch. With unique ID/ Account Number the accounts of the customers can be viewed centrally by the bank. As such, customer profile, details of the services availed by him and customer behavior about business of the bank can be well understood. Such customer view gives the bank opportunity to decide directions for business development and marketing strategies (KULKARNI P. R. 2012).

➤ **Centralized Reporting**

Presence of centralized data constantly live up-dated at any time ensures comprehensive report / statement generation. This tremendously helps in decision making as well as submission to various authorities. Operational efficiency of the bank gets increased due to quick report generation for bank as a whole (KULKARNI P. R. 2012).

➤ **Centralized System Administration**

Centralized system / I. T. administration enhances system security and user management. There is reduction in man-power need and cost. Due to single point resource available IT manpower is utilized properly (KULKARNI P. R. 2012).

2.4.2. Benefits to Customers

- Customer can operate his account from any of the branch of the bank.
- More service channels can be made available to the customer.
- Customer gets immediate credit if the transaction is between the branches of the bank. Even extension counters can provide all services to the customer.
- Customer gets full attention and service satisfaction at the branches as the branches are freed from all back office functions, clearing functions and almost all accounting functions.

- Customer can get SMS alerts on his mobile or e-mail alerts through net for transaction taking place in his account. This gives him comfort and security.
- Customer service improvements.

2.5. Core Banking Service Quality

Due to an increasingly competitive, saturated and dynamic business environment, retail banks in many countries have adopted customer-driven philosophies to address the rapid and changing needs of their customers (Burnham, T. A., Frels, J. And Vijay, M. 2003). Technological advances have changed the world radically, altering the manner in which individuals conduct their personal and business affairs.

Over the past two decades in particular, the banking industry has invested substantial resources in bringing ICT to customers. The banking industry is undergoing through the significant technological changes; it has several impacts on customer satisfaction and loyalty. It has revolutionized every industry including banking in the world by rendering faster and cost effective delivery of products and services to the customers (Walker et al., 2008).

According to Chakrabarty, (2007) core banking solution enables banks to extend the full benefits of ATM, tele-banking, mobile banking, internet banking, card banking and other multiple delivery channels to all customers allowing banks to offer a multitude of customer-centric services on a 24x7 basis from a single location, supporting retail as well as corporate banking activities.

Banks in Ethiopia are using Information Technology (IT) not only to improve their own internal processes but also to increase, facilities and to provide quality services to their customers. Particularly, in the banking sector ICT is one of the most important tools, because it provides many suitable alternative banking channels to the customers. It brings convenience, customer centricity, enhance service quality and cost effectiveness in the banking services (Vijay M. Kumbhar 2012). Even now, customers are evaluating their banks based on availability of high-tech services. Therefore, implementation of ICT in the banking business continues to improve the banking service.

The researcher in order to conduct this research in addition to service quality dimensions employs some additional factors to evaluate the performances of core banking services in the bank. Those factors include the followings:

A Reducing risks and errors

The security issue is of special concern in the Banking Industry, as banking is highly based on trust from its customers.

Hence, the risk of hackers, denial of service attacks, technological failures, breach of privacy of customer information, and opportunities for fraud created by the anonymity of the parties to electronic transactions all have to be managed. Depending upon its nature and scope, a breach in security can seriously damage public confidence in the stability of a financial institution or of a nation's entire banking system. Hence, by introducing the appropriate security measures and putting security concerns at ease, the Banking Industry might be able to attract the segments among consumers who previously were not inclined to use core banking. Furthermore, it is also in the banks' own interest to improve security, as digital fraud can be costly both in financial losses, and in terms of the damage it does to the brand of the bank in question (Broderick & Vachirapornpuc, 2002).

B. Accessibility

Rapid advancement in information and communication technology (ICT) has had a profound effect on the banking industry and the wider financial sector over the last 2 decades.

ICT is now a tool that facilitates the banks' organizational structures' business strategies & customer services. It enables sophisticated product development, better market infrastructure, implementation of reliable techniques for control of risk and helps the financial intermediaries to reach geographically distant and diversified markets. Hence, the uses of core banking in commercial bank of Ethiopia are making its services that can be accessed easily. For instances, VISA card can facilitates you to make a purchase goods and services at an automated teller station that is set up to handle such transactions. Core banking helps to promote customer retention, convenience and satisfaction for customer in which the bank mightn't be got without the use of the system(Vijay M. Kumbhar 2012).

C. Speed

Transactions are also faster in banks via core banking. Core banking makes transactions faster through dissemination of required information or data at a quicker and faster rate. The Banking Industry is currently being renewed in many areas. One of these areas related to the digitalization of formerly paper-based processes. Electronic mail is increasingly being applied for especially non-legal correspondence like account statements, marketing and sales. On the other hand, the introduction of ICT increases efficiency of the employee in the bank (Kulkarni K, Kalkundrikar S., 2002). Core banking can be used to enhance customer service delivery, which could also pave the way for the reduction of the workload on tellers in banking halls. Such workload reduction could provide the tellers with opportunities for adequate interaction with customer and also help improve their functional efficiencies and effectiveness in customer service delivery. Therefore improving the service quality of the banking with the core banking could improve the overall customer perception of the banks functional suitability for service provision as rendered by tellers in the banking halls (Biju et.,al 2012).

D. Satisfactory customer service delivery

The ability of most banks in Ethiopia to deliver effective and satisfactory services to their clients remains a challenge as a result of the continued use of traditional approaches in the delivery of banking services. In this regard, such banks were faced with a situation where the functions of their employees and the traditional service delivery functions they offered were no longer their first interest. Instead such banks are increasingly depending on technology with their attendant quality issues (Charles 2006). In bids to overcome this challenge, most of these banks have moved away from using traditional approaches in customer service delivery and have introduced information and communication technologies in their place to enable effective and satisfactory customer service delivery. Thus, the proliferation of new core banking application within the financial industry has significantly influenced the way banks deliver services to their clients.

Such technologies have enabled banks in developed economies to provide satisfactory customer services by enhancing their capacities to develop sophisticated products, design better market infrastructure, and implement reliable techniques for controlling risks. A semblance of this influence is highlighted by the introduction of self-service technologies that have enabled banks to develop electronically mediated multi-channel service delivery platforms for clients. These platforms, which include the ATMs, core banking, telephone banking, Internet banking, and mobile banking, are efficient means for selling products and servicing customers. In this wise, the banking industry in Ethiopia has experienced rapid legal and technological change (Grönroos 2000). Among the many changes is the introduction of money counting machines and automated teller machines (ATM) to reduce workload and meet customer demands and the implementation of core banking solution to make the service flexible and fast (Vijay M. Kumbhar 2012).

2.6. Service Quality

In today's increasingly competitive business environment, service quality is essential for the success of any organization. Service quality is important aspect that affects the competitiveness of business. Banks should increase the quality of service constantly since there is no assurance that the current outstanding service is also suitable for future. Consequently, banks should "develop new strategy" to satisfy their customer and should provide quality service to distinguish themselves from rivalries (Siddiqi; 2011).

According to Kotler and Armstrong (2012), "service can be defined as economic activities that produce time, place, form, or psychological utilities". Many service firms have become successful by identifying a previously unrecognized or unsatisfied customer wants. (Messay, 2012) stated " services are identifiable, intangible activities that are the main object of a transaction designed to provide want satisfaction to customers". (Messay, 2012) also stated that the travel, hospitals, finance, entertainment, health care communications, utilities and professional services fields are prime examples. Recognizing the importance of marketing, many of these industries and organizations within them are now adding marketing-related personnel. According to (Kotler, 2012) "services are growing ever faster in the world economy, marketing up a quarter of the value of all international trade". A service is an act or performance that one

partly can offer to another that is essentially intangible and doesn't result in the ownership of a thing. Its production may or may not be tied to a physical product. (Kotler, 1998).

“Quality research in the goods sector was established long before it was established in the service sector” (Gummesson, 1991). Bandyopadhyay 2003, pp. 187-188) claimed that quality in goods sectors is “commonly defined as the product’s fitness for its intended use, which means how well the product meet the needs and the expectations of its customer”.

Garvin (1983) referred to “the product oriented quality approach as ‘objective quality.’” (Clemes, Gan, and Kao, 2007). However, “understanding quality in the goods sector is inadequate for understanding service quality because of the fundamental difference between the two terms” (Parasuraman, et al., 1985). (Parasuraman, et al., 1985, pp. 42) “Suggest that service quality is performance based rather than objects, therefore precise manufacturing specifications concerning uniform quality can rarely be set”.

Service quality is “more difficult for consumers to evaluate than product quality; this is due to a lack of tangible evidence associated with the service” (Hong and Goo, 2004). In the past decades, researchers (Carman 1990; Garvin 1983; Parasuraman et al, 1985, 1988) have defined and measured service quality by examining the attributes of service quality, while others (Bitner and Hubbert 1994; Iacobucci, Grayson, and Ostrom, 1994; Oliver, 1993; Oliver and DeSarbo, 1988; Parasuraman, Zeithaml, and Berry, 1994) focused on the application in services to conceptualize the relationship between service quality and customer satisfaction. Therefore, a combination of the service quality and customer satisfaction literature has formed the foundation of service quality theory (Clemes et al., 2007; Parasuraman et al., 1985).

Berry et al., (1990) also “defined service quality as the discrepancy between customers’ expectations or desire and their perceptions.” “The previous literature suggests that the evaluation of quality in services is more difficult than goods (Parasuraman et al., 1985) and that delivering quality services is increasingly recognized as the key to success for service providers” (Cronin and Taylor, 1992). But, “perceived service quality has confirmed to be a complex

concept to understand” (Brady and Cronin, 2001, pp.34). Therefore, Rust and Oliver (2000) propose that it is essential for companies to develop the awareness of customers’ perceptions of service quality.

2.7. Customer Satisfaction

Early concepts of satisfaction have typically defined satisfaction as a post utility evaluation and judgment concerning a specific purchase decision (Churchill and Sauprenant 1992; Oliver, 1980). Most researchers agree that satisfaction is an attitude or evaluation that is formed by the customer by comparing what they expect to receive to their subjective perceptions of the performance they actually get (Oliver, 1980).

Definition

As indicated by Lovelock (2004) many researchers conceptualize customer satisfaction as *“an individual’s feeling of pleasure (or disappointment) resulting from comparing the perceived performance or outcome in relation to the expectation.”*

- According to Kotler (2000), satisfaction is a person’s feeling of pleasure or disappointment resulting from comparing a product’s perceived performance (or outcome) in relation to his or her expectation.
- Gaither (1994) defines customer satisfaction as the determination of customer requirements and demonstrated success in meeting them.
- Service companies have since recently focused on customers in order to improve Competitiveness. Customer satisfaction is one of the important outcomes of marketing Activity(miky and fournier;1999).In the competitive banking industry, customer satisfaction is considered as the fundamental of success. Satisfying customers is one of the main objectives of every business. Businesses recognize that keeping current customers is more profitable than having to win new ones to replac those lost.management and marketing theorists emphasize the importance of customer satisfaction for business’s success(kennedy& schneider;2000).

- Kotler and Armstrong (2001) in their Principles of Marketing, define customer satisfaction as the extent to which a product's perceived performance matches a buyer's expectations. They continued that, if the product's performance falls short of expectations, the buyer would be dissatisfied but if performance matches or exceeds expectation, the customer will be satisfied or highly satisfied. In service quality literature, customer expectations are understood as desires or wants of consumers (Zeithaml, Berry & Parasuraman 1993) or "what they feel the service provider should offer rather than would offer" (Parasuraman et al., 1988). Customer perceptions are defined as "the customer's judgment of the service organization's performance" (Parasuraman et al., 1988).
- Customer satisfaction is a "psychological concept that involves the feeling of wellbeing and pleasure that results from obtaining what one hopes for and expects from an appealing product and/or service" (WTO, 1985);
- CS "as an attitude-like judgment following a purchase act or a series of consumer product interactions." (Lovelock &Wirtz, 2007);
- "Satisfaction is merely the result of things not going wrong; satisfying the needs and desires of consumers." (Besterfield, 1994);
- Higher customer satisfaction leads to greater customer loyalty which in turn leads to higher future revenue. As a result, many market leaders are found to be highly superior-customer-service oriented. They have been rewarded with revenue and customer retention well. For that reason, organizations in the same market sector are forced to assess the quality of the services that they provide in order to attract and retain their customers. Because satisfied customers are key to long-term business success (Zeithaml et al., 1996)
- "Satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's performance (outcome) in relation to his or her expectation." (Kotler & Keller, 2006 p. 144).

Again, CS may be described as a process or an outcome. One area that has received considerable debate in customer satisfaction literature is whether customer satisfaction should be defined as an outcome or a process. Many early definitions conceptualized satisfaction as a process which is

currently the dominant view held by most scholars (Oliver, 1980, Parasuraman et al., 1988). The process perspective presupposes that customer satisfaction is a feeling of satisfaction that results from the process of comparing perceived performance and one or more predictive standards, such as expectations or desires (Khalifa& Liu, 2002). This perspective is grounded in the expectancy disconfirmation theory proposed by Richard Oliver (Oliver, 1980). The customer is satisfied if the performance of product/service is equal to his/her expectations and he/she is dissatisfied if the product/service performance is perceived to be below his/her expectation (negative disconfirmation). If expectation exceeds perceived performance, the customer is highly satisfied.

By taking satisfaction as a process these definitions do not focus on satisfaction itself but things that cause satisfaction, the antecedents to satisfaction, which occur primarily during the service delivery process (Vavra, 1997).

Recent studies have found that satisfaction as an outcome or end result during the process of the consumption of a service; it is viewed as a post-purchase experience (Vavra, 1997). This view has its roots in motivation theories that postulate that people are driven by the desire to satisfy their needs (Maslow, 1954) or that their behaviour is directed at the achievement of relevant goals (Vroom, 1964). In this way satisfaction is perceived as a goal to be achieved and can be described as consumer fulfillment response (Rust & Oliver, 1994). In the context of this study, customer satisfaction is defined from process perspective because the researcher believe that in core banking arena, customers' evaluation of core banking service quality takes place primarily during the service delivery process and continues, but not just an outcome that customers strive to achieve.

2.8. Empirical framework

A. Distinction between Service quality and Customer satisfaction

The literature on services has made a distinction between service quality and customer satisfaction (Bitner, 1990; Bolton & Drew, 1991; Parasuraman et al., 1988 as cited in Harr, 2008). This differentiation is important for firms to concentrate on enhancing their capability to satisfy customers through providing high service quality.

Whilst some believe service quality leads to satisfaction, others think otherwise. The studies of many researchers suggest service quality leads to customer satisfaction. To achieve a high level of customer satisfaction, they suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction (Mesay, 2012).

The position of scholars characterized by Parasuraman et al., (1988), is that “service quality involves an attitude and is an evaluation over several service encounters over time”. It is also “thought to be an overall assessment about a service category or an organization” (Parasuraman et al., 1988). “In support of this, respondents in Parasuraman et al., (1988)’s study demonstrated satisfaction with specific service encounters but were not happy with the service quality of the firm.”

conversely, recent thoughts on customer satisfaction is summarized in the following definition of satisfaction by Oliver (1981) as “a psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer’s prior feelings about the consumption experience”. Moreover, Oliver (1981) distinguished customer satisfaction from service quality in his definition of attitude as “the consumer’s relatively enduring affective orientation for a product, store, or process while satisfaction is the emotional reaction following a disconfirmation experience which acts on the base attitude level and is consumption-specific” (Oliver, 1981, p. 42). Therefore, service quality is “more stable and is situationally oriented” (Oliver, 1981, p. 42).

Empirical research by Cronin & Taylor (1992) “showed that service quality has a significant effect on customer satisfaction.” Similarly, recent studies by (González & Brea, 2005; & Ekinci 2004) using recursive structural models provided empirical support that service quality results in customer satisfaction. According to Zeithaml et al., (2006), customer satisfaction “is a broader concept than service quality which focuses specifically on dimensions of service”.

B. Relation between service quality and customer satisfaction

Private Banks dealing in retail banking Industry is consequently put into lot of pressures due towards increase in global competition.

Different strategies are formulated to satisfy and retain the customer and the key of it is to increase the service quality level. Typically, customers perceive very little difference in the banking products offered by private banks dealing in services as any new offering is quickly matched by competitors.

Parasuraman et al. (1985) and Zeithaml et al. (1990) noted that the key strategy for the success and survival of any business institution is the deliverance of quality services to customers. The quality of services offered will determine customer satisfaction and attitudinal loyalty (Ravichandran et al. 2010).

Iacobucci et al. (1995) conclude that the key difference between service quality and customer satisfaction is that quality relates to managerial delivery of the service while satisfaction reflects customers' experiences with that service. They argue that quality improvements that are not based on customer needs will not lead to improved customer satisfaction. Bolton and Drew (1994:176) pointed out "customer satisfaction depends on pre-existing or contemporaneous attitudes about service quality". Anderson et al. (1994) also point out that improved service quality will result in a satisfied customer.

Parasuraman, A., Zeithaml, V.A., & Berry, L.L. (1988) found that the performance of the service provider on core and relational dimensions of services was an important driver for customer satisfaction in retail banking. According to S. SIVESAN 2012, there is positive linear relationship between the service quality and customer satisfaction.

C. Relation between Core Banking and Customer Satisfaction

After the application of core banking and other services using internet it is assumed to bring significant change on flexibility of the bank and reduce the time that each customer will spend in the bank and as a result it will lead to customer satisfaction.

Customer satisfaction measurement allows an organization to understand the key drivers that create satisfaction or dissatisfaction; and what is really driving their satisfaction during a service experience. Customer satisfaction is the state of mind that customers have about a company when their expectations have been met or exceeded over the lifetime of the product or service.

Various empirical researches show that there is significant and positive relationship in core banking service and customer satisfaction. Berry (1990) mentioned that there are ten 'Quality Values' which influence satisfaction behavior i.e. Quality, Value, Timeliness, Efficiency, Ease of Access, Environment, Inter-departmental Teamwork, Front line Service Behavior, Commitment to the Customer and Innovation. Increase in service quality of the banks can satisfy and develop attitudinal loyalty which ultimately retains valued customers (Kumbhar, 2010).

According to Biju K, D. Devandhiran & Sreehari R. (2012) there is very strong relationship between core banking service and customer satisfaction. Biju K, D. Devandhiran & Sreehari R. in their research shows that as the bank employs core banking in its banking service customers are highly satisfied.

Vijay M. Kumbhar (2012) also shows the relation between core banking and customer satisfaction in Public Banks and Private Banks in India. His finding indicates that customers are highly satisfied with core banking services. So that one can conclude that as the bank implement core banking in its services it can create high customer satisfaction.

From the above discussion one can easily conclude that as the bank implements core banking solution, customers can get improved and quality services and as a result enjoy greater satisfaction in their stay in the bank.

2.9 Previous Studies

Research on quality of service currently has received special attention from marketing researchers. Below is a summary of results of previous studies regarding the service quality and its influence on satisfaction, published in various scientific journals.

Table 2.1. A summary of previous studies

Authors	Study Area	Result
Tizazu k.2012	The Effect of Customer Service Quality on Customer Satisfaction in Selected Private Banks	There is positive and significant relationship between Tangibility, reliability, assurance, empathy and customer satisfaction. However, the results also indicate that, there is a negative and insignificant relationship between responsiveness and customer it
Mesay S. 2012 Al-Hawary et al., (2011) Mohammad and	Bank Service Quality, Customer Satisfaction and Loyalty in Ethiopian Banking Sector 5 dimensions of SERVQUAL (tangibility, reliability, responsiveness, assurance and empathy Five dimensions of Service quality(tangibility,	There is a significant positive relationship between the five dimensions of service Quality and customer satisfaction, the highest correlation is between empathy and customer. The weakest correlation is Between reliability and customer satisfaction. The four service quality dimensions (tangibility, reliability, assurance, and responsiveness) have a positive and significant effect on customer satisfaction. Empathy has a negative and significant effect on customer satisfaction The five service quality dimensions (tangibility, reliability, responsiveness,

Alhamadani (2011)	reliability, responsive ness, assurance and empathy)	assurance and empathy) have a positive and significant effect on customer satisfaction.
Malik et al., (2011)	5 dimensions of SERVQUAL(tangibility ,reliability, responsiveness, assurance and empathy)	The two dimensions of service quality (Reliability, assurance) have a significant and positive effect on customer satisfaction. However, the rest three service quality dimensions (tangibility and responsiveness and empathy) have no contribution to customer satisfaction
Vijay M. Kumbha(2012)	Alternative Banking Channels and Customers’ Satisfaction: An Empirical Study of Public and Private Sector Banks	There significant relationship between core banking and overall customer satisfaction in alternative banking

Source: : Extracted by the researcher from different literatures

2.10. Conceptual framework

Service Quality is a vital antecedent of customer's satisfaction (Cronin and Taylor, 1992). In turn customer satisfaction is believed to affect post-purchase and perception and future decisions. Following from the literature review done above, the relationship between service quality variables and customer satisfaction can be shown as following. In this conceptual model the five Service quality dimensions have been selected form the study conducted by Parasuraman et al., (1988).

The following criteria are laid down by Liu et al. (2008) for measuring the satisfaction level of customers regarding purchase and subsequent consumption of goods or services:

- Content: The features of goods or services and the underlying benefits give customer a positive consumption experience.
- Relieved: The alleviation of the negative state of customers' mind of by the goods or services provided.
- Novelty: The goods or services bring freshness and excitement in customers.
- Surprise: The amazement and unexpected pleasure brought to people by goods or services consumed.

In their work, Parasuraman et al (1988) discovered an instrument for measuring consumers' perception of service quality, after that it became known as SERVQUAL. They prepared a quantitative research and the previous ten components were collapsed into five dimensions: -

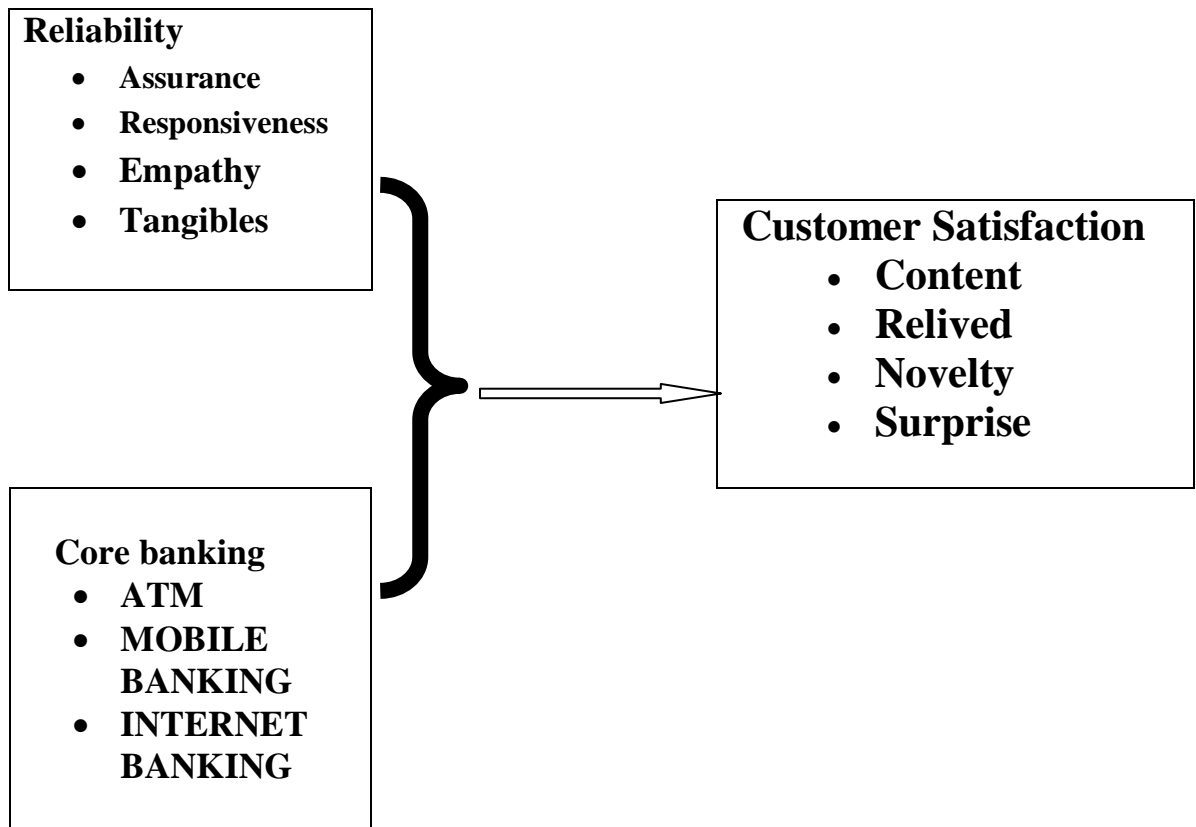
1. Reliability: is ability to perform the promised service dependably and accurately.
2. Responsiveness: willingness or readiness of employee or professionals to provide service.
3. Assurance: knowledge and competence of service providers and the ability to convey trust and confidence.
4. Empathy: Caring, individualized attention the firm provides to its customers.
5. Tangibles: Physical facilities, equipments and appearance of personnel. Reliability, tangibles and responsiveness remained distinct, but the remaining seven components collapsed into two aggregate dimensions, assurance and empathy (Andersson, T.D.1992).

Parasuraman et al. (1985) conducted research on different service organization (Bank, Hotel, Electrical Corporation, Hospital, Transportation) by using ten service quality dimensions (tangibility, reliability, responsiveness, communication, access, competence, courtesy, credibility, security, and knowledge). Later Parasuraman et al. (1985) conducted research and

then the ten dimensions were further purified and developed into five dimensions (tangibility, reliability, responsiveness, assurance and empathy). The reason behind purified the ten dimensions into five dimensions was the appropriateness of each service quality dimensions to different service organizations for example security dimension is appropriate for transportation, credibility dimension is appropriate for hotel. Therefore, this convinced me to use Parasuraman et al., (1988)'s model. On the other hand the conceptual model that is intended to show the relationship between core banking and customer satisfaction is developed by the researcher from different findings. Biju K, D. Devandhiran & Sreehari R. (2012), on their research identified seven (7) core banking factor that can be used as parameter to conduct research on core banking. Therefore the researcher employs these factors to conduct this research

Conceptual framework for the effect of core banking and service

Quality on customer satisfaction



Source: Adapted from Biju K, D. Devandhiran & Sreehari R. (2012) and Parasuraman et al. (1988), Model & park J. Commer Soc Sei Pakistan (2014).

2.11. Research Gap

Many studies indicate that there are links between customer satisfaction, service quality & profitability. In order to meet customer demand, many companies need to better serve their customers. Better quality of service can usually get a higher market share and better returns (slu NYM & and mou JCW 2003). Because of high market competition service quality becomes an increasingly important issue in the field of competitive market. Therefore, these issues become very important to satisfy the customer (Broderick & Vachirapornpuc 2002).

Tizazu Kassa (2012) has made a survey on service quality in relation to customer. To achieve the objectives of this study, data was collected through questionnaire from a sample of 342 bank customers. These respondents were selected using simple random sampling method. The data collected from the questionnaire were analyzed using statistical tools such as mean, standard deviation, correlation, and multiple regression analysis. There is a positive and significant relationship between Tangibility, reliability, assurance, empathy and customer satisfaction. However, the results also indicate that, there is a negative and insignificant relationship between responsiveness and customer satisfaction in commercial banks of Ethiopia.

Another study made by Hallowell (1996), examined customer satisfaction in relation to loyalty. On the other hand, Levesque and McDougall (1996) comprehensively analyzed the effects of service quality, service features, and customer complaint handling on customer satisfaction in the Canadian retail-banking sector.

Messay S (2012) also investigated Bank Service Quality, Customer Satisfaction and Loyalty in the Ethiopian Banking Sector. There is a significant positive relationship between the five dimensions of service quality and customer satisfaction, the highest correlation is between empathy and customer satisfaction. The weakest correlation is between reliability and customer satisfaction.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents details of the research design and methodology. This includes the research design, sample size and sampling technique, data source and collection method, procedure of data collection, questionnaire and reliability test. At the end the method data analysis will be presented.

3.2. Research design

A research design is the program that guides the researchers in the process of collecting, analyzing and interpreting the data. The researcher used both descriptive and explanatory research design to provide solutions to the research problems. Descriptive research involves gathering data that describe events and then organizes, tabulates, depicts, and describes the data collection. This research design was used because it often uses visual aids such as graphs and charts to aid the reader in understanding the data distribution. Because the human mind cannot extract the full import of a large mass of raw data, descriptive statistics are very important in reducing the data to manageable form.

3.3. Types and sources of data

A. Primary data

According to Kothari (2004), Primary data are fresh data that are gathered for the first time and thus happened to be original in character. Primary data of the study will gather information from

customers of the bank. Questionnaires that have both open end and closed end question were prepared and delivered to customers in order to gather the primary data.

B. Secondary data

The secondary data was collected from different sources such as, websites, books, and journals, periodicals released by the bank and articles national and international newspaper and magazines.

3.4. Method of data collection

Data collection method that has been used in this research was self-administered questionnaire that comprises both open end and closed end question and different sources such as, websites, books, journals and periodical released by the bank.

3.5. Population of the study

The populations of this study were all customers who received services from the selected Four Branches CBE in Addis Ababa.

The researcher will be used 5 point Likert scale to measure the variables:-

- Service quality will be measured by using SERVQUAL items developed by Zeithaml, Berry, and Parasuraman(1993).
- “Customer satisfaction will be measured by using a single scale item. The single scale item adapted from Jamal and Naser, 2002; Mittal and Kamakura, 2001 and Cronin and Taylor, 1992” (As cited by Siddiqi; 2010).

3.6. Sampling Method and Sample Size

The study used convenience sampling methods to select the sample from the available population. The researcher decided to employ convenience sampling method because it is actually impossible to carry on a probability sampling because there is no point in time during which all customers are available due to different reasons and it is not possible to contact everyone who may be sampled. Accordingly, a total of 200 customers were selected. Equal

numbers of customers, namely 50 respondents from each bank were asked to fill the questionnaire.

3.7. Method of data analysis

The collected data were entered into SPSS version 20 and analyzed by using descriptive statistics. In this study, descriptive analysis was chosen because of its simplicity and clarity to draw inferences. Averages, percentages, frequency and tables were used for the analysis of the collected data. Inferential statistics were used to analyze the existing relationship between the two variables. The researcher was used the customer satisfaction as the dependent variable and two independent i.e. service quality dimensions (i.e. reliability, responsiveness, assurance, empathy, and tangibles) and core banking factor.

3.8 Description of Variables and Model Specification

- **Dependent variable:** customer satisfaction
- **Independent variable:** five dimensions of service quality and core banking

The data that has been collected from respondents through questionnaire were analyzed by using reliability method, descriptive statistics, Spearman's correlation and Gap analysis. In analyzing the data the researcher were used SPSS 20 version software packages.

Regress customer satisfaction on the service quality dimensions

$Y = \beta_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_6 + \beta_7X_7$ Where Y is the dependent variable- customer satisfaction Tangible =X2, reliability =X3, responsiveness =X4, assurance =X5 and empathy=X6 core banking= x7 are the explanatory variables (or the regresses).

β_1 is the intercept term- it gives the mean or average effect on Y of all the variables excluded from the equation, although its mechanical interpretation is the average value of Y when the stated independent variables are set equal to zero. β_2 , β_3 , β_4 , β_5 , β_6 and β_7 refer to the

coefficient of their respective independent variable which measures the change in the mean value of Y, per unit change in their respective independent variables.

3.9. Questionnaire

The questionnaire has three parts. These are: - Service Quality Questionnaire (SQQ), core banking questionnaire (CBQ) and Customer Satisfaction Questionnaire (CSQ)

A. Service Quality Questionnaire (SQQ)

The first part of the questionnaire measures the banks service quality by using a five – point Likert response scale which includes strongly dissatisfied (1), dissatisfied (2), neither satisfied nor dissatisfied (3), satisfied (4) and strongly satisfied (5). After a review of the literature, service quality factor were developed in the questionnaire based on Cronin and Taylor 1992. SERVPERF instrument served as a foundation for development of questionnaire.

B. Core banking questionnaire (CBQ)

The second part of the of the questionnaire measures the core banking customer satisfaction by using a five –point Likert response scale which includes strongly disagree (1), disagree(2), neither agree nor disagree (3), agree (4) and strongly agree (5).

C. Customer Satisfaction Questionnaire (CSQ)

The third part of the questionnaire measures customer satisfaction level by using a five - point Likert response scale which includes strongly disagree (1), disagree(2), neither agree nor disagree (3), agree (4) and strongly agree (5). 7 customer satisfaction items were developed in the questionnaire.

CHAPTER FOUR

Data Analysis and Discussion of Results

4.1. Introduction

This chapter presents a discussion of the final results and the process through which the results were obtained. In addition to this, background information of respondents is presented. Finally, the statistical methods of analysis were discussed, which included a descriptive analysis, a correlation analysis through SPSS version 20.

4.2. Data Analysis

4.2.1. Background information of Respondents

Two Hundred Twenty questionnaires were distributed to the respondents and out of the 220 questionnaires 210 of them were collected with a response rate of 95.5 percent. However, only 200 responses were valid with complete answers. The demographic characteristics include: gender, age, level of education, and frequency of usage of the respondent. This aspect of the analysis deals with the personal data on the respondents of the questionnaires given to them. The table below shows the details of background information of the respondents.

Table 4.1 Background information of Respondents

Characteristics		Frequency	Percentage
Gender of the respondent	male	119	59.5
	female	81	40.5
total		200	100.0
Age of the respondent	18-30	81	40.5
	31-45	67	33.5

	45-61	39	19.5
	61-above	13	6.5
total		200	100.0
Educational background of the respondent	primary to 10th complete	57	28.5
	Diploma	80	40.0
	Degree	49	24.5
	Masters and above	13	6.5
total		200	100.0
Frequency of usage	Daily	4	2.0
	Weekly	9	4.5
	Twice a week	36	18.0
	Monthly	151	75.5
Total		200	100.0

Source: own survey, 2016

Table 4.1 presents the background information of the respondents of the study. The survey showed that there were more males as compared to females. Male respondents represents 59.5 Percent, and the rest 40.5 percent were females.

As far as age of respondents is concerned, 40.5 percent of the respondents are in the range of 18-30 years, 33.5 percent of the respondents are in the range of 31-45 years, 19.5 percent are in the range of 46-60 years, and 6.5 percent of the respondents are under the age of 61 and above.

With regard to educational level of respondents, primary to 10th complete represents 28.5 percent of the customer, Diploma holders represents 40 percent of the customers and degree holders represents 24.5 percent. Finally, Masters and above represents 6.5 percent of the customers.

In relation to frequency of usage of customers, majority (75.5 percent) of the respondents uses the service monthly, 18 percent of the customer uses the service twice a week, 4.5 percent of the customers uses the service weekly, and the least (2 percent) of the respondents uses the

services daily.

4.4. Descriptive Statistics Analysis

4.4.1. Frequency and percentages of Service quality dimension, core

banking and Customer Satisfaction

Reliability

Table 4.2a. Banks fulfill its promise as promised

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	-	-	-	-
Disagree	-	-	-	-
Neutral	19	9.5	9.5	9.5
Agree	76	38	38	47.5
Strongly agree	105	52.5	52.5	100
Total	200	100.0	100.0	

Source: own survey 2016

Table 4.2a. Shows the result of customer's response towards the question Banks fulfill its promise as promised. From the result it can be obtained that 52.5 percent are satisfied and 9.5 percent neutral. The above table implies that, majorities (47.5 percent) of the respondents are satisfied by the bank in terms of its fulfillment of promises.

Table 4.2b. Bank's perform the service exactly at the first time

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	6	3.0	3.0	3.0
Disagree	20	10.0	10.0	13.0
Neutral	30	15.0	15.0	28.0
Agree	28	14.0	14.0	42.0
Strongly agree	116	58.0	58.0	100.0
Total	200	100.0	100.0	

The above table shows that for the question whether or not the bank perform the service exactly

at the first time, majority (58 percent) of the respondents are strongly satisfied, 14 percent of the respondent are satisfied , 15 percent of the respondents are neither satisfied nor dissatisfied, 10 percent of the respondents are dissatisfied and 3 percent are strongly dissatisfied.

Table 4.2c. Bank show a keen interest in solving your problems

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	3	1.5	1.5	1.5
Disagree	15	7.5	7.5	9
Neutral	16	8.0	8.0	17
Agree	47	23.5	23.5	40.5
Strongly agree	119	59.5	59.5	100.0
Total	200	100.0	100.0	

Source: own survey 2016

As far as showing a keen interest in solving customers problems is concerned majority (59.5 percent) of customers are strongly satisfied, 23.5 percent of customers are satisfied, 8 percent of customers are neutral, 7.5 percent of customers are dissatisfied and 1.5 percent of customers are strongly dissatisfied

Table 4.2d. The Bank provides the service at the promised time

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	5	2.5	2.5	2.5
Disagree	12	6.0	6.0	8.5
Neutral	28	14.0	14.0	22.5
Agree	38	19.0	19.0	41.5
Strongly agree	117	58.5	58.5	100.0
Total	200	100.0	100.0	

Source: own survey 2016

The above table depicts that 58.5 percent of customers are strongly satisfied at the bank

promised efficiently and on time , 19 percent customers are satisfied, 14 percent are neutral, 6 percent customers dissatisfied and 2.5 percent customer are strongly dissatisfied.

Table 4.2e.Bank insist on error free record

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	1	0.5	0.5	0.5
Disagree	19	9.5	9.5	10
Neutral	22	11.0	11.0	21
Agree	53	26.5	26.5	47.5
Strongly agree	105	52.5	52.5	100.0
Total	200	100.0	100.0	

Source: own survey 2016

Customers are asked about whether the banks employee provide error free service or not and 52 percent of customers are strongly satisfied, 26.5 percent of customers are satisfied, 11 percent of customers are neutral and 9.5 percent customers are dissatisfied and also 0.5 percent customers are strongly dissatisfied.

Assurance

Table 4.3a. Bank’s staff behavior instills confidence in me

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	3	1.5	1.5	1.5
Disagree	12	6.0	6.0	7.5
Neutral	16	8.0	8.0	15.5
Agree	42	21.0	21.0	36.5
Strongly agree	127	63.5	63.5	100.
Total	200	100.0		

Source: own survey 2016

The above table shows the result of bank’s staff behavior. From the respondents are majority (63.5 percent) are strongly satisfied , 21 percent are satisfied, 8 percent are neutral, 6 percent are

dissatisfied and 1.5 percent are strongly dissatisfied. Therefore, customers are very satisfied with the first assurance question. The bank should maintain this performance level as it is and should satisfy those who didn't satisfied and neutral.

Table 4.3b. I feel safe in my transaction with the bank

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	13	6.5	6.5	7.5
Neutral	19	9.5	9.5	17
Agree	45	22.5	22.5	39.5
Strongly agree	121	60.5	60.5	100.0
Total	200	100.0	100.5	

Source: own survey 2016

The other question is that you feel safe in your transactions with the bank. For this, 60.5 percent of customers are strongly satisfied, 22.5 percent of customers are satisfied, 9.5 percent of the customers are neither satisfied nor dissatisfied , 6.5 percent of customers are dissatisfied, and 1 percent customers are strongly dissatisfied. Employees of the bank must shift those who are not satisfied and neutral to highly satisfied customers.

Table 4.3c. Bank's staffs are courteous with me

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	5	2.5	2.5	2.5
Disagree	18	9.0	9.0	11.5
Neutral	16	8.0	8.0	19.5
Agree	56	28.0	28.0	47.5
Strongly agree	105	52.5	52.5	100.0
Total	200	100.0	100.0	

Source: own survey 2016

Table 4.3c. depicts that majority (52.5 percent) of the respondents are strongly satisfied with

staff courteousness to customers, 28 percent of the respondents are satisfied, 8 percent of the respondents are neutral, 9 percent of the respondents are dissatisfied and the rest 2.5 percent of the respondents are strongly dissatisfied with courteousness of the employees.

Table 4.3d. Bank’s staffs have the knowledge to answer all my question

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	10	5.0	5.0	6.0
Neutral	15	7.5	7.5	13.5
Agree	85	42.5	42.5	56
Strongly agree	88	44.0	44.0	100
Total	200	100.0	100.0	

Source: own survey 2016

For the question about employee of the bank have enough knowledge to answer the required questions, 44 percent are strongly satisfied, 42.5 percent of customers are satisfied, 7.5 percent of customers are neutral, 5 percent of the customers are dissatisfied and 1 percent of the customers are strongly dissatisfied. Employees must update their knowledge to answer the entire question of customers even though they satisfy them.

Responsiveness

Table 4.4a. Bank’s staffs tell you exactly the time the service will be performed

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	9	4.5	4.5	4.5
Disagree	30	15.0	15.0	19.5
Neutral	35	17.5	17.5	37.0
Agree	48	24.0	24.0	61.0
Strongly agree	78	39.0	39.0	100.0
Total	200	100.0	100.0	

Source: own survey 2016

The other question is that the bank keeps customers informed about when services will be

performed. Majority (39 percent) of customers are strongly satisfied 24 percent of the respondent are satisfied, 17.5 percent of the respondent are neutral, 15 percent of the respondents are dissatisfied and 4.5 percent of respondents are strongly dissatisfied.

Table 4.4b. Bank’s staff give prompt services

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	4	2.0	2.0	2.0
Disagree	8	4.0	4.0	6.0
Neutral	12	6.0	6.0	12.0
Agree	71	35.5	35.5	47.5
Strongly agree	105	52.5	52.5	100.0
Total	200	100.0	100.0	

Source: own survey 2016

The second question for responsiveness is whether the bank staff gives prompt services for the customers. Among the respondents 52.5 percent of them are strongly satisfied, 35.5 percent satisfied, 6 percent neutral, 4 percent dissatisfied and 2 percent strongly dissatisfied.

Table 4.4c. Bank’s staff always willing to assist you

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	21	10.5	10.5	11.5
Neutral	22	11.0	11.0	22.5
Agree	43	21.5	21.5	44
Strongly agree	112	56.0	56.0	100.0
Total	200	100.0	100.0	

Source: own survey, 2016

Table 4.4c shows that 56 percent of the respondents are strongly satisfied, 21.5 percent of the respondents are satisfied, 11 percent of the respondents are neutral, 10.5 percent of the respondents are dissatisfied and 1 percent of the respondents are strongly dissatisfied with the bank’s staff willingness to assist customers. Employees of the bank must improve their behavior

in assisting customers.

Table 4.4d. Banks staffs are not too busy to respond to my question

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	4	2.0	2.0	2.0
Disagree	43	21.5	21.5	23.5
Neutral	25	12.5	12.5	36
Agree	76	38.0	38.0	74
Strongly agree	52	26.0	26.0	100.0
Total	200	100.0	100.0	

Source: own survey, 2016

Table 4.4d. Shows that majority (26 percent) of customers are strongly satisfied, 38 percent of the respondents are satisfied, 12.5 percent of the respondents are neutral, 21.5 percent of the respondents are dissatisfied and 2 percent of the respondents are strongly dissatisfied for the question banks staff are not too busy to respond to their question.

Empathy

Table 4.5a Banks give me individual attention

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	13	6.5	6.5	7.5
Neutral	18	9.0	9.0	16.5
Agree	49	24.5	24.5	41
Strongly agree	118	59.0	59.0	100.0
Total	200	100.0	100.0	

Source: own survey, 2016

The opening question for empathy dimension is that whether employees of the bank give individual attention to customers. From their response, 59 percent of the customers are strongly satisfied, 24.5 percent of the customers are satisfied, 9 percent of the customers are neutral, 6.5 percent of the customers are dissatisfied and 1 percent of the respondents are strongly dissatisfied. Employees must remain their current behavior with regard to giving individual

attention to customers.

Table 4.5b. Bank operating hours convenient to me

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	3	1.5	1.5	1.5
Disagree	14	7.0	7.0	8.5
Neutral	18	9.0	9.0	17.5
Agree	48	24.0	24.0	41.5
Strongly agree	117	58.5	58.5	100.0
Total	200	100.0	100.0	

Source: own survey, 2016

As far as bank operating hours convenient to me is concerned, 58.5 percent of the respondents are strongly satisfied, 24 percent of the respondents are satisfied, 9 percent of the respondents are neither satisfied nor dissatisfied, 7 percent of the respondents are dissatisfied and the rest 1.5 percent of the respondents are strongly dissatisfied. The bank should keep this operating hour since it results in higher customer satisfaction.

Table 4.5c The bank has my interest at heart

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	3	1.5	1.5	1.5
Disagree	12	6.0	6.0	7.5
Neutral	16	8.0	8.0	15.5
Agree	53	26.5	26.5	42
Strongly agree	116	58.0	58.0	100.0
Total	200	100.0	100.0	

Source: own survey, 2016

Table 4.5c shows the result of whether the bank carries customers' interests at heart or not. Accordingly majority (58 percent) of the respondents are strongly satisfied, 26.5 percent of the respondents are satisfied, 8 percent of the respondents are neither satisfied nor dissatisfied, 6 percent

of the respondents are dissatisfied and the rest 1.5 percent of the respondents are strongly dissatisfied. The bank is satisfying the customers significantly with this aspect and should maintain the performance.

Table 4.5d. Bank’s staffs understand my specific needs

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	1	0.5	0.5	0.5
Disagree	8	4.0	4.0	4.5
Neutral	16	8.0	8.0	12.5
Agree	48	24.0	24.0	36.5
Strongly agree	127	63.5	63.5	100.0
Total	200	100.0	100.0	

Source: own survey, 2016

The fourth question for empathy is whether the bank staff understands specific needs of customers. 63.5.5 percent of the respondents are strongly satisfied, 24 percent of customers are satisfied, 8 percent neutral, 4 percent of the respondent are dissatisfied and 0.5 percent of the customers are strongly dissatisfied. Employees must keep this performance as it is and if possible to enhance in order to satisfy those who didn’t satisfied strongly.

Table 4.5e The bank has employees who deal with customers in a caring fashion

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	4	2.0	2.0	3.0
Neutral	20	10.0	10.0	13.0
Agree	71	35.5	35.5	48.5
Strongly agree	103	51.5	51.5	100.0
Total	200	100.0	100.0	

Source: own survey, 2016

With respect to ability of bank’s employee to deal with customers in a caring fashion, 51.5 percent of the respondents are strongly satisfied, 35.5 percent of the respondents are satisfied, 10 percent of the respondents are neutral, 2 percent of the respondents are dissatisfied and 1 percent

of the respondents are strongly dissatisfied. The employees should also keep the existing and further improve for better customer satisfaction.

Tangibles

Table 4.6a The bank's employees has a neat & professional appearance

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	-	-	-	-
Disagree	10	5.0	5.0	5.0
Neutral	17	8.5	8.5	13.5
Agree	81	40.5	40.5	54
Strongly agree	92	46	46	100.0
Total	200	100.0	100.0	

Source: own survey, 2016

Customer are asked about the bank staff appearance and 46 percent of customers are strongly satisfied, 40.5 percent of the respondents are satisfied, 8.5 percent of the respondents are neutral, 5 percent of the customers are dissatisfied and also none of percent of customers are strongly dissatisfied. With regard to staffs appearance the bank should keep the existing situation

Table 4.6b Material associated with the service like pamphlets, statements are visually appealing at the bank

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	3	1.5	1.5	1.5
Disagree	18	9.0	9.0	10.5
Neutral	20	10.0	10.0	20.5
Agree	45	22.5	22.5	43
Strongly agree	114	57.0	57.0	100.0
Total	200	100.0	100.0	

Source: own survey, 2016

As far as material associated with the service like pamphlets, statements are visually appealing at the bank is concerned, 57 percent of the respondents are strongly satisfied, 22.5 percent of the respondents are satisfied, 10 percent of the respondents are neither satisfied nor dissatisfied, 9 percent of the respondents are dissatisfied and the rest 1.5 percent of the respondents are strongly dissatisfied. The bank should work more to improve material associated with the service in the bank in order to make customers very satisfied.

Table 4.6c. Bank physical facilities visually nice

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	10	5.0	5.0	5.0
Disagree	25	12.5	12.5	17.5
Neutral	10	5.0	5.0	22.5
Agree	75	37.5	37.5	60.0
Strongly agree	80	40.0	40.0	100.0
Total	200	100.0	100.0	

Source: own survey, 2016

Table 4.6c shows the result of banks physical facilities. With this respect majority (40 percent) of the respondents are strongly satisfied, 37.5 percent of the respondents are satisfied, 5 percent of the respondents are neither satisfied nor dissatisfied, 12.5 percent of the respondents are dissatisfied and the least (5 percent) of the respondents are strongly dissatisfied with this specific tangibles dimension question. The bank should also work more to improve physical facilities in the bank in order to make customers very satisfied.

Table 4.6d. Banks has modern equipment & tools

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	7	3.5	3.5	4.5
Neutral	15	7.5	7.5	12.0
Agree	67	33.5	33.5	45.5
Strongly agree	109	54.5	54.5	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

The last question of service quality is whether the bank has modern equipment and tools or not. It shows that majority (54.5 percent) of the respondents are strongly satisfied, 33.5 percent of the respondents are satisfied, 7.5 percent of the respondents are neutral, 3.5 percent of the respondents are dissatisfied and 1 percent of the respondents are strongly dissatisfied. So, the bank ought to maintain the existing situation and if possible is better to further improve the equipment and tools of the bank. Generally speaking, the result of the survey implies that respondents of CBE selected branch are highly satisfied with the quality of service provided by the bank.

Core banking

The followings are questions that can best show how much the application of core banking brings customer satisfaction.

Table 4.7a. Core banking reduced error on transaction

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	16	8.0	8.0	9.0
Neutral	16	8.0	8.0	17
Agree	59	29.5	29.5	46.5
Strongly agree	107	53.5	53.5	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

The above table shows that, majority (53.5 percent) of the respondents are strongly satisfied, 29.5 percent of the respondents are satisfied, 8 percent of the respondents are neutral, 8 percent of the respondents are dissatisfied and 1 percent of the respondents are strongly dissatisfied. Regarding reduction of error on transaction, most customers of the bank are very satisfied. But significant numbers of customers are less satisfied and below. So the bank should do more to decrease the number of customers who are less satisfied and below them.

Table 4.7b. Core banking enhances security of account information

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	12	6.0	6.0	7.0
Neutral	15	7.5	7.5	14.5
Agree	58	29.0	29.0	43.5
Strongly agree	113	56.5	56.5	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

As far as security of account information is concerned, 56.5 percent of the respondents are strongly satisfied, 29 percent of the respondents are satisfied, 7.5 percent of the respondents are neither satisfied nor dissatisfied, 6 percent of the respondents are dissatisfied and the rest 1 percent of the respondents are strongly dissatisfied. A large amount of customers are highly satisfied with the security of account information. The bank should enhance the level of security as much it can to further satisfy other customers who do not satisfied.

Table 4.7c. Core banking brings speed of service

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	3	1.5	1.5	1.5
Disagree	23	11.5	11.5	13
Neutral	19	9.5	9.5	22.5
Agree	46	23.0	23.0	45.5
Strongly agree	109	54.5	54.5	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

As far as speed of services is concerned, 54.5 percent of the respondents are strongly satisfied, 23 percent of the respondents are satisfied, 9.5 percent of the respondents are neither satisfied nor dissatisfied, 11.5 percent of the respondents are dissatisfied and the rest 1.5 percent of the respondents are strongly dissatisfied. Most of the customers are satisfied with the speed of service that results from core banking. From the above analysis the bank should improve the speed of the services in order to reduce customers stay at the bank.

Table 4.7d. Core banking generally improves the way of doing business in the bank.

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	8	4.0	4.0	5.0
Neutral	18	9.0	9.0	14.0
Agree	58	29.0	29.0	43.0
Strongly agree	114	57.0	57.0	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

Table 4.7d shows improvement against the way of doing business in the bank as a result of the application of core banking. With this respect majority (57.0 percent) of the respondents are strongly satisfied, 29 percent of the respondents are satisfied, 9 percent of the respondents are neither satisfied nor dissatisfied, 4 percent of the respondents are dissatisfied and the least (1 percent) of the respondents are strongly dissatisfied with the above question. The bank should further improve the way of doing business at the bank by using the system efficiently and discussing the problems with customers.

Table 4.7e. Core banking reduces the time spent in the bank

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	8	4.0	4.0	5.0
Neutral	28	14.0	14.0	19.0
Agree	43	21.5	21.5	40.5
Strongly agree	119	59.5	59.5	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

Table 4.7e shows whether core banking reduce time spent in the bank or not. With this respect majority (59.5 percent) of the respondents are very satisfied, 21 percent of the respondents are satisfied, 14 percent of the respondents are neither satisfied nor dissatisfied, 4 percent of the respondents are dissatisfied and the least (1 percent) of the respondents are strongly dissatisfied.

Table 4.7f Core banking provides more flexible services

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	17	8.5	8.5	9.5
Neutral	23	11.5	11.5	21
Agree	59	29.5	29.5	50.5
Strongly agree	99	49.5	49.5	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

The sixth question for core banking is whether it provides more flexible services for the customers. 59.5 percent of the respondents are strongly satisfied, 29.5 percent of customers are satisfied, 11.5 percent neutral 8.5 percent of the respondent are dissatisfied and 1 percent of the customers are strongly dissatisfied. This figure shows that higher numbers of the customers are very satisfied with the flexibility of the bank's services as a result of core banking. The bank must keep this performance.

Table 4.7g. Core banking brings Low transaction cost

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	3	1.5	1.5	1.5
Disagree	8	4.0	4.0	5.5
Neutral	22	11.0	11.0	16.5
Agree	56	28.0	28.0	44.5
Strongly agree	111	55.5	55.5	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

Table 4.7g shows whether core banking provides low transaction cost or not. With this respect majority (55.5 percent) of the respondents are strongly satisfied, 28 percent of the respondents are satisfied, 11 percent of the respondents are neither satisfied nor dissatisfied, 4 percent of the respondents are dissatisfied and the least (1.5 percent) of the respondents are strongly dissatisfied with this specific question. The bank musts further reduce the cost to better satisfy those who didn't satisfied.

Table 4.7h. Core banking Quick transfer of fund

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	-	-	-	-
Disagree	2	1.0	1.0	1.0
Neutral	15	7.5	7.5	8.5
Agree	78	39	39.0	47.5
Strongly agree	105	52.5	52.5	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

As far as bringing quick transfer of fund is concerned, 52.5 percent of the respondents are strongly satisfied, 39 percent of the respondents are satisfied, 7.5 percent of the respondents are neither satisfied nor dissatisfied, 39 percent of the respondents are dissatisfied and none of the respondents are strongly dissatisfied. The bank should keep the existing performances and must further improve the service and satisfy dissatisfied customers.

Customer satisfaction

Table 4.8a. I am satisfied with the bank’s complete range of services

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	4	2.0	2.0	2.0
Disagree	10	5.0	5.0	7.0
Neutral	16	8.0	8.0	15.0
Agree	62	31.0	31.0	46
Strongly agree	108	54.0	54.0	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

Table 4.8a shows the level of customers’ satisfaction to the complete range of services. The result indicates that majority (54 percent) of the respondents are strongly satisfied, 31 percent of the respondents are satisfied, 8 percent of the respondents are neither satisfied nor dissatisfied, 5 percent of the respondents are dissatisfied and the least (2 percent) of the respondents are strongly dissatisfied with the bank’s complete range of services. The bank should try to enhance the satisfaction level of entire customers in relation to the complete ranges of its services.

Table 4.8b. I am satisfied with the performance of the employees of this bank.

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	7	3.5	3.5	4.5
Neutral	17	8.5	8.5	13.0
Agree	67	33.5	33.5	46.5
Strongly agree	107	53.5	53.5	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

Table 4.8b shows the level of customers' satisfaction to performance of the employees. And it the result implies that majority (53.5percent) of the respondents are strongly satisfied, 33.5 percent of the respondents are satisfied, 8.5 percent of the respondents are neither satisfied nor dissatisfied, 3.5 percent of the respondents are dissatisfied and the least (1 percent) of the respondents are strongly dissatisfied with the performance of the employees of this bank. Certainly, most customers of the bank are satisfied in employee performance; but the bank should keep this situation and work more to create better satisfaction to entire customers.

Table 4.8c. I am satisfied of being a client of this bank.

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	8	4.0	4.0	5.0
Neutral	15	7.5	7.5	12.5
Agree	67	33.5	33.5	46
Strongly agree	108	54.0	54.0	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

Table 4.8c shows majority (54 percent) of the respondents are strongly satisfied, 33.5 percent of the respondents are satisfied, 7.5 percent of the respondents are neither satisfied nor dissatisfied, 4 percent of the respondents are dissatisfied and the least (1 percent) of the respondents are strongly dissatisfied of being a client of this bank. From the above analysis most customers are highly satisfied by being a client of the bank and significant no of respondents are less satisfied and dissatisfied. So that, the bank should make an endeavor to create a sense of belongingness in the minds of customers.

Table 4.8d. I am satisfied with the bank employees' professional competence

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	3	1.5	1.5	1.5
Disagree	17	8.5	8.5	10.0
Neutral	21	10.5	10.5	20.5
Agree	51	25.5	25.5	46.0
Strongly agree	108	54.0	54.0	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

Table 4.8d. Shows majority (54 percent) of the respondents are strongly satisfied, 25.5 percent of the respondents are satisfied, 10.5 percent of the respondents are neither satisfied nor dissatisfied, 8.5 percent of the respondents are dissatisfied and the least (1.5 percent) of the respondents are strongly dissatisfied with the bank employees' professional competence. Even though most of the bank customers are highly satisfied with professional competence of employee, the bank should further improve in order to better satisfy especially those who dissatisfied.

Table 4.8e. I am satisfied with the quick service of this bank.

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	7	3.5	3.5	4.5
Neutral	8	4.0	4.0	8.5
Agree	67	33.5	33.5	42
Strongly agree	116	58	58	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

Table 4.8e shows information regarding quick services of the bank. Accordingly majority (58 percent) of the respondents are strongly satisfied, 33.5 percent of the respondents are satisfied, 4 percent of the respondents are neither satisfied nor dissatisfied, 3.5 percent of the respondents are dissatisfied and the least (1 percent) of the respondents are strongly dissatisfied with the quick service of this bank. With this aspect the bank should also improve speed of the services to address those who are not satisfied.

Table 4.8f. I am satisfied with the respectful behavior of employees

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	3	1.5	1.5	1.5
Disagree	12	6.0	6.0	7.5
Neutral	15	7.5	7.5	15
Agree	77	38.5	38.5	53.5
Strongly agree	93	46.5	46.5	100.0
Total	200	100.0	100.0	

Source: own survey , 2016

Table 4.8f shows majority (46.5 percent) of the respondents are strongly satisfied, 38.5 percent of the respondents are satisfied, 7.5 percent of the respondents are neither satisfied nor dissatisfied, 6 percent of the respondents are dissatisfied and the least (1.5 percent) of the respondents are strongly dissatisfied with the respectful behavior of employees. Employees of the bank must first keep their existing behavior.

Table 4.8g. General Satisfaction towards core banking

Scale	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	2	1.0	1.0	1.0
Disagree	14	7.0	7.0	8.0
Neutral	23	11.5	11.5	19.5
Agree	40	20.0	20.0	39.5
Strongly agree	121	60.5	60.5	100.5
Total	200	100.0	100.0	

Source: own survey , 2016

Table 4.8g shows the general Satisfaction level of core banking. Majority (60.5 percent) of the respondents are strongly satisfied, 20 percent of the respondents are satisfied, 11.5 percent of the respondents are neither satisfied nor dissatisfied, 7 percent of the respondents are dissatisfied and insignificant number (1 percent) of the respondents are strongly dissatisfied. The above analysis implies that most customers of the bank are highly satisfied with the application of core banking and the bank must work more on those aspects that enhance the satisfaction levels of customers with relation to core banking.

Table 4.9. Mean and standard deviation for core banking, Service quality dimension and Customer Satisfaction

Dimensions	N	Mean	St. Dev.
Reliability	200	4.43	1.19
Assurance	200	4.39	1.07
Responsiveness	200	4.32	1.23
Empathy	200	4.46	.99
Tangibility	200	4.37	1.18
Core banking factors	200	4.39	1.10
Customer satisfaction	200	4.31	1.99

Source: own survey , 2016

Table 4.9 indicates that assurance has the highest mean value and responsiveness have the least mean value. Therefore, it may be concluded from table 4.9 that respondents are most satisfied with assurance (4.39), and followed by reliability dimensions with a mean and standard deviation of 4.43 and 1.19 respectively. Customers are less satisfied with responsiveness and tangibility at a mean of, 4.32 and 4.37 respectively. Again, the above table depicts that general satisfaction towards core banking is very high with a mean of 4.39 and standard deviation of 1.101. The satisfaction has a mean score 4.31 which indicates that customers are satisfied with service quality of banks and corebanking of the bank.

4.5. Pearson Correlation analysis

To determine the relationship between service quality dimensions (tangibility, reliability, responsiveness, assurance, and empathy) and customer satisfaction, and between core banking and customer satisfaction, Pearson correlation was computed. Table 4.3 below presents the results of Pearson correlation on the relationship between service quality dimension and customer satisfaction and core banking and customer satisfaction.

Table 4.10. The relationship between service quality dimensions and core banking and customer satisfaction

		Customer Satisfaction
Assurance	Pearson Correlation	.880**
	Sig. (2-tailed)	.000
	N	200
Responsiveness	Pearson Correlation	.810**
	Sig. (2-tailed)	.000
	N	200
Empathy	Pearson Correlation	.905**
	Sig. (2-tailed)	.000
	N	200
Tangibility	Pearson Correlation	.875**
	Sig. (2-tailed)	.000
	N	200
Reliability	Pearson Correlation	.879**
	Sig. (2-tailed)	.000
	N	200
Core banking	Pearson Correlation	.922**
	Sig. (2-tailed)	.000
	N	200

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

Source: own survey, 2016

The results in table 4.10 indicate that, there is positive and significant relationship between all service quality dimension and customer satisfaction. Tangibility and customer satisfaction ($r = 0.875$, $p < 0.01$), reliability and customer satisfaction ($r = 0.879$, $P < 0.01$), assurance and customer satisfaction ($r = 0.880$, $P < 0.01$), empathy and customer satisfaction ($r = 0.905$, $p < 0.01$) responsiveness and customer satisfaction ($r = 0.810$, $P < 0.01$). On the other hand, there is also positive and significant relationship between core banking and customer satisfaction ($r = 0.922$, $p < 0.01$).

4.6. Regression Analysis

Regression model was applied to test how far the core banking and service quality had impact on customer satisfaction. Coefficient of determination-R² is the measure of proportion of the variance of dependent variable about its mean that is explained by the independent or predictor variables (Hair et.al, 1998). Higher value of R² represents greater explanatory power of the regression equation.

4.6.1. Impact of core banking on customer satisfaction

Table 4.11. Regression model for core banking

model	R	R square	Adjusted R square	Std. Error of the Estimate
1	.737 ^a	.543	.541	.296

a. Predictors: (Constant), core banking

Source: own survey, 2016

The above table shows the R² value of 0.543. This result shows that the independent variable (core banking) accounted for 54.3 percent of the variance in customer satisfaction. Thus 54.3 percent of the variation in customer satisfaction can be explained by core banking and the other unexplored variables may explain the variation in customer. satisfaction which accounts for 45.7 percent.

Table 4.12. regression model for Coefficients

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.239	.202		6.143	.000
CORE BANKING	.636	.017	.737	15.337	.000

a. Dependent Variable: customersatisfaction

Source: own survey, 2016

Table 4.12 shows that core banking has a positive and significant effect on customer satisfaction with a beta value (beta = 0.719), at 99 percent confidence level ($p < 0.01$).

4.6.2. Impact of service quality on customer satisfaction

Table 4.13. Regression model for service quality model

model	R	R square	Adjusted R square	Std. Error of the Estimate
1	.937 ^a	.879	.876	.154

Predictors: (Constant), tangibles, responsiveness, reliability, assurance, empathy

Source: own survey, 2016

The above table shows the R² value of is 0.879. This result shows that the independent variable (service quality) accounted for is 0.879 percent of the variance in customer satisfaction. Thus is 0.879 percent of the variation in customer satisfaction can be explained by service quality and the other unexplored variables may explain the variation in customer satisfaction which accounts for 12.1 percent.

Table 4.14. Regression model for Coefficients

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.110	.117		.936	.351
RELIABILI	.311	.042	.325	7.425	.000
ASSURANCE	.437	.053	.459	8.177	.000
RESPONSIVE	-.004	.021	-.006	-.202	.840
EMPATHY	.300	.057	.302	5.275	.000
TANGIBILITY	-.072	.043	-.084	-1.687	.093

a. Dependent Variable: customersatisfaction

Source: own survey, 2016

The results of multiple regressions, as presented in table 4.14 above, reliability has a positive and significant effect on customer satisfaction with a beta value (beta = 0.311), at 99 percent confidence level ($p < 0.01$). The results of table 4.14 also showed that the standardized coefficient beta and p value of assurance were positive and significant (beta = 0.437, $p < 0.01$). As shown in table 4.14, responsiveness and tangibility has no positive and significant effect on customer satisfaction with the beta value of (beta = -0.004) and (beta = -0.072) respectively. Table 4.14 further shows that, empathy has a positive and significant effect on customer satisfaction with a beta value of (beta = 0.300), at 99 percent confidence level ($p < 0.01$).

In overall, the results revealed that on one hand, the independent variable (service quality) accounted for 87.9 percent of the variance in customer satisfaction ($R^2 = 0.879$). Thus, 87.9 percent of the variation in customer satisfaction can be explained by the five service quality dimensions and other unexplored variables may explain the variation in customer satisfaction which accounts for about 12.1 percent, shown in table 4.13.

On the other hand the independent variable (core banking) accounted for 54.3 percent of the variance in customer satisfaction ($r^2=0.543$). Thus, 54.3 percent of the variation in customer satisfaction can be explained by core banking factors and other unexplored variables may explain the variation in customer satisfaction which account for about 45.7 percent shown in table 4.11.

Moreover, from the findings of this study, the researcher found out that not all of the service quality dimensions have positive impact on customer satisfaction. Out of the five service quality dimensions four dimensions (reliability, assurance, and empathy) have positive and significant impact on customer satisfaction. On the other hand, responsiveness and tangibility has a negative and insignificant influence on customer satisfaction.

The findings of this study also indicated that assurance is the most important factor to have positive and significant effect on customer satisfaction, followed by reliability and empathy.

Analysis of open ended question

Majority of the respondent states their opinion regarding core banking service. From their suggestion it can be inferred that network problem is the big issues. The network problem is the major obstacle in the check clearing operations, quick transfer of fund, cash withdrawal and etc. In addition, the temporary failures in core banking services are not corrected immediately

CHAPTER FIVE

Findings, Conclusion and Recommendations

5.1. Discussion of Findings

The study was planned at investigating the effect of core banking and service quality on customer satisfaction in CBE selected branches of addis ababa area. The data were obtained through questionnaire from customers of the bank.

The results of background information of respondents indicated that majority of the total respondents (59.5 percent) are male, (40.5 percent) aged in the range of 18-30 years, (24.5 percent) are degree holders, and (75.5 percent) of the respondents visits the bank once in a month. The results of the descriptive statistical analysis indicated that, customers were most satisfied with the assurance dimensions of service quality followed by reliability, empathy and tangibility. Furthermore, customers were less satisfied with responsiveness dimensions of service quality. Again the result of descriptive statistics also indicates that customers are satisfied with the application of core banking.

The correlation result show that there is a positive and significant relationship between tangibility and customer satisfaction, reliability and customer satisfaction, assurance and customer satisfaction, empathy and customer satisfaction and responsiveness, customer satisfaction and core banking and customer satisfaction. The finding also indicates that the highest relationship was found between assurance and customer satisfaction, while The result of this study indicates that reliability has a positive and significant effect on customer satisfaction. This finding is supported by Tizazu et al., (2012). He found that reliability has a positive and significant effect on customer satisfaction. This finding is also supported by Mohamed and Alhamadani (2011). They reported that reliability has a positive and significant effect on customer satisfaction. Al-Hawary et al., (2011) also supported this study. According to him reliability has positive and significant relationship with customer satisfaction.

The finding of this study also indicates that assurance has a positive and significant effect on customer satisfaction. This finding is supported by Malik et al., (2011) reported that assurance has a positive and significant effect on customer satisfaction. This result also supported by Munusamy et al., (2010), found that assurance has a significant and positive effect on customer satisfaction.

However, the finding of this study indicates that responsiveness has a negative and insignificant effect on customer satisfaction. This result is different with the study by Mohammad and Alhamadani (2011), found that responsiveness has a positive and insignificant effect on customer satisfaction. This finding is also different with the study by Al-Hawary et al., (2011) reported that responsiveness has a positive and significant effect on customer satisfaction. Munusamy et al., (2010) also has different finding. According to him responsiveness has positive and significant effect on customer satisfaction. the lowest relationship was found between responsiveness and customer satisfaction

In overall, the results revealed that all independent variables (service quality dimension) accounted for 87.9 percent of the variance in customer satisfaction ($R^2 = 0.879$). Thus, 87.9 percent of the variation in customer satisfaction can be explained by the five service quality dimensions and other unexplored variables may explain the variation in customersatisfaction which accounts for about 12.1 percent. On the other hand, the independent variable (core banking) accounted for 54.3 percent of the variance in customer satisfaction ($r^2 = 0.543$). Thus, 54.3 percent of the variation in customer satisfaction can be explained by the core banking factor and other unexplored variables may explain the variation in customer satisfaction which accounts for about 45.7 percent.

5.2. Conclusion

The study was conducted to examine the effect of the application of core banking and service quality on customer satisfaction selected branch. The finding of the study indicates that customers of bank were satisfied by core banking and the five service quality dimensions (tangibility, reliability, responsiveness, assurance and empathy). The finding of the study also indicates that, customers were most satisfied with the assurance dimensions of service quality. However, customers were less satisfied responsiveness dimensions of service quality. The correlation result shows that, core banking and all service quality dimensions (tangibility, assurance, empathy, responsiveness and reliability) are positively and significantly related with customer satisfaction.

Unlike tangibility and responsiveness the three service quality dimensions including reliability, assurance and empathy have positive and significant impact on customer satisfaction. At the same time core banking also have positive and significant impact on customer satisfaction. The findings of this study also indicated that assurance is the most important factor to have a positive and significant impact on customer satisfaction. In addition to this, except responsiveness and tangibility the three service quality dimensions significantly explain the variations in customer satisfaction.

The study also indicates that, customers are satisfied by core banking system of the bank. From the finding of this study the researcher concludes that core banking has positive and significant relationship with customer satisfaction. And also core banking has positive and significant effect on customer satisfaction.

5.3. Recommendations

Based on the findings and conclusions of the study, the researcher forwards the following recommendations to the management of the banks and suggestion for other researchers.

- ❖ Reliability dimension was one of the most important factors influencing customer satisfaction. But customers of the bank are less satisfied with this dimension. The bank managers should enhance customers' reliability on the bank by fulfilling the service as promised, performing the service exactly at the first time, showing a keen interest in solving customers problems, providing the service at the promised time and by insisting on error free record.
- ❖ It is obvious that if customers do not have a trust on the banking services it is meaningless to talk about the good will of the bank. Therefore, the bank should handle its customers so well to achieve its organizational aims. Finally, it is worthy to affirm that customers are the key for any business organization's success.
- ❖ Empathy dimension was also considered as one of the most important factors influencing customer satisfaction. However, the customers of the banks were less satisfied in terms of the empathy dimensions. One way of addressing this could be by treating customer with great respect, giving individual attention to customers, serving customers based on their specific needs and treating customers in a friendly manner. This is to say, the bank management should focus on this factor to maximize customer satisfaction.

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Basic Research Journal of Business Management and Accounts. ISSN 2315-6899 Vol. 1(4) pp. 64-71 November 2012 Available online <http://www.basicresearchjournals.org> Copyright c2012 Basic Research Journal.

Transforming to a Smarter Core Banking Systems Environment.

APPENDICES

Appendix A

QUESTIONNAIRE

Respected madam/sir,

This questionnaire aims at analyzing and assessing the application of core banking and its effect on customer satisfaction in selected branches of CBE in Addis Ababa city administration for the

partial fulfillment of the Masters of Business Administration (MBA) in general management Program at st. mary's university school of graduate. As a part of my project I would like to gather some information from you which will help me in an in depth study of the project. I would be indebted if you co-operate with me in filling the questionnaire. Since the questionnaire is being used for academic purpose, the information gathered will be strictly confidential.

ESKINDER TILAHUN

Please put a tick mark in the appropriate box

Part 1. Demographical Information

1. Sex

Male female

2. Age:

18-30 31-45

46-60 61-above

3. Marital Status

Single married

3. Educational level

Primary to 10th Diploma

complete

1st degree

Masters and above

4. Frequency of using the bank

Daily

Twice a week

Weekly

Monthly

Part 2. Customer satisfaction with relation to service quality dimensions.

Please rank your views using 1-5 on whether you are satisfied or not with the service provided by the bank and the general environment under which it operates

1=very dissatisfied

2=dissatisfied

3=indifferent

4=satisfied

5=very satisfied

Item	Scale				
	Very dissatisfied		very satisfied		
	1	2	3	4	5
RELIABILITY					
Banks fulfil its promise at the time indicated					

Bank's perform the service exactly at the first time					
Bank show a keen interest in solving your problems					
Bank insist on error free record					

ASSURANCE

Bank's staff behavior instills confidence in me					
I feel safe in my transaction with the bank					
Bank's staff are courteous with me					
Bank's staff have the knowledge to answer all my					
I feel safe in my transaction with the bank					

RESPONSIVENESS

Bank's staff tell you exactly the time the service will be performed					
Bank's staff give you prompt services					
Bank's staff always willing to assist you					
Banks staff are not too busy to respond to my question					
Bank's staff tell you exactly the time the service will be performed					
EMPATHY					
Banks give me individual attention					
Bank operating hours convenient to me					
The bank has my interest at heart					
Bank's staff understand my specific needs					
TANGIBLES					
The bank's employees has a neat & professional					

appearance					
Material associated with the service like pamphlets, statements are visually appealing at the bank					
Bank physical facilities visually nice					
Banks has modern equipment & tools					

Question related to core Banking (QCB)

1=strongly agree

2=agree

3=indifferent

4=disagree

5=strongly disagree

Item	Scale				
	strongly agree		strongly disagree		
	1	2	3	4	5
Core banking Reduced error on transaction					
Core banking enhances security of account information					
Core banking facilitates speed of services					

Core banking generally improves the way of doing Business in the bank.					
Core banking reduces the time spent in the bank					
Core banking provides more flexible services					
Core banking brings Low transaction cost					
Core banking brings Quick transfer of fund					
CUSTOMER SATISFACTION QUESTIONNAIRE (CSQ)					
I am satisfied with the bank's complete range of services.					
I am satisfied with the performance of the employees of this bank.					
I am satisfied of being a client of this bank.					
I am satisfied with the bank employees' professional competence					
I am satisfied with the quick service of this bank.					

I am satisfied with the respectful behavior of employees.					
General Satisfaction towards core banking					

What you recommend to the bank for further improvements?

.....

.....

.....

.....

.....

መጠይቅ

የዚህ መጠይቅ አላማ የኮር ባንኪንግ መተግበር በተመረጡ በ አዲስ አበባ ዙሪያ ባሉ የ ኢትዮጵያ ንግድ ባንክ ደንበኞች እርካታ ላይ ያለውን ተድእኖ እና በባንኩ ውስጥ ያለውን የአገልግሎት ጥራት ለመተንተንና ለመገምገም እንዲሁም ከ ቅድስት

ማሪያም ዩኒቨርሲቲ የሁለተኛ ዲግሪ በ ንግድ ኢሥተዳደርና በ ጠቅላላ አመራር የትምህርት ዘርፍ ለማግኘት ታስቦ የተዘጋጀ ነው። ለ ፕሮጀክቱ ማጠናከሪያ ይህን ዘንድ ከ ደንበኛዉ የተወሰኑ መረጃዎችን ለመሰብሰብ ያቀድኩኝ ሲሆን ይህንንም መረጃ በመስጠት ለሚተባበሩኝ ደንበኞች በ ቅድሚያ የከበረ ምስጋዬን አቀርባለሁ። መጠይቁ ለትምህርት አገልግሎት ብቻ በመዋሉ ምክንያት የምትሰጡኝን መረጃ በሚሰጥር የምጠብቅ መሆኔን በትህትና እገልጻለሁ።

እስክንድር ጥላሁን

እባክትን በሚፈልጉት ሳጥን ዉስጥ ምልክት ያድርጉት

ክፍል አንድ፡ የደበኛዉ መርጃ

1.ጾታ

ወንድ

ሴት

2. ዕድሜ

ከ 18-30

ከ46-60

ከ31-45

61 እና ከዚያ በላይ

3. የትምህርት ደረጃ

የመጀመሪያ ደረጃ

ዲፕሎማ

ዲግሪ

ማስተርስ እና ከዚያ በላይ

4. ባንኩን የሚጎበኙበት ጊዜ

በየቀኑ

በሳምንት አንዴ

በሳምንት ሁለቱ

በ የወሩ

ክፍል ሁለት፡ የደንበኞች እርካታ አገልግሎት ጥራት ላይ

ተ.ቁ	አምስቱ የአገልግሎት ጥራት ክፍሎች					
1	ታማኒነት በእነዚህ አምስቱ ነጥቦች ተደስተዋልን					
1.1	የባንኩ ሰራተኛ በባንኩ ቃል በተገባው መሠረት አገልግሎት መስጠት					
1.2	የባንኩ ሰራተኛ ስራውን በመጀመሪያ ደረጃ በአግባቡ ለደንበኛው አገልግሎት በመስጠት					
1.3	የደንበኞች ጥያቄ ለመመለስ ሰራተኛው ዝግጁ በመሆን					
1.4	የባንኩ ሰራተኛ የባንክ አገልግሎት ቃል በተገባው ወቅትና ሰአት ለደንበኛው በመስጠት					
1.5	ከስተት የነጻ የምዝገባ አሰራር በመኖሩ					
2.	እምነት ማሳደር ወይንም ማረጋገጥ በእነዚህ አራቱ ነጥቦች ይደሰታሉ ?					
2.1	የባንኩ ሰራተኞች ደንበኛው በባንኩ ገልግሎት የራስ መተማመን እንዲፈጥር በማረጋገጥ ረገድ					
2.2	የባንኩ ሰራተኛ ደንበኛው በራሱ ባንክ ሂሳብ እንቅስቃሴ ሙሉ እምነት እዲኖረው በማረጋገጥ					
2.3	የባንኩ ሠራተኛ ለደንበኛው የማይለዋወጥ አክብሮትና ትህትና በማሳይት ረገድ					
2.4	የባንኩ ሰራተኛ የደንበኛውን ጥያቄ ለመመለስ በቂ እወቀት በመኖሩ ረገድ					

3	ቀና ምላሽ በነዚህ አራት ነጥቦች ይደሰታሉ					
3.1	ባንኩ ሰራተኛ አገልግሎቱ መቻላቱን እድሜጅምር ለ ደንበኛው በመናገር ረገድ					
3.2	ባንኩ ሰራተኛ ለደንበኛው በፍጥነት አገልግሎት በመስጠት በኩል					
3.3	ደንበኛውን ለመርዳት የባንኩ ሰራተኛ ፈቃደኛ በመሆኑ በኩል					
3.4	የባንኩ ሰራተኛ ለደንበኛው ጥያቄ ቀና ምላሽ ለመስጠት ሆን ብሎ በስራ የተወጠረ ባለመምሰል					
4	ለደንበኛው ትኩረት መስጠት በነዚህ አምስት ነጥቦች ተደስተዋልን					
4.1	የባንኩ ሰራተኛ የደንበኛውን ጥያቄ በጥሞና ሰምቶ ምላሽ በመስጠት					
4.2	ባንኩ ለደንበኛው የሚሰጠው የአገልግሎት ሰዓት አመቺ በመሆኑ					
4.3	ባንኩ የደንበኛውን ፍላጎት በማስቀደም ረገድ					
4.4	የባንኩ ሰራተኛ ለደንበኛው አገልግሎት ሲሰጥ የደንበኛውን የግል ፍላጎት ባእግባቡ በመረዳት ረገድ					
4.5	የባንኩ ሰራተኛ ለደንበኛው በሚሰጠው አገልግሎት ደስተኛ ሆኖ በማስተናገድ					
5	በተጨማሪም የሚታይ በነዚህ አራት ነጥቦች ተደስተዋልን					
5.1	የባንኩ ሰራተኞች አለባበስና ንጽህና					
5.2	የባንኩ አገልግሎት አሰጣጥ በሚረዱ ቁሳቁሶች(ኮምፒዩተር፣ፕሪንተር፣ፋክስ፣ እና ሌሎች)					

5.3	በአይን የሚታዩ የባንኩ ፋሲሊቲዎች(የመኪና ማቆሚያ፣የደንበኞች መቀመጫ፣የገንዘብ ማወጫ ማሸኖች እና ወዘተ)					
5.4	በባንኩ ውስጥ ባሉ ቋሚ ንብረቶች (ወንበር፣ጠረጴዛ እና ወዘተ)					

ጥያቄዎች በኮር ባንኪንግ ጋር በቴያያዘ

6	ኮር ባንኪንግ ስራ ላይ በመዋሉ ምክንት	በጣም እስማማለሁ	እስማማለሁ	አስታዩት የለኝም	አልስማማም	በጣም አልስማማም
6.1	በገንዘብ ልወወጥ ላይ የሚያጋጥመውን ስህተት ቀንሷል					
6.2	የአካዉንት መረጃ ደህንነት ጨምሯል					
6.3	ፈጣን አገልግሎት አመቻችቷል					
6.4	በባንኩ ውስጥ የስራ ሁኔታ ተሻሽሏል					

6.5	ደንበኛው በባንኩ ውስጥ የሚያሳልፈው ጊዜ ቀንሷል					
6.6	ቀልጣፋ አገልግሎት መጥቷል					
6.7	ለገንዘብ ልወደጥ የሚያስፈልገውን ዋጋ ቀርቷል					
6.8	ፈጣን የብር ማስተላለፍ					
1.የደንበኛ እርካታመጠይቅ						
ተ.ቁ	የደንበኛው እርካታ	በጣም እስማማለሁ	እስማማለሁ	አስታየት የለኝም	አልስማማም	በጣም አልስማማም
1.1	በባንኩ የተሟላ አገልግሎት እረክቻለሁ					
1.2	በባንኩ ሰራተኞች ብቃት እረክቻለሁ					
1.3	የባንኩ ደንበኛ በመሆኔ ደስተኛ ነኝ					
1.4	በባንኩ ሰራተኞች ሙያዊ ክህሎት እረክቻለሁ					
1.5	በባንኩ ፈጣን አገልግሎት እረክቻለሁ					
1.6	በሰራተኞች የደንበኛ አክብሮት እረክቻለሁ					
1.7	በኮር ባዥነገግ ላይ አጠቃላይ እርካታዎ ምን ይመስላል					

ከዚህ በላይ ባለው ሰንጠረዥ ከተጠቀሱት ነጥቦች በተጨማሪ በባንኩ አገልግሎት አሰጣጥ ላይ

ሌላ አስተያየት ካሎት እና እንዲሻሻል የሚፈልጉት ተጨማሪ አገልግሎት ካለ ከዚህ በታች ባለው

ባዶ ቦታ ላይ ይጻፉ::-----
