

**CUSTOMER SATISFACTION ON SERVICE DELIVERY OF
FRONT LINE STAFFS IN SELECTED COMMERCIAL BANK
OF ETHIOPIA (CBE'S) BRANCHES**

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Statement of Certification

This is to certify that BezabihBerihun carried out his project on the topic entitled“ASSESSING THE CUSTOMER SATISFACTION ON SERVICE DELIVERY OF FRONT LINE STAFFS IN SELECTED COMMERCIAL BANK OF ETHIOPIA (CBE’S) BRANCHES”. This work is original in nature and is suitable for submission for the award of Master of Business Administration (General Management).

Dr. Tesfaye Wolde.

(The Research Advisor)

Declaration of own work

I, Bezabih Berihun, hereby declare that this Master thesis entitled (ASSESSING THE EFFECT OF CUSTOMER SATISFACTION ON SERVICE DELIVERY OF FRONT LINE STAFFS), with no more than 15,609 words in length is my own work. All the research materials used here in this study have been duly acknowledged. This thesis has not been submitted previously, for the reward of any other academic degree or diploma.

BEZABIHBERIHUN WALE

DECEMBER, 2016

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With the help of God this has become a reality. Therefore, my innumerable praise first goes to Almighty GOD for his guiding me all the way.

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ADDIS ABABA ETHIOPIA

Abstract

Customer satisfaction is known to be one of the most important and serious issues towards success in today's competitive business environment, as it affects company market shares and customer retention" (Ooi, et al., 2011). Competent frontline employees are invaluable assets for any organization's survival in the dynamic and competitive business environment. The main objective of the study will be assessing and analyze the current front line staffs service delivery and customer satisfaction in selected CBE's branches. For the purpose of the study 277 customer questionnaires and 20 FLS employee questionnaires were prepared. On the other hand semi structured interview were conducted for 8 supervisors by using systematic sampling method. Descriptive research method is employed to analyze this qualitative type student research. Hence, the purpose of the study is to assess and analyze the current front line staffs service delivery and customer satisfaction in selected CBE's branches. Accordingly 252 customer questionnaires and 20 FLS employee questionnaires were collected. According to the survey result, the service delivery gap computed from customer's perception minus customer's expectation is found to be negative. The major gaps are seen on not being willing to listen to customers individual point of view and Frontline Employees are not willing to provide inform action, advice and support when customers are in need of it. Also the survey result shows that more than half of customers that hold 146 (57.9%) were reflected as they were agreed that FLS service delivery has impact weather they satisfied of the bank's service or not, whereas, 48 (19%) were strongly agreed as it had great impact on their satisfaction. The respondents were asked "What are the gaps that limit you to provide desirable service to customers?" and their respond is luck of training to improve the service delivery, Luck of appropriate criteria to select front line employees, Supervisor and front line employee relationship is not good. Finally the bank needs to work take steps to address employee challenges in order to improve customer's satisfaction and creating smooth relation between supervisor and FLS that benefit for the proper management customers request and compliance.

Key Word: - Customer Satisfaction, FLS and Service Delivery

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ACRONYMS

FLS: Front line staff

CBE: Commercial Bank of Ethiopia

Q: Quality

E: Expectation

P: Perception

SPSS: Statistical Package for Social Science

CHAPTER ONE

1. INTRODUCTION

1.1 Background of the study

The Banking sector acts as the life blood of modern trade and economic development to provide them with a major source of finance. Banks largely depend on competitive marketing strategy that determines their success and growth. Marketing is a social and managerial process by which individuals or groups obtain what they need and want through creating and exchanging products of value others (Kotler, 1992). It is the processes that bring together the ability of the company and the requirements of its customers.

Customer satisfaction is known to be one of the most important and serious issues towards success in today's competitive business environment, as it affects company market shares and customer retention" (Ooi, et al., 2011). Therefore banks should attach on relationship marketing. The relationship marketing concept refers to increasingly a key goal of marketing is to develop deep enduring relationship with all people or organizations that could directly affect the success of the marketing activities. It has the aim of building morally satisfying long term relationships with key parties such as customers, suppliers, distributors and other marketing partners, (Kotler, 2006) such relationship marketing are effective by marketers. Marketing managers seek to influence the level, timing, and composition of demand to meet the organizations objectives (Kotler, 2006)

Competent frontline employees are invaluable assets for any organization's survival in the dynamic and competitive business environment. In commercial bank of Ethiopia where researcher conducted the study, there is a high customer-employee contact. These Frontline employees are the main interface of the organization that play crucial role to delight customers and serve as key source of competitive advantage for the bank. Competent employees understand and play their roles and responsibilities to achieve organizational goals and objectives, by applying the marketing competency parameters. Frontline employees with capabilities will use skills and resources of the firm to its market related needs, create satisfied customer.(Parmer, 2001).

However, there is long queue in the frontlines at which customers are forced to waste much of their time in commercial bank of Ethiopia. The researcher also made baseline survey to see the customer delivery of frontline employees and customer satisfaction and identified customers complaining on the bank for its poor marketing service. These factors have a negative impact on the image of the banks and also lead to dissatisfaction and lose its valuable customers in light of competitive banking business environment if and when created (Own Survey November 2016).

It is a known fact that the success and failure of any organization, be it private business or public organization, mainly depends on frontline employees service delivery, because they are the first

line of contact in the organization and they are the main player to create the first /lasting impression of the organization and project a positive image within the minds of customer and the customer viewed these employees as if they are the organization. In selected branches of Commercial bank of Ethiopia, where the researcher had an informal and formal communication with some of its customers, it was learnt that the customers are not satisfied with frontline employee customer service. From the customers' point of view, as per the understanding of the researcher, frontline employees are, Core part of the service (visible element of the service, deliver the service and significantly affect the service quality), the service firm (represents the service firm) and the brand (frontline employees and the service are core part of the brand and the human element is the most important) (Annual Report June 2016).

In commercial bank of Ethiopia (CBE) though every employees of the bank is considered as marketer of the bank, so frontline staffs have to promote the product and service of the bank as well as to meet customers' needs and satisfaction. Due to this and related facts their competence level and performance are crucial to win the competition market environment. (Annual Report June 2016).

Therefore this study tried to assess and analyze the current front line staffs service delivery and customer satisfaction in selected CBE's branches.

1.2 Statement of the problem

Fornell (1992) identifies satisfaction as an overall evaluation based on the total purchase and consumption experience focused on the perceived product or service performance compared with pre-purchase expectations over time. Oliver (1997, 1999), regards satisfaction as a fulfillment response or judgment, focused on product or service, which is evaluated for one-time consumption or ongoing consumption. Quality of services has the power to create customer satisfaction. On the other hand poor services results in customer dissatisfaction and customer defection by going to other competitors.

In the past decade, the banking sector has undergone radical changes, resulting in a market place. This is characterized by intense competition, growth in primary demand and increased deregulation. This would in turn lead to an increase the number of customers shifts to

competitors. So providing better service at least to the level customer could satisfy become a must to run comfortably in the truck as rapid technological advancement and minimizing interaction of customer with service provider and exploration of electronic banking make the competition tough specially between and among private banks. So, proper customer handling and providing quality service became crucial over time. Having this, care should be given on customers' first exposure with our bank because it's their first interaction that initiates them to come again or stay away Mensah(2010). Front line staffs play a vital role in customer service, customer handling and satisfaction on service delivery. But prior study done by different researcher Haroon M. (2010), Horstmann R. (1998) doesn't give emphasis to the area rather focusing on customer satisfaction and service quality. So, the researcher believes studying about customers satisfaction customer handling and providing of quality service to customer alone couldn't bring better findings instead who contribute a lot to all this. Hence the priority in this thesis is given to assess and analyze the current front line staffs service delivery and customer satisfaction in selected CBE's branches and forward the following question to be addressed by the study:-

1.3 Research question

RQ1. What are the current customers expected service and post service reaction from front line staffs?

RQ.2 Does service delivery of front line staffs has impact on customers satisfaction?

RQ.3 what caution must take by supervisors while stands to assign an employee at front line?

RQ.4.What is the gaps of front line staffs to provide desirable service to customers?

RQ.5. How the bank support to improve ability of front line staffs in providing quality service to customers?

1.4 Objective of the study

1.4.1General objective

The main objective of the study was to and analyzes the current front line staffs service delivery and customer satisfaction in selected CBE's branches.

1.4.2 Specific objectives

- To identify what service customer expects and their post service reaction from front line employees.
- To Portray the roles that FLS plays in customer satisfaction.
- To mention gap of FLS to provide the expected service to customers.
- To indicate ways bank shall follow in enhancing FLS ability of providing quality service to customers.
- To indicate points which supervisors need to take in to account before assigning an employee as FLS.

1.5 Significance of the Study

The life of a service provider organization mostly rely on the hand of its customers and at the same time rely on how they can manage their relationship to keep their work alive because, maintaining good relation has positive effect one way or another. Therefore, this study will enhance further understanding of service quality in Commercial Bank of Ethiopia and how it leads to customer satisfaction and loyalty. The study will be immensely significant in diverse ways to businesses, stakeholders, existing and newly emerging banks, insurance companies, service and manufacturing enterprises and micro financing institutions.

Hence, the implication can be, to the management, the finding and results that will be obtained from this study will provide a more logical measure and point of views for describing customer satisfaction on service delivery of FLS. It will provide valuable source of information on important customers that are ready to switch to another. The study also identifies the most important dimensions of service quality in Commercial Bank of Ethiopia, provide reliable guideline for improving the service delivery for creating and delivering customer value, achieve customer satisfaction. Commercial Bank of Ethiopia, provide reliable guideline for improving the service delivery for creating and delivering customer value through its FLS. Finally the findings of the study could be used as a background (reference) for interested researchers who may conduct further study on the issue.

1.6 Scope of the Study

Due the giant nature of CBE, it is practically difficult to include all branches. Thus, the research elaborates the scope by selecting four branches of CBE located in Addis Ababa to see that influence of FLS service on customer satisfaction. Also the researchers delaminates the study by gathering primary data by distributing questionnaires and explain the study using descriptive study. Finally, study emphasized on customer satisfaction specifically focus given for service of front line staffs of the bank due to direct interaction of these staffs with customer.

1.7 Limitation of the Study

The researcher is not able to include all CBE customers in other branches located at Addis Ababa and regions of the country due the vast nature of the bank. In addition, to this, the management staffs are not cooperative to give important information that will help the researcher to conduct the study.

1.8 Organizing the Paper

This study was organized into five (5) chapters. Chapter one contained the background to the study, problem statement, significance of the study, scope and limitations of the study. Chapter two was devoted to the review of literature on the role of employees in service delivery, Chapter three described the methodology that was used in conducting the research. Chapter four also discussed the research findings resulting from the analysis of data and finally chapter five summarized the research findings and concluded the study as well as proposing recommendations for future research.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

2.1 Theoretical Review

2.1.1 Customer

It was McCarthy(1960) who clarified that the customer is not part of marketing mix; rather, it should be the target of all marketing efforts (Kotler,2000) in order to develop effective marketing strategies the marketers needs first to understand why customers use services and why they choose among competing service suppliers(Lovelock,1983). What is their expectation in each step of service delivery? Finally, of course they should determine whether the experience of using service and receiving benefits has met customer expectation and left them satisfied and repurchase in the future (Ocy, 2004). A customer desired expectation from banks may be quick, convenient, value added, low cost, with advanced technology, easy and smooth, safe and reliable through a modern branch setting (Zeithmaletal, 2008,Gronroos and Vioma, 2013). Safe and reliable service is the primary concern of all banking customers. Now a day's bank have come to realize the importance of differentiating themselves from competitors on the basis of superior customer service and lying effective service marketing mix strategies instead of traditional banking (Levitt.1974: Gronroos, 1982). But the first and important step in applying any marketing strategy is to have whole hearted commitment to customer orientation (Gummesson, 2008). This means that the central focus of all the marketing activities of the bank is customer (Carsonetal., 2004). As a result, the notion of 7Ps of service marketing mix has emerged as a key factor in modern banking and their customer analysis (Zeithmal and Bitner, 1996).

2.1.2Service

According to (Zeithaml&Bitner, 2004) services are deeds, processes, and performance. But the broad definition, service defines to include all economic activities whose output not a physical product or construction, is generally consumed at the time it is produced, and provides added value in forms (such as convenience, amusement, timeliness, comfort, or health) that are essentially intangible concerns of its first purchaser. A service is an intangible product involving a deed, a performance or an effort that cannot be physically possessed (Zeithaml& Berry, 2003). Services are a form of product that consist of activities, benefits, or satisfactions offered for sale

that are intangible and do not result in ownership of anything (Kotler& Armstrong, 2004). Services are bought on the basis of promises of satisfaction (Dibb et. al, 2001)

2.1.3 Characteristics of Service

Service marketing is distinct from goods marketing (Dibbet. al, 2001). To understand the nature of services marketing, it is necessary to appreciate the particular characteristics of services (Dibbet. al., 2001). Service have four intrinsic characteristics that leads to different consumer perceptions and behavior which makes it more difficult to evaluate quality and in turn making it more challenging and complicated to achieve customer satisfaction and establishing competitive advantage. Thus, services managers must deeply understand them to survive in the complex service environment. The four basic characteristics of service are:

I Intangibility

Services differ from goods most strongly in their intangibility (Dibbet. al., 2001). Intangibility stems from the fact that services are performances. They cannot be seen, touched or smelled, nor can they be possessed. Intangibility also relates to the difficulty that consumers may have in understanding service offerings (Dibbet. al., 2001). Services have a few tangible attributes, called search qualities that can be viewed prior to purchase, such as neatness of nurses and Doctors, cleanliness of the facilities such as waiting stations, toilets and the like. When consumers cannot view a service product in advance and examine its properties, they may not understand exactly what is being offered (Dibbet. al., 2001). On the other hand, services are high in experience and credence qualities.

Experience qualities are those qualities that can be assessed only after purchase and consumption these include characteristics such as taste or duration of well-being. Credence qualities are those qualities that cannot be assessed even after purchase and consumption for examples results of medical procedures. Few customers possess medical skills sufficient to evaluate whether the service is or was necessary and performed in a proper manner (Zeithaml, et. al, 1994).

II Inseparability

Inseparability refers to the notion that, in many service operations, production and consumption cannot be separated; that is a service is to a greater extent consumed at the same time as it produced (Oliver, 1980). According to Zeithaml and Bitner (2003) unlike most goods that are produced first then sold and consumed, most services are sold first and then produced and consumed simultaneously. E.g. the doctor cannot possibly perform the service without the patient's presence, and the consumer is actually involved in the production process (Dibb et. al., 2001).

III Perishability

Perishability refers to the fact that unlike physical goods, services cannot be saved, stored, resold, or returned (Zeithaml&Bitner 2003). Onkvisit and Shaw (1991) suggest that “services are “time dependent” and “time important” which make them very perishable.” Hartman and Lindgren (1993) claim that the “issue of perishability is primarily the concern of the service producer” and that the consumer only becomes aware of the issue when there is insufficient supply and they have to wait for the service.”

IV Heterogeneity

Heterogeneity refers to the variability in the quality of service, since most services are labor intensive, they are susceptible to heterogeneity. For the service to be provided and consumed the client physically meets and deals directly with the service providers personnel. Direct contact and interaction are distinguishing features of services. People typically perform services, and people do not always perform consistently. It is also true that the characteristics of services themselves make it possible for marketer to customize their offerings to consumers. In such cases, services marketers often face a dilemma; how to provide efficient, standardized service at some acceptable level of quality while simultaneously treating each customer as a unique person (Dibbet. al., 2001).

2.1.4 Frontline Employees

Frontline employees are the first lines of contact in the organization and they are the main players to create the first /lasting impression of the organization and project a positive image within the minds of clients. They are also capable of creating awareness, understanding, and need among customers to use the organization's programs, products, and services effectively to generate revenue. Employees play a crucial role to create satisfied and loyal customers. They are the actors who appear front stage in the service drama when they serve customers. Elements of the drama can be related to the service design and delivery: the setting (service scope, social and physical characteristics (with script) performance (service delivery) cast of actors and actresses (service providers) and audience (customers)" (Lovelock and Wirtz, 2004).

The Common Wealth of Virginia identified the following six most important marketing skills and core competencies (Understanding of the business, Results focus/orientations, Customer service, Teamwork and co-operation, Interpersonal communication and Personal effectiveness) to be possessed by frontline service employees that help them to work towards profitability of their organization and provide quality service to satisfy customers.

Based on the literature the following variable is identified. These variables affect the service delivery of frontline employees then that will pose indirect effect on customer satisfaction. (Common Wealth of Virginia, 2007)

2.1.4.1 Business Understanding

For successful business performance, an organization needs to build employees' competency around a sound strategic understating of its business to enable them know how to deliver timely, relevant, complete, accurate, and useful services to both internal and external customers in line with the organization's services and priorities. Frontline employees should understand the organization's mission, objectives, goals and its service quality standards. It is also these frontline employees who can identify customers' problems within their work environment and bring forth immediate solutions. However, when they are faced with challenging work problems that cannot be resolved on their own, they should be able to consult their supervisors and others for better methods of solving the problems. Customers do not want to do business with staff that

do not know the answers to their questions or handle their requests and problems empathetically (Zolkiewski et.al, 2007).

2.1.4.2 Result Orientation

Competent employees carry out their activities with effective management of time and resources to meet/exceed expected results within time budget and quality standards. They focus action and resources on the achievement of strategic goals and priorities of the organization. This can be successfully achieved when all employees in the organization have a result-oriented culture with the attitude of focusing on excellence and achievement of results. Result orientation is a concern for surpassing standard of excellence. The standard may be one's own performance (striving for improvement) ; an objective measure (results orientation) ; challenging goals one has set or even improving or surpassing what has already been done (continuous improvements)" (BC Public Service, 2002).

2.1.4.3 Customer Service Skills

Competent frontline employees have both technical capabilities and behavioral competencies to understand and respond to customers` needs timely, accurately and in a respectful manner. The first element`s technical competencies are predominately about acquired knowledge and technical abilities and skills about the service they provide. It is defined in terms of the specialized requirements of an occupation. These competencies are often easier to see, train, and develop. The second element is behavioral competencies, which is deep-seated qualities of an individual (attitudes, traits, and approaches) to communicate effectively and work cooperatively with team members and the ability to understand and help customers` needs and interests (Common Wealth of Virginia, 2007). The quality of service delivered by an organization is not only related to technical and operational knowledge of employees but also their awareness of customers` satisfaction as extremely important part and top goal of the job. According to Lovelock and Wirtz (2004), the quality of service delivered by an organization is related to its frontline employee competencies (reliability, responsiveness, assurance and empathy).Reliability: the employees` ability to perform the promised service dependably and accurately time after time. It refers to doing right the first time and every time thereafter.

2.1.4.4 Teamwork and Co-operation Skills

Team work and Co-operation Skills are the abilities of employees to work together cooperatively within diverse teams, workgroups and across the organization to achieve group and organizational goals (BC Public Service, 2002). No one seems to know what is going on outside his or her own immediate responsibilities and start to say, “I don’t know- it is not my Job”. This leads to a harsh atmosphere of the service delivery environment that results in poor customers’ service (Macaulay and Cook, 1995).

2.1.4.5 Interpersonal Communication Skills

The service delivery activities at front desk involve a high interaction of employees and customers each day in which effective communication and problem-solving skills of frontline employees are critical. It is enough to know services policies or the job responsibilities to deliver quality services but it is also necessary to communicate openly and honestly with co-workers and customers. Besides, they should treat each other with respect and resolve any conflict in a positive way to create harmony at the work environment (U.S. Department of Labor, 2006). Customers assume that all elements in the processes may frustrate when the system breaks down due to lack of employee communication with each other about the customers problems and lack of ability to provide a kind and complete service process (Lovelock and Wirtz, 2004).

2.1.4.6 Personal Effectiveness

Employees are required to be effective and efficient in utilizing organizational resources and effective in delivering the service to achieve organizational mission and objectives. Frontline employees should be personally effective in achieving results, solving problems; planning and managing their own time and works (Common Wealth of Virginia, 2007). Employees working at the front desk should prepare themselves for potential problems before they occur, accept new ideas and new ways of doing activities with a positive attitude; organize and prioritize their own work / activities to stay on track towards implementing decisions and solve problems at the right time and in the right way (Lovelock and Wirtz ,2004).

2.1.5 Model of Service Quality Gaps

The Gaps Model of Service Quality defines service quality as the difference between customer expectations of service and perceived service or in terms of the gap between what the service should provide and the customer's perception of what the service actually provides. It assumes that the smaller the gap, the higher the quality of services. Moreover, if expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuraman et al., 1985). One of the purposes of the SERVQUAL instrument is to ascertain the level of service quality based on the five key dimensions and to identify where gaps in service exist and to what extent.

There are five major gaps in the service quality concept (Parasuraman et al., 1991). The gaps are generally defined as:

Gap 1: Difference between customers' expectations and management's perceptions of those expectations, i.e. not knowing what consumers expect. This gap is occurred as a result of the lack of a marketing research orientation, inadequate upward communication and too many layers of management. It is called positioning gap.

Gap 2: Difference between management's perceptions of customer's expectations and service quality specifications; i.e. improper service-quality standards. This gap occurred as a result of inadequate commitment to service quality, a perception of unfeasibility, inadequate task standardization and an absence of goal setting. It is known as the specification gap.

Gap 3: Difference between service quality specifications and service actually delivered i.e. the service performance gap or the delivery gap. Guidelines for service delivery do not guarantee high-quality service delivery or performance. The manner of service also influences the perception of quality. This is occurred because personnel might be poorly trained, or incapable or unwilling to meet the standard; or they may be held to conflicting standards, such as taking time to listen to customers and serving them fast.

Gap 4: Difference between service delivery and what is communicated about the service to customers. i.e. whether promises matches the service delivery. It exists when the promises communicated by the business to the consumer do not match the consumers' expectation of those external promises. This is known as a communication gap.

Gap 5: Difference between customer's expectation and perceived service: This gap depends on size and direction of the four gaps associated with the delivery of service quality on the marketer's side. In this case, customer expectations are influenced by the extent of personal needs, word of mouth recommendation and past service experiences. Routine transaction surveys after delivering the customer experience are important for an organization to measure customer perception of service

2.1.6 Measuring Customer Satisfaction

Customer satisfaction measurement is one of the most important issues concerning business organizations of all types, which is justified by the customer orientation philosophy and the main principles of continuous improvement of modern enterprises. Massnick(1997),for these reasons, customer satisfaction should be measured and translated into a number of measurable parameters. In the recent decades, the importance of customer satisfaction for business organizations has been increased. Thus, customer satisfaction measurement is now considered as the most reliable feedback, taking into account that it provides in an effective, direct, meaningful and objective way the customers' preferences and expectations. In this way, customer satisfaction is a baseline standard of performance and a possible standard of excellence for any business organization (Gerson, 1993).

The best way to improve customer satisfaction is to first measure it and then apply methods to enhance it. It helps the supplier to always keep a check on all over business processes by identifying strong and weak aspects and creating strong bond with all their customers to enhance business. As a company strives to provide customers with excellent customer's service, we must periodically measure our customer's satisfaction. When attempting to measure our customer's satisfaction, expectations and perceptions must be considered. To measure our customer's satisfaction, frequent questions must be asked of many customers. The most common methods of asking questions to determine satisfaction are through the use of some type of survey like who the customers are, how they began to do business with the company, where they are located. To measure customer satisfaction effectively, we must look at the customers' situation from their perspectives (Zeithaml&Bitner, 2004).

2.1.7 Determinants of Customer Satisfaction and Customer Gap

According to Zeithaml and Bitner(2003), customer satisfaction can be determined by:

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

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

Attributions for Service Success or Failure: Attributions are the perceived causes of events, influence perceptions of satisfaction as well. When they have been surprised by an outcome (the service is either much better or worse than expected), customers tend to look for the reasons and their assessment of the reasons can influence their satisfaction.

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

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

2.1.8 Customer Gap

The central focus of the gaps model of the consumer gap is the difference between customer expectation and perception. The idea is that firms will want to close this gap between what is expected and what is received-to satisfy their customers and build long-term relationships with them (Zeithaml&Bitner, 2004).

2.1.9 Customers Expectation

Refers belief about service delivery that function as standards or reference point against which performance is judged (Zeithaml&Bitner, 2004). Because customers compare their perceptions of performance with these reference points when evaluating service quality, through knowledge about customer expectations is critical to services, marketers.

Knowing what the customer expects is the first and possibly most critical step in delivering quality service. Being wrong about what customers want can mean losing a customer's business when another company hits the target exactly. Being wrong can also mean expending money, time and other resources on things that don't count to the customer. Being wrong can even mean not surviving in a fiercely competitive market (Zeithaml&Bitner, 2004).

2.1.10 Customer Perception

According to (Zeithaml&Bitner 2004), customer perception is how customers perceive services, how they assess whether has experienced, quality service, and whether they are satisfied. Perceptions are always considered relative to expectations. Because expectations are dynamic, evaluation may also shift over time- from person to person and from culture to culture. What is considered quality service or the things that satisfy customers today may be different tomorrow? Customers perceive service in terms of the quality of the service and how satisfied those are overall with their experiences.

2.1.11Customer Satisfaction

Customer satisfaction is the extent to which a product's perceived performance matches buyers' expectations. If the product performance falls short of expectations, the buyer is dissatisfied. If performance matches or exceeds expectations, the buyer is satisfied or delighted. Customer satisfaction with a purchase depends upon the product's performance relative to a buyer's expectations. Customer satisfaction is a term most widely used in the business and commerce industry. It is a business term explaining about a measurement of the kind of products and services provided by a company to meet its customer's expectation. It is well established that satisfied customers are key to long-term business success (Zeithami et al., 1996). Customer satisfaction is generally described as the full meeting of one's expectations (Oliver, 1980). Customer satisfaction is the feeling or attitude of a customer towards a product or service after

being used. Customer satisfaction is a major outcome of marketing activity whereby it serves as a link between the various stages of consumer buying behavior. If customers are satisfied with a particular service offering after its use, then they are likely to engage in repeat purchase and try line extensions (East,1997).

Customer satisfaction is widely recognized as a key influence in the formation of customers' future purchase intentions (Taylor and Baker, 1994). Satisfied customers are also likely to tell others about their favorable experiences and thus engage in positive word of mouth advertising (File and Prince, 1992).

2.2 EMPIRICAL REVIEW

2.2.1 Service Quality in Banking

Service quality is gaining more importance in the banking industry and the value of improving service quality should be determined. Riadh et al., (2011) suggest that developing strong relationships between customers and financial institutions serve as incentives for customers to remain loyal and thus provide financial institutions with a source of differential advantage. Similarly, Siddiqi (2010) finds that a centrally important aspect of a commercial customer's dealing with a bank is the quality of the long-term relationship that develops with the bank.

The results of their research indicate four potentially important aspects of the retail bank service delivery systems, general bank personal service, teller personal service, reaction capacity, and location convenience. The research results support the hypotheses that retail bank customer's perceptions of these issues may be related to customer satisfaction and intentions to do business with the bank in future. These include intentions to purchase additional products and intentions to give the bank a larger percentage of the customer business. LeBlanc and Nguyen (1988) as cited in Siddiqi (2010) focused on service quality in financial institutions and discussed 6 factors that explain perceived service quality, (a) degree of customer satisfaction, (b) contract personnel, (c) internal organization, (d) physical environment and instruments, (e) corporate image, and (f) personnel-customer interaction during the service encounter, contribute to service quality.

2.2.2 Customer Satisfaction and Loyalty

As different literatures propose that, there is a strong linkage between customer satisfaction and customer loyalty. According to these literatures, customer satisfaction with the service experience will lead to higher level of customer loyalty. Horstmann (1998), states that there is a strong and positive relationship between customer satisfaction and loyalty. A satisfied customer is six times more likely to repurchase a product and share his experience with five or six other people (Grönroos, 2000; Zairi, 2000); further unsatisfied customer can banish more business from the organization than ten highly satisfied customers do (Mohsan, 2011). With higher customer satisfaction the level of loyalty increases. Tee et al. (2012) found a significant positive relationship between customer satisfaction and customer loyalty.

Other several studies have indeed found satisfaction to be a leading factor in determining loyalty (Sit et al., 2009; Mensah, 2010; He and Song, 2009). These studies have concluded that there is a significant relationship between customer satisfaction and loyalty. They assert that high level of customer satisfaction will result in increased loyalty for the firm and is positively associated with repurchase intentions, positive words of mouth and profitability.

Summary of Empirical Studies focused on banking industry

Authors	Antecedents	Results
Anne Jullien and Christina Tsoni (2013)	Front- Line Employees Versus Customer Perceptions of Quality Attributes	Finding provide evidence that, quality management process should take in to account perception-based quality gaps. The papers also discuss the most important reason and negative consequences of perception mismatches and possess ways to overcome them.
Johrakayeser F. and Mohammed. (2014).	Understand Customer - Employee Relation And Customer Satisfaction A Proposed Study Of Private Commercial Banks In Bangladesh	The better trust towards customers the more is the customer – employee relationship, high commitment to customers will have a positive impact for building customer – employees’ relationship.
Emanuel Eratus and Samuel Kanyandekwe (2014)	Exploratory Assessment of Customer Care in a Ghanaian Bank.	The findings from the study indicated that customers were generally dissatisfied with the Bank’s customer service in spite of frequent training of employees on customer service. There is therefore the need for management to identify the specific training needs that is required to effect the necessary changes to improve customer service

2.3 Conceptual Framework

The aim of this section is to summarize the idea the researcher got from past literature and to bring out the contributions the researcher have for this study area.

The general idea from the literature is that there is significant relationship between FLS service delivery and customer satisfaction. These literatures assert that high level of customer satisfaction will result through increased FLS service delivery.

Organizations like commercial bank of Ethiopia need to understand customer expectations when designing a service given by frontline employees to meet or exceed those expectations.

The desired level of expectations is what the customer really wants. If this level of expectations is provided by employees of commercial bank of Ethiopia, the customer would be very satisfied. The acceptable level is viewed as a reasonable level of performance that the customer considers as being adequate. The difference between the two levels is called the customer's zone of tolerance (Reichheld, et al 1990). Service managers of banks use comment books on which customers can complain or provide suggestions. Another approach is to ask employees, because employees interact daily with customers, they are in good position to know what customers want from the company. Service managers should regularly interact with their employees by asking their opinions on how best to serve customers (Bowen et al 1992).

At commercial bank of Ethiopia, employees play important role because they are the first point of call to the customers, therefore their attitude and appearances really do matter to management, because their actions can either drive or maintain a client. By considering this concept, this research were analyzed the relationship between CBE's FLS service delivery and CBE's customer satisfaction.

CHAPTER THREE

3 METHODOLOGY

This section highlights the overall methodological considerations used in gathering, analyzing and interpreting the data. It includes type of research and design, description of the study area, Population and sample size determination, Sampling method and procedure, Data Type and source, Data Collection Instrument and Procedure, Data processing and analysis.

3.1 Type of Research and Design

Research can be classified as exploratory ,descriptive and explanatory depending on the specific purpose that the research tries to address (Saunders et al, 2012) .Exploratory research design deals with exploring in to the phenomenon (Marczyk et al., 2005). It focuses on collecting either secondary or primary data using unstructured formal or informal procedures to interpret them. Some exploratory research design includes in-depth interview, focus groups, and projective techniques. Description refers to the process of defining, classifying, or categorizing phenomena of interest. Descriptive research is useful because it can provide important information regarding the average member of a group (Marczyk et al., 2005). Specifically, by gathering data on a large enough groups of people, a researcher can describe the average member, or the average performance of a member, of the particular group being studied. Explanatory research is about being able to describe something and having the ability to predict one thing based on knowledge of another are important goals of scientific research (Marczyk et al.,2005).

Therefore, descriptive study design is used to analyze for the data collected from customers. The reason behind using descriptive study design is because the researcher is interested in describing the existing situation under study. Specifically, by gathering data on a large enough groups of people, a researcher can describe the average member, or the average performance of a member, of the particular group being studied. To make those practical qualitative research methods were used to approach the study subjects.

3.2 Source of Data

A source of data for the study is primary and secondary. The primary data through questionnaire is collected from 1. Front line employees 2.Customer service managers3. Customers of the above mentioned branches of the bank by using simple random sampling method.

Regarding the secondary data on the banking organizations' service and other were collected through reviewing the internal newsletters and magazines, articles, books and different financial association magazines and other pertinent documents.

3.3Data Collection Procedure

The study select four top branches of CBE from each four districts of Addis namely Addis Ababa, Sengatera, Teklehaimanot, and Andinet branch in doing so, the researcher was request the consent of these branches questionnaires were distributed during business hours. During the distribution time, customers were asked to complete the survey questionnaire, and to return it back immediately to minimize risk of uncollectable questionnaire giving an hour appointment for frontline staffs and customer managers may apply as option.

3.4Target Population

Commercial bank of Ethiopia (CBE) is the leading bank in Ethiopia which is established before 73 years ago with 1150 branches in Ethiopia. To facilitate the administration of the bank, CBE has categorized its branches into 4 grades which are Grade-1, Grade-2, Grade-3 and Grade-4. This categorization is done based on: the number of customer, the number of transaction per day, the volume of each transaction, the branch contribution in terms of profit and other. Grade 4 is categorized as the largest and grade 1 is categorized as the lowest in customers/transactions respectively. For the purpose of this study, the researcher selects Branches under Grade 4 because of the availability of large number of customers. Branches under Grade 1, 2 and 3 are excluded since, branches categorized as branch 1 are located outside Addis Ababa and branches categorized as Branch 2 entertain low number of customers and are mostly categorized as new established branches grade three looks great but has low customers compared to selected grade four . Currently CBE has 138 numbers of branches that are located in Addis Ababa and from

which 10 of the branches are grade 4. The branches are homogenous in terms of their services as all are under the same organization. (CBE report, 2016)

3.5 Sample Size

Four districts found in Addis Ababa and the sample was selected through convenience sampling method based on the closeness of these districts and branches to the researcher Because it was very difficult to address all fifteen districts' and branches within those fifteen districts. As a result, Andinet branch from east Addis, Addis Ababa branch from north Addis Sengatera branches from south Addis and finally Teklehaimanot branch from western Addis Ababa was selected. At the first stage, considering the total number of 4 branches because the above mentioned branches have relatively high customers and employees than the rest branches. So it was found very nice for study to conduct in branch with high number of customers and staffs. Following this, systematic sampling was applied to address those front line staffs by selecting a random starting point and then picking every element in succession from the sampling frame. As per Yamane (1967) formula developed for sampling size using 94% confidence level with 6% margin error population 172,932.00 these customers were holders of current and saving account though has better say for the subject matter the and sample size were 277.

Branch	Customer Sample		FLS sample	
	Total number of population	Total number of samples	Total number of FLS	Total number of samples
Teklehaimanot	32300	55	16	3
Addis Ababa Branch	54,317	82	45	9
Sengatera Branch	35,269	65	22	5
Andinet Branch	51,046	75	16	3
Total Population	172,932	277	99	20

Source: CBE, September 2016 report and own computation

Table 2: Number of Customers and Proportion of Samples Taken from Each Branch

Based on the above table, a total of 277 questionnaires were distributed to customers out of which Addis Ababa branch 82, Andinet 75 Sengatera 65 and finally 55 questionnaires were distributed to Teklehaimanot branch considering the number of customers each branches had and from the total number of 99 FLS 20 questionnaire were distributed of which, 3 to Teklehaimanot, 9 to Addis Ababa, 5 to Sengatera and 3 to Andinet branch.

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

Where n is the sample size,

N is the population size, and

e is the sampling error = (0.06)

$$n = \frac{172,932}{1 + 172,932(0.006)^2} = 277.34 = 277$$

Hence, the total sample size is 277. Since the number of people in each bank is not the same, the number of samples for each bank was calculated by the following formula:

$$n1 = \frac{nN1}{N}$$

Where

n= total number of samples

N= total number of population

N1= total number of population in each bank

n1= number of samples in each bank

3.6 Sampling Technique

The study used convenience sampling methods to select the sample from the population. The researcher decided to employ convenience sampling method because it is actually impossible to carry on a probability sampling because of different reasons like there is no point in time during which all customers are available from the sample drawn, due to safety of its customers CBE will not provide details of its customers, even if the researcher got the information needed, as it has been said above it is impossible to access each customer. Systematic sampling was also employed to collect data from FLS by selecting a random starting point and then picking every

element in succession from the sampling frame. Finally, purposive or judgmental sampling was used for supervisors considering the closeness of supervisors with areas under study.

3.7 Method Data Analysis

The data is analyzed with the help of SPSS which is used to tabulate and analyze the valid responses. The descriptive statistical results were presented by tables, frequency distributions and percentages to give a condensed picture of the data.

3.8 Ethical Considerations

In order to keep the confidentiality of the data given by respondents, the respondents were not required to write their name and assured that their responses is treated in strict confidentiality. The purpose of the study was disclosed in the introductory part of the questionnaire. Furthermore, the researcher tried to avoid misleading or deceptive statements in the questionnaire. Lastly, the questionnaires were distributed only to voluntary participants.

CHAPTER FOUR

4. DATA ANALYSIS AND DISCUSSION

4.1 Demography of Respondents

There were a total of 169 respondents representing a total of 67.1% were male and remaining 83 respondents representing 32.9% were female. Most of respondents were visit the bank regularly and can really gave good assessment on the service delivered by front line staffs of commercial bank to its customers and the perceived service performance in relation to their expectation on the side of customers can be measured on daily basis as the customer visit and transact with the bank

Gender frequency

	Frequency	Percent	Valid Percent	Cumulative Percent
MALE	169	67.1	67.1	67.1
Valid FEMALE	83	32.9	32.9	100.0
Total	252	100.0	100.0	

Source: - Own survey December; 2016

4.1.2 Frequency of exposure towards service of FLS

How often do you come here?

	Frequency	Percent	Valid Percent	Cumulative Percent
Very often	92	36.5	36.5	36.5
Valid Occasionally	70	27.8	27.8	64.3
Every week	90	35.7	35.7	100.0
Total	252	100.0	100.0	

There were 92 respondents representing 36.5% responded as they come very often 70 of them representing 27.8% told as they come occasionally and finally, 90 of them responded as they come every week. These could tell us that most of the customers come to the branches very often hence its believed as they had close interaction and relatively high degree of exposure with the aforementioned branches.

Table 4.1.3 customer expectation and perception gap on FLS service delivery

Expectation of the customer	Expectation score	Perception of the customer	Perception score	Gap score
Frontline Employees will be willing to provide information, advice and support when you are in need of it	4.29	Frontline Employees are willing to provide information, advice and support when you are in need of it	3.86	-0.43
FLS will Provide prompt and timely service	4.32	Provide prompt and timely service to you	3.91	-0.41
FLS will handle my complaints constructively	4.44	handle your complaints constructively	4.21	-0.23
FLS will be polite and courteous with me.	4.38	Are polite and courteous with you	4.01	-0.37
Willing to listen to my individual point of view	4.27	Willing to listen to your individual point of view	3.55	-0.72
will Deliver full range of services with clearly stated terms and conditions to meet my changing needs	4.11	Deliver full range of services with clearly stated terms and conditions to meet your changing needs	4.33	0.22
will Deliver the required level of service promised by the bank	3.99	Deliver the required level of service promised by the bank	3.86	-0.13
Their behavior will makes me feel that i can trust them and have confidence in them	4.17	Their behavior makes you feel that you can trust them and have confidence in them	4.22	0.05
They will provide equitable and dependable service which does not vary over time	4.56	They provide equitable and dependable service which does not vary over time	4.42	-0.14
They will provide complete and accurate information at the right time	3.81	They provide complete and accurate information at the right time	3.66	-0.15
Average score	4.23	Average score	4.01	-0.22

The above table shows customers expectation against perceived performance having these, the highest gap exhibits on FLS willingness to accept customers' points of view; expectation score 4.27 with the average perceived score of 3.55 and the gap reaches -0.72 the mean values could tell us there exist high variation or gap that the bank should exert its effort in empowering FLS towards giving of due concern for customer request and or opinion. There was also a gap in delivering information advice and support to customers when they were in need of it; expected score 4.29, perceived score 3.86 the gaps -0.43. On the other hand behavior of FLS make customers felt confident and trust them which was relatively low deviation figure from the other 0.05. This implies CBE's FLS possess one of the great values (customer confidence and trust) and customers felt that FLS deliver full range of services with clearly stated terms and conditions to meet my changing needs with expected score 4.11 , perceived score of 4.33 and the gap 0.22 meaning customers were delighted with the above two results.

Customer satisfaction is the feeling or attitude of a customer towards a product or service after being used. Customer satisfaction is a major outcome of marketing activity whereby it serves as key link between the various stages of consumer buying behavior. To bridge this gap the gap should the bank should facilitate different training on customers handling and minimizing workloads, increasing awareness and using of advanced technology that would contribute the effort of decreasing interaction of customers with service provider.

Finally the behavior of FLS behavior make customer felt confident and trust. Also they felt FLS deliver full range of services with clearly stated terms and conditions to meet my changing needs and they had no issues with the behavior of FLS on their service interaction with them the perceived performance indicated that, hence the focus of the bank should customers were felt delighted with the above two parameters. hence the bank should goes to the issues that exhibits high gaps i.e. willingness to accept customers point of view, delivering advice and support to customers whenever they are in need of it and delivering of proper and timely service to customers.

4.1.3 Respondents opinion regarding impact of FLS service on customer satisfaction

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	0	0	0	0
Disagree	33	13.1	13.1	13.1
Neutral	25	9.9	9.9	23.0
Valid Agree	146	57.9	57.9	81.0
Strongly Agree	48	19.0	19.0	100.0
Total	252	100.0	100.0	

Source Own survey, December 2016;

The above result shows that, more than half of customers that hold 146 or 57.9% were reflected as they were agreed that FLS service delivery has impact weather they satisfied of the bank’s service or not, whereas, 48or 19% were strongly agreed as it had great impact on their satisfaction, 25or 9.9% were neutral meaning they do not have ideas over the raised question and at last, 33 or 13.1% were disagreed, meaning they did not believe that service of FLS had impact

on their satisfaction towards the bank service. From the above response one could understand that service of front line staffs had impact on customers' satisfaction.

I will go to other competing banks only for FLS service delivery problem.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	0	0	0	0
Disagree	15	6.0	6.0	6.0
Neutral	38	15.1	15.1	21.0
Agree	102	40.5	40.5	61.5
Strongly Agree	97	38.5	38.5	100.0
Total	252	100.0	100.0	

Source: - Own survey December; 2016

Based on respondents opinion, exhibited on the above table, 102 or 40.5% of the total were reflected that they would shift to competing bank only for FLS service delivery problems, 97 or 38.5% shows on their response that, they strongly active to move for getting services of competing bank just for FLS failure or problem, 38 or 15.1% were not sure whether they shift to competing bank or not only for service delivery problem of FLS on the other hand, 15 or 6% showed that they remain in using the bank service regardless of they faced service delivery problem from FLS.

FLS play a critical role in retaining a customer

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	0	0	0	0
Disagree	62	24.6	24.6	24.6
Neutral	0	0	0	24.6
Agree	83	32.9	32.9	57.5
Strongly Agree	107	42.5	42.5	100.0
Total	252	100.0	100.0	

Source: - Own survey December; 2016

Respondents were also asked the critical role FLS plays in retaining customers; 107 or 42.5% were highly believed that FLS service has critical role in retaining customers 83 or 32.9% of them

were also agreed even if 62 or 24.6% of them does not believed or disagreed. These could allow us to know most of customers believed FLS plays a critical role in retaining with the bank.

FLS has major role in attracting a new customer

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	31	12.3	12.3	12.3
Disagree	47	18.7	18.7	31.0
Neutral	0	0	0	31.0
Agree	98	38.9	38.9	69.8
Strongly Agree	76	30.2	30.2	100.0
Total	252	100.0	100.0	

Source; Own survey December; 2016

The above table shows respondents thought FLS role in recruiting a new customer; 98 38.9% of them agreed and 76 or 30.2% of them were strongly agreed while 47 or 18.7% were disagreed and 31 or 12.3% were strongly disagreed or highly opposed as FLS had no role in recruiting new customer. These would indicate that, front line staffs had great role in recruiting new customers.

Customer which are served in better way by FLS have high probability to become loyal customer of CBE

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	0	0	0	0
Disagree	43	17.1	17.1	17.1
Neutral	42	16.7	16.7	33.7
Agree	115	45.6	45.6	79.4
Strongly Agree	52	20.6	20.6	100.0
Total	252	100.0	100.0	

Source; Own survey December; 2016

Respondents were also reflected better service from FLS on the probability of being loyal to the bank; 115or 45.6% were agreed and 52 or 20.6% were strongly agree or believed that better service of FLS had high probability `on the extent of being loyal to the bank while 42 or 16.7% of them were neutral and 43or 17.1% were disagree that better service from FLS alone could not make them loyal to the bank.

FLS provide first impression to the customer about the bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	0	0	0	0
Disagree	14	5.6	5.6	5.6
Neutral	48	19.0	19.0	24.6
Agree	111	44.0	44.0	68.7
Strongly Agree	79	31.3	31.3	100.0
Total	252	100.0	100.0	

Source; Own survey December; 2016

The reflection of customers over the issue whether FLS provide first impression about the bank and their thought looks as follows; 111 or 44% of them were agreed 79 or 31.3 were strongly agree while 48 or 19% had no ideas over the matter on the other hand 14 or 5.6% of them were disagreed as FLS does not provide first impression about the bank. These imply that FLS could provide first impression about the bank service.

4.2 Descriptive analysis on front line staff respondents

4.2.1 Profile of respondents

TABLE 4.2.1 Respondents Profile

Respondent sex frequency					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	14	70.0	70.0	70.0
	Female	6	30.0	30.0	100.0
	Total	20	100.0	100.0	
Respondent age frequency					
Valid	20 – 29	17	85.0	85.0	85.0
	30 – 39	3	15.0	15.0	100.0
	Total	20	100.0	100.0	
Respondent Education frequency					
Valid	College Diploma	2	10.0	10.0	10.0
	BA/BSC Degree	16	80.0	80.0	90.0
	MA/MSC Degree	2	10.0	10.0	100.0
	Total	20	100.0	100.0	
Respondent experience frequency					
Valid	1 – 3	13	65.0	65.0	65.0
	4 – 6	7	35.0	35.0	100.0
	Total	20	100.0	100.0	

Source: - SPSS output

Respondents profile under the study includes gender, age, and level of education and years of experience of respondents.

The sample sizes as discuss in chapter 3 a total of 20 questionnaires were prepared to front line staffs to fill the structured questions and all questioners were collected and the return rate is 100%. As we can see from the result most respondents were males (70.0%), while 30.0% were female.

The dominant respondents age is 20 to 29 years old, which is; about 85.0% (77). Moreover the remaining 3 respondent is from 30 years old to 39 years old, about 15.0% of the respondent.

Furthermore respondent were asked about their educational background and about 80.0% of the respondent are BA degree holders and only 20.0% of the responders were MA/MSc degree and college diploma holders.

Respondents also were asked about their occupational experience and from the total of 20, the greater portion goes to 1 to 3 years of experience which accounts 65.0%, and the remaining 35.0% has 4 to 6 years of experience.

As we discussed in chapter three, all the respondents works in the area of front line in selected four branches.

4.2.2 Descriptive analysis on general questions

The first question for general question is “What makes customers satisfied?” and the customers respond summarized as follows:

- Quality Services,
- Equal treatment, Friendly Staff,
- Waiting time to be served is short and
- Employees are patient

The next asked question for FLS is about if there is any criterion that is used during selection of front line employees and all of the employees answered no which counts 20 (100%).

Is there any criterion or measurement to select you as FLS?

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	0	0	0	0
No	20	100	100	100
Valid Total	20	100	100	

Table 4.2.2 Measurement to select as FLS

On the other hand the respondents were asked “What are the gaps that limit you to provide desirable service to customers?” and their respond is summarized as follows:

- Appropriate training to improve the service delivery
- Luck of appropriate criteria to select front line employees
- Supervisor and front line employee relationship is not good.

As we can see in table 4.2.3 most of the CBE employees didn’t believe that CBE has appropriate training for its FLS to improve their job to assist customer handling which counts 16(80%) of them disagree and 2(10%) strongly disagree and only 10%(2) of the respondents agree. This response reviled that the bank has not appropriate training for its FLS that could help them to improve employees ability of customer handling so the bank should give due concern in providing appropriate training for FLS.

CBE has appropriate training for its FLS to improve their job and to assist customer handling.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	2	10.0	10.0	10.0
Disagree	16	80.0	80.0	90.0
Valid Neutral	0	0	0	90.0
Agree	2	10.0	10.0	100.0
Strongly Agree	0	0	0	
Total	20	100.0	100.0	

Table 4.2.3 Training level of CBE to FLS

According to the employee’s response, CBE provide adequate physical resource for FLS to manage their customer. 13(65%) of the respondent select agree and only 7(35%) disagree. From this response the researcher understand that, CBE fulfill all needed physical resources so this enables and help the FLS to provide effective service to the customer.

Table 4.2.4 CBE provide adequate physical resource for FLS to manage their customer

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	0	0	0
	Disagree	7	35.0	35.0
	Neutral	0	0	35.0
	Agree	13	65.0	100.0
	Strongly Agree	0	0	
	Total	20	100.0	100.0

Majority of the respondent agree 95 % (19), that they are currently delivering service that meet the customers need and interests. And the remaining 5% of the respondent select strongly agree. According to the result we can conclude that FLS believes that they use all their capacity in delivering the needs and interest of their customers.

Table 4.2.5 Deliver service to meet needs and interests of customers

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	0	0	0.0
	Disagree	0	0	0.0
	Neutral	0	0	0.0
	Agree	19	95.0	95.0
	Strongly Agree	1	5.0	100.0
	Total	20	100.0	100.0

The following table shows that majority of the respondents believe that they used customer feedback to increase service quality of the bank. According to the result, 70% (14) select agree and 30% (6) select disagree. As we know using customer feedback will increase the service quality in this regard, this will help the commercial bank of Ethiopia FLS to improve their service.

Table 4.2.6 I used customer feedback to increase my service quality

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	0	0	0	0.0
Disagree	6	30.0	30.0	30.0
Neutral	0	0	0	30.0
Agree	14	70.0	70.0	100.0
Strongly Agree	0	0	0	
Total	20	100.0	100.0	

As we can see the result in the following table, the majority questionnaire respondents choose agree which accounts 70.0% and the remaining 30% select disagree and this result explains, the majority of employees believe that they put customer satisfaction as extremely important part and top goal of the job. This implies that FLS understand the importance of making customer satisfied as a main duty and responsibility of their job.

Table 4.2.7 I Put customer satisfaction as extremely important part and top goal of the job

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	0	0	0	0.0
Disagree	6	30.0	30.0	30.0
Neutral	0	0	0	30.0
Agree	14	70.0	70.0	100.0
Strongly Agree	0	0	0	
Total	20	100.0	100.0	

The following table shows that majority of the respondents believe that they solve problems at the right time and in the right way. According to the result, 60% (12) select agree and 30% (6) select disagree and the remaining 2(10%) select disagree.

4.2.8 I solve problems at the right time and in the right way

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	0	0	0	0.0
Disagree	6	30.0	30.0	30.0
Neutral	0	0	0	30.0
Agree	12	60.0	60.0	90.0
Strongly Agree	2	10.0	10.0	100.0
Total	20	100.0	100.0	

According to the gathered data, 75% and 20% of respondent employees believe that their service delivery performance will affect customer satisfaction by selecting agree and strongly agree respectively. Only one respondent selects disagree. So the majority of the respondent employees believe that their service delivery performance will affect customer satisfaction.

4.2.9 I believe, my service delivery performance will affect customer satisfaction

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	0	0	0	0.0
Disagree	1	5.0	5.0	5.0
Neutral	0	0	0	5.0
Agree	15	75.0	75.0	80.0
Strongly Agree	4	20.0	20.0	100.0
Total	20	100.0	100.0	

As we can see the result in the following table, the majority of questionnaire respondents choose disagree which accounts 55.0% and 5% select strongly disagree, the remaining 40% select agree and this result explains, the majority of employees believe that they didn't know the whole technical and operational aspects of the service.

4.2.10 I Know the technical and operational aspects of the service

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	1	5.0	5.0	5.0
Disagree	11	55.0	55.0	60.0
Neutral	0	0	0	60.0
Agree	8	40.0	40.0	100.0
Strongly Agree	0	0	0	
Total	20	100.0	100.0	

According to the gathered data, 55% of respondent employees believe that they know when and where to obtain assistance when faced with challenging problems. Only 9(45%) respondent select disagree. So the majority of the respondent employees believe that they know when and where to obtain assistance when faced with challenging problems.

4.2.11 I Know when and where to obtain assistance when faced with challenging problems

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	0	0	0	0
Disagree	9	45.0	45.0	45.0
Neutral		0	0	45.0
Agree	11	55.0	55.0	100.0
Strongly Agree	0	0	0	
Total	20	100.0	100.0	

The following table shows that majority of the respondents believe that they continually strive to improve work processes to increase the performance of the bank also their own. According to the result, 35% (7) select agree and 40% (8) select strongly agree and the remaining 2(10%) and 3(15%) select neutral and disagree respectively.

4.2.12 I Continually improving work processes to increase my performance

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	0	0	0	0.0
Disagree	3	15.0	15.0	15.0
Neutral	2	10.0	10.0	25.0
Agree	7	35.0	35.0	60.0
Strongly Agree	8	40.0	40.0	100.0
Total	20	100.0	100.0	

CHAPTER FIVE

5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of findings

The objective of this paper is to assess the customer satisfaction on the service delivery of front line staffs in selected Commercial Bank of Ethiopia CBE's branches. The study was conducted by distributing questionnaires to 277 questionnaires to customers of which 252 (91.02%) have been collected 20 questionnaires for FLS and interview conducted for 8 supervisors who had direct supervisory relation with FLS and was used for this summary.

Results from the general questions shows; more than half of customers that hold 146 or 57.9% were reflected as they were agreed that FLS service delivery alone had its own impact weather they satisfied of the bank, 199 or 79% of the total were agreed and reflected that they would shift to competing bank only for FLS service delivery problems, 190 or 74.4% were believed that FLS service has critical role in retaining customers, 174 or 69.1 of them agreed and strongly agreed that FLS role in recruiting a new customer, Respondents most customers that count 167 or 66.2% were also reflected better service from FLS on the probability of being loyal to the bank and 180 75.3 % of them also believed that FLS provide first impression about the bank that leads customers to have positive attitude.

Based on the data collected the result shows that there was slight difference between customers' service expectation and service delivery of front line employees in all parameters. The customers response indicated, FLS willingness to accept customers' points of view; expectation score 4.27 with the average perceived score of 3.55 and the gap reaches -0.72 the mean values could tell us there exist high variation or gap that the bank should exert its effort in empowering FLS towards giving of due concern for customer request and or opinion. There was also a gap in delivering information advice and support to customers when they were in need of it; expected score 4.29, perceived score 3.86 the gaps -0.43 and there exhibited a gap on FLS in Provide prompt and timely service which shows expected score 4.3, the perceived score 3.91 and the gap was -0.41

There were also exhibited positive output in the behavior of FLS that makes customers felt trust and confident which shows 4.17 expected score, 4.22 perceived score and the gap score 0.05 and Deliver full range of services with clearly stated terms and conditions to meet the changing needs

the result was 4.11 expected score 4.33 perceived score and the gap 0.22 the above two results reflects customers were delighted on the behavior of FLS and their full range of service to them meet their changing needs.

The data were also collected from FLS discussed as follows; All FLS believes as there was no any criterion supervisor use to assign employees at front line.

The finding revealed that the bank didn't have appropriate measurement to select and assign FLS employees also the finding revealed that FLS employees has great personality for example: they deliver service to meet needs and interests of customers, they used customer feedback to increase their service quality and they Put customer satisfaction as extremely important part and top goal of the job.

According to supervisors response; in relation to minimum service expectation of customers from the front line employees most of customers expects that, FLS gave due attention for them in handling their request and providing quality service in quick and responsive manner. There were no such an acceptable standard common understanding throughout the bank' branches and other process that has connection with customers.

FLS could evaluate in delivering the desired service to customer; increase volume of transaction, expand branch's customer base (core banking), quality of Service delivery and number of customer complaint per quarter. This measurement was taken once in a third months or quarterly with the following five guidelines. 5 for performance consistently meets expectations (100%) throughout the quarter, 4 for performance consistently meets most of time. i.e. work performance meets 90 -99.9% of standard of performance, 3 performance partially meets expectation i.e. work performance meets 80- 89% of the standard of performance, 2 for performance minimally meets expectation i.e. work performance meets 65 to 79.9% of standard performance and 1 for work inadequate performance which is below the standard throughout the quarter (below 65% standard of performance.

Supervisors also believed that service of frontline staffs alone had its own impact on customer satisfaction because Frontline employees are the first lines of contact in the organization and they

are the main players to create the first /lasting impression of the organization and project a positive image within the minds of clients.

5. 2 CONCLUSION

The study investigated five research questions. The results of the study indicated the following findings:

RQ1. What is the current gap between customers expected service and post service experience from front line staffs in CBE?

The service delivery gap computed from customer's perception minus customer's expectation is found to be negative. The major gaps are seen on not being willing to listen to customers individual point of view and Frontline Employees are not willing to provide information, advice and support when customers are in need of it. However, there is positive gap on FLS of Commercial Bank of Ethiopia deliver full range of services with clearly stated terms and conditions to meet customers changing needs and their behavior makes customers feel that they can trust them and have confidence in them.

RQ.2 Does service delivery of front line staffs has impact on customers satisfaction?

The survey result shows that more than half of customers that hold 146 (57.9%) were reflected as they were agreed that FLS service delivery has impact weather they satisfied of the bank's service or not, whereas, 48 (19%) were strongly agreed as it had great impact on their satisfaction, 25 (9.9%) were neutral meaning they do not have ideas over the raised question and at last, 33 (13.1%) were disagreed, meaning they did not believe that service of FLS had impact on their satisfaction towards the bank service. From the above response one could understand that service of front line staffs had impact on customers' satisfaction.

RQ.3 what caution must take by supervisors while stands to assign an employee at front line?

The result also shows regarding the ability that employees needs to had to choose as FLS; supervisors responds as there were no such an acceptable standard common understanding throughout the bank' branches and other process that has connection with customers. Though there were no standard most supervisors considers speed, ability to work under pressure and responsiveness but whenever shortage exists in number of employees on the front line they did

not considers the above three mostly using parameters. This could indicate there was no special focus or caution taken by supervisors to assign employees at front line

RQ.4.What is the gaps of front line staffs to provide desirable service to customers?

The respondents were asked “What are the gaps that limit you to provide desirable service to customers?” and their respond is summarized as follows:

- Appropriate training to improve the service delivery
- Luck of appropriate criteria to select front line employees
- Supervisor and front line employee relationship is not good.

On the other hand, As we can see in table 4.2.3 most of the CBE employees didn't believe that CBE has appropriate training for its FLS to improve their job to assist customer handling which counts 16(80%) of them disagree and 2(10%) strongly disagree and only 10%(2) of the respondents agree.

RQ.5. How the bank support to improve ability of front line staffs in providing quality service to customers?

According to the employee's response, CBE provide adequate physical resource for FLS to manage their customer. 13(65%) of the respondent select agree and only 7(35%) disagree.

5.3 Recommendation

Based on the research findings, the following recommendations are made:

- The service delivery gap is found to be negative. The major gaps are seen on not being willing to listen to customers individual point of view and Frontline Employees are not willing to provide information, advice and support when customers are in need of it. So, CBE should improve to close the gaps to improve customer's perception than their expectation on the service provided.
- According to the finding, FLS of Commercial Bank of Ethiopia Deliver full range of services with clearly stated terms and conditions to meet customers changing needs and their behavior makes customers feel that they can trust them and have confidence in them. So the bank should continue the strength on these two areas so that it can provide the promised service and develop trust and confidence on its customers so that they can retain them.
- Finding also revealed that, FLS create first impression about the bank that leads customers to have positive attitude on the bank; this enables the bank to get public confidence that's vital for organization engage in financial industry. so the bank should exert its effort in enhancing and developing public confidence to make customers feel comfort of using bank's service.
- CBE's Management should know that FLS service delivery has a great impact on customer satisfaction. This enables them to take steps to improve and sustain customer satisfaction. This also should go a long way in helping retain existing customers and attracting new customers.
- According to the survey, FLS service delivery has impact weather the customer to be satisfied with the bank's service or not. So Management of CBE should take steps to address employee challenges in order to improve customer's satisfaction. For instance, in order to help employees manage their interaction with difficult customers with bad attitudes, employees could be trained in customer service, professionalism and anger management.
- The finding revealed that the bank didn't have appropriate measurement to select and assign FLS employees also the finding revealed that FLS employees has great personality

for example: they deliver service to meet needs and interests of customers, they used customer feedback to increase their service quality and they Put customer satisfaction as extremely important part and top goal of the job so, the bank should exploit this to improve customer service delivery gap.

- In conclusion, investment in an effective and efficient service delivery operation is one of the most important investments for securing and growing business. So the bank should put much effort on improving service delivery of FLS.
- The bank should also provide special incentives for FLS that initiates them in the role of front line and customer service; this could be, rewarding FLS based on customer suggestion.
- Preparing online and periodic training to empowering them to the dynamic nature of customer request.
- Finally the bank should work on creating smooth relation between supervisor and FLS that benefit for the proper management customers request and compliance.

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Appendix

St. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

MBA PROGRAM

Dear respondent,

This questionnaire is prepared to undertake a research on assessing the customer satisfaction on service delivery of front line staffs in selected commercial bank of Ethiopia (CBE's) branches. The data will be used in writing research for partial fulfillment for the requirement of the post graduate general business administration by St. Mary University. Dear respondent your valuable response is vital for successful accomplishment of the study and you are kindly requested to respond as thoughtful and frankly as possible. Your responses are kept confidential and it will be used only for this research purpose. I am grateful to you for your co-operation.

- There is no need to write your name
- Please make a mark (√) on the box given

Questions asked to Customers

1) Sex of respondents: Male _____ Female _____

2) How often do you come here?

A. Very often

B. Occasionally

C. Every day

D. Every week

II. Please fill the following question by considering the score

1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree

		1	2	3	4	5
	Expectation of the customer					
3	Frontline Employees will be willing to provide information, advice and support when you are in need of it					
4	FLS will Provide prompt and timely service					
5	FLS will handle my complaints constructively					
6	FLS will be polite and courteous with me.					
7	Willing to listen to my individual point of view					
8	Will Deliver full range of services with clearly stated terms and conditions to meet my changing needs					
9	Will Deliver the required level of service promised by the bank					
10	Their behavior will makes me feel that i can trust them and have confidence in them					
11	They will provide equitable and dependable service which does not vary over time					
12	They will provide complete and accurate information at the right time					
	Post service experience/perception/ of the customer					
13	Frontline Employees are willing to provide information, advice and support when you are in need of it					
14	Provide prompt and timely service to you					
15	Handle your complaints constructively					
16	Are polite and courteous with you					
17	Willing to listen to your individual point of view					
18	Deliver full range of services with clearly stated terms and conditions to meet your changing needs					
19	Deliver the required level of service promised by the bank					
20	Their behavior makes you feel that you can trust them and have confidence in them					
21	They provide equitable and dependable service which does not vary over time					
22	They provide complete and accurate information at the right time					
	General question					
23	FLS service delivery has a great impact on customer satisfaction					
24	I will go to other competing banks only for FLS service delivery problem.					
25	FLS play a critical role in retaining a customer					
26	FLS has major role in recruiting a new customer					
27	Customer which are served in better way by FLS have high probability to become loyal customer of CBE					
28	FLS provide first impression to the customer about the bank					

Questions asked to FLS

I. Profile of the respondent

1. Gender Male female
2. Age 20-30 31-40 41-50 Above 50
3. Academic level? College diploma BA MA Doctorate degree
4. Work experience in the bank:
 Below 1 years 1- 3 years 4 - 6 years 6 and above years

II. General questions

5. What makes customers satisfied?

6. Is there any criterion or measurement to select you as FLS?
 YES _____ NO _____
7. What are the gaps that limit you to provide desirable service to customers? Please specify

III. Please fill the following question bay considering the score

1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree

		1	2	3	4	5
8	CBE has appropriate training for its FLS to improve their job and to assist customer handling.					
9	CBE provide adequate physical resource for FLS to manage their customer					
10	Deliver service to meet needs and interests of customers					
11	I used customer feedback to increase my service quality					
12	I Put customer satisfaction as extremely important part and top goal of the job					
13	I solve problems at the right time and in the right way					
14	I believe, my service delivery performance will affect customer satisfaction					
15	I Know the technical and operational aspects of the service					
16	I Know when and where to obtain assistance when faced with challenging problems					
17	I Continually improving work processes to increase my performance					