SAINT MARY'S UNIVERSITY

DEPARTEMENT OF BUSINESS ADMINISTRATION

MBA PROGRAM

ASSESMENT OF SERVICE QUALITY AND CUSTOMER SATISFACTION IN ZEMEN BANK (A CASE STUDY FROM ADDIS ABABA AREA)

BY: BIRUK BEZABEH WENDAWEK

JANUARY, 2018

ADDIS ABABA, ETHIOPIA

ASSESMENT OF SERVICE QUALITY AND CUSTOMER SATISFACTION IN ZEMEN BANK (A CASE STUDY FROM ADDIS ABABA AREA)

BY: BIRUK BEZABEH WENDAWEK

(SGS/0069/2008B)

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

JANUARY, 2018

ADDIS ABABA, ETHIOPIA

ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES
FACULTY OF BUSINESS

ASSESMENT OF SERVICE QUALITY AND CUSTOMER SATISFACTION IN ZEMEN BANK (A CASE STUDY FROM ADDIS ABABA AREA)

BY

BIRUK BEZABEH WENDAWEK

APPROVED BY BOARD OF EXAMINERS

Dean, Graduate Studies	**signature**
Advisor	**signature**
External Examiner	**signature**
Internal Examiner	**signature**

DECLARATION OF ORIGINALITY

The Researcher, conform that the paper entitled **"Assessment of Service Quality & customer satisfaction in Zemen Bank** is my original work and is being submitted for the award of Master's Degree in Business Administration from Saint Mary University. This Paper has not been submitted earlier either to this University or to any other University/Institution for the fulfillment of the requirement of a course of study.

Name Biruk Bezabeh   Signature …………………….

ACKNOWLEDGMENT

I would like to begin by sincerely thanking My Advisor, Dr. Temesgen Belayneh for the unyielding support he gave to me in order to produce this write-up. I appreciate his efforts because he offered me all the necessary guidelines I needed in order to achieve this academic task.

Also, I deeply thank my families and friends for all the encouragements they gave to me during this study.

Special thanks to all my respondents for giving me answers to my questionnaires and those who gave extra support in making my work have a better quality.

Above all, I thank the Almighty Lord for the strength and knowledge he gave me to carry out the academic work.

ACRONYMS & NOTATIONS

- **SERVQUAL**- Service Quality

  P- Perception

  E- Expectation

- **TQM** – Total Quality Management

- **GASP** – Generally Accepted Service Principles

ABBREVATTION

- **ZB** – Zemen Bank

LIST OF TABLES

LIST OF FIGURES

ABSTRACT

Service quality and customer satisfaction is a tool to achieve the existence of the firm. As to address those specific objectives, quality service delivery has the preliminary importance to satisfy customers.

The study is concerned on quality service delivery related with customer satisfaction. The study also serves as a mechanism to assess the service quality of the firm. The main objectives of the research study are to assess service quality and to dig out the solutions for the problems, which are more useful to Zemen Bank.

A questionnaire was designed and distributed to respondents using a convenience sampling technique for Zemen Bank customers. In order to analyze data, I have used Likert scale or rating scale, the way to report by sum the values of each selected option and create a score for each point.

The study also investigated based on SERVQUAL dimensions of service quality to identify customer's satisfaction level among service quality dimensions in Zemen Bank. The analysis carried found that, the overall service quality perceived by customers was not satisfactory; means customers' expectations exceeded perceptions

Moreover, the researcher put the conclusion that have got from the Likert scale/Rating Scale. Finally, the researcher recommends on the specific areas that needs arrangement.

Table of Contents

CHAPTER ONE

INTRODUCTION

1.1 Background of The Study

Banks play a vital role in financial mobilization and in turn economic development of a nation. An effective banking system greatly influences the growth in various sectors of the economy of a country. Practitioners in the banking industry face a large number of complex challenges in the global marketplace, so it is crucial for banks to better understand changing customer needs and adopt the latest information technology system in order to compete more effectively with global organizations (Malhotra & Mukherjee, 2004).

In this chapter, we discuss the service quality concept, its importance for practitioners especially the manager and the marketing advisor in Zemen Bank itself. This research discuss on how the concept is being measured and outline various models of service quality and introduce the SERVQUAL model in particular. Furthermore, at the same time this study will highlighting why it is of particular interest to study the relation between service quality and customer satisfaction in Zemen Bank and why SERVQUAL model is applied in this research. Service quality is an approach to manage a business processes in order to ensure full satisfaction of the customers which will help to increase competitiveness and effectiveness of the service industry especially in Zemen Bank. Quality in service is very important especially for the growth and development of the service sector business enterprises. It works as a factor of customer satisfaction (Ruyter and Bloemer, 1995). With the increase of the importance of service sector in Ethiopian economy, the measurements of service quality become important.

Zeithmal and Bitner (2004) said "Services are deeds, processes and performances." Service is represented to the client through problem analysis activities, meetings with the client, follow-up calls, and reporting a series of deeds, processes, and performances. Although it seems that the definition is more precise, it provides marketing orientation to the services concept.

To define service, there is no standard or commonly accepted definition, with the contexts of business or retailing operations. Service is any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything, its production may or may not be tied to a physical production (Kotler, 2006). Satisfaction from service quality is usually evaluated in terms of technical quality and functional quality (Gronors, 1990).

According to Rajesh and Nishant, (2013) the definition of quality may vary from person to person and situation to situation. The definitions of service quality vary only in wording but typically involve determining whether perceived service delivery meets, exceeds or fails to meet customer expectations.

Customer satisfaction is a personal feeling of either pleasure or disappointment resulting from the evaluation of services provided by an organization to an individual in relation to expectations. (Rajesh and Nishant, 2013).

Zemen Bank is a privately owned bank established in 2008 by three thousand and above shareholders with a vision to bring a new dynamism to the financial sector and the banking business in Ethiopia. To realize its vision, Zemen Bank aims to deliver to its clients innovative banking products backed by world-class IT infrastructure and exceptional customer service.

Zemen Bank, a bank based in Addis Ababa, Ethiopia, was established in 2006 and has been in operation since 2008. It was established with a view to attend the gap in the market and address the needs of corporate, institutional and high net-worth Individuals in the country. Within just a few years, it has built a very strong presence as a preferred Corporate/Institutional bank in Ethiopia. The Bank has a unique business model that can be catered to a specific business requirement of each client, which is now active in every sector of the Ethiopian economy. The Bank's uniqueness is explained by its commitment to corporate clients, its use of state-of-the-art technology, its operational efficiency, and its excellence in customer service delivery.

1.2 Statement of The Problem

Any service provider organization needs to maintain high service quality as much as possible for its customers. This is viable only by pursuing service quality dimensions; those are reliability, responsiveness, empathy, assurance, and tangibility. The main objectives of the research study are to assess service quality and to dig out the solutions for the problems, which are more useful to Zemen Bank.

The following factors are potential factors that affect service quality of the bank and lead to customer dissatisfaction such as long waiting time, crowdedness of customer, uncomfortable environment, employee approach to the customer and forth. The researcher on their personal observation try to identify that there is long waiting time in the queue system and waiting line. In addition, there is also not that much comfortable environment in waiting line. Large number of customer served simultaneously. This creates crowdedness mainly during holiday and at lunch time of any other day. At lunch time there are operational inefficiency that doesn't satisfy the demand as expected. All these problems are potential factors that affect service quality and lead to customer dissatisfaction.

As service giving organization, Zemen bank in Addis Ababa branch tries to serve its customers. Even though the purpose of studying or conducting of the research is to analyze and assess the service quality and its customer satisfaction. Service delivery is the heart of economic activity to make a business through attracting customers. ZB is a model bank in Ethiopia for the reputation it has on customer service and service quality i.e. why ZB is the sample but really the researcher wants to confirm this by empirical evidences through a representative and objective sample.

1.3 Research Questions

The main issues that the researcher wants to address in this research are service quality and customer satisfaction using the SERVQUAL model in ZB context. The researcher is interested in the dimensions of service quality from the customer's perspective through assessing their expectations and perceptions of service quality. The research study guided by the following research question for the investigations as follows:

- ➢ How do customers perceive the overall service quality in Zemen Bank?
- ➢ What dimensions can bring an added value to the satisfaction of customers?
- ➢ Are customers satisfied with service quality offered by Zemen Bank?
- ➢ How customers look the progress and their expectation of service quality of the bank since the foundation from their own perspective?

1.4 Objective of The Study

1.4.1 General Objectives

The main objectives of the research study are to assess service quality and to dig out the solutions for the problems, which are more useful to Zemen Bank.

1.4.2 Specific Objectives

The specific objectives of the study are:

- ✓ To determine the overall service quality perceived by Customers of the bank.
- ✓ To identify those dimensions that brings satisfaction to customers.
- ✓ To identify the satisfaction level of customers with the service quality offered by Zemen Bank.
- ✓ To understand both the expectations and perceptions of customers and also measure them from their perspective in order to identify gaps in delivering service quality in order to ensure customer satisfaction.

1.5 Significance of The Study

The study is significant on the following areas: Other service organization is beneficial from the finding of this study on how to become an effective service rendering organization. Moreover, the paper creates a chance for customers to speak their feelings about quality of the services provided by the bank. In addition to this it helps Zemen Bank to develop and implement effective service quality improvement initiatives, This study also provides empirical support for management strategic decision in several critical areas of their operation and to provide a justifiable valid and reliable guide in designing workable service delivery improvement strategic for creating and delivering customer value, achieving customer satisfaction and loyalty, building long term mutually beneficial relationship with customers and achieving sustainable growth in Zemen Bank and It will provide to the public better understanding of the organization in terms of its services quality to customers. It is hoped that the information collected may provide a base for improving marketing activities and services development decisions. Also it insists the importance of the bank to communicate with present and potential stakeholder and the general public. Furthermore, it is hoped that the finding of the study might stimulate further study on other aspects concerning relationship between service quality and customer satisfaction.

1.6 Limitation of The Study

The expected shortcomings of the study are;

- Due to a possibility of time and budget constraint defects, the study may not cover all branches of the banks.
- Any customers and employee's unsupportiveness or uncooperativeness is a huge obstacle to the process of the research.
- Small sample size.
- Further statistical analysis method such as regression and correlation are not used.

1.7 Scope of The Study

The focusing of this study is Zemen Bank, where researcher evaluating how customers perceive service quality in this bank in general. This study is limited to Zemen Bank because the sample is drawn from the customers using Zemen Bank services and to those with experiences of the banking industry.

Therefore, the researcher focused only on Zemen bank Specifically for Addis Ababa Branch individual customers. The researcher chooses these customers because it is simple to conduct true and exact information. Mainly the research is limited to the customers of Zemen bank and from which those who can read and write are selected.

1.8 Organization of The Study Paper

This research paper has five chapters. The first chapter briefly outlines the introduction part which mainly contains background of the study, statement of the problem, research question, objectives, limitation, scope, significance, and organization of the study. The next chapter deals with review of theoretical and empirical literature The third chapter deals with methodology of the study which contains research approach & method, data type and source, sampling technique, method of data collection, sample size, data analysis technique, and procedure of the study. The fourth chapter is on data analysis and interpretation. The fifth and final chapter concludes the results and forward recommendations based on the findings of the study.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Service Quality

The discussion on the concept of customer satisfaction touches upon service quality issues. Thus, a definition of the service quality concept is needed, and the researcher discusses the relationship between customer satisfaction and service quality. Just as the literature on customer satisfaction, the authors discussing service quality issues have all applied different definitions seen from various perspectives and satisfying distinct needs and Purposes. Gaster (1995), in her book "Quality in public services: manager`s choice", discusses the various definitions and outlines "three fundamental sorts of definitions:"

1."Definitions that try to encapsulate the nature of a service, breaking it down into a variety of quality dimensions" (Donabedian 1980; Stewart and Walsh 1989; Walsh 1991 cited in Gaster, 1995, p.34)

2. "Definitions that focus more on process. They take as their starting point the differences between the perceptions and experiences of customers, expressed in the notion of 'satisfaction'. Quality, or lack of it, is defined as the mismatch of the gaps both within the organization and its public" (Maister 1985; Parasuramanetal.1985 cited in Gaster, 1995, p. 34)

3. "Consumer-led definitions that, explicitly or by implication, highlight the question of which people and groups ought to be taken into account. In total quality management language, these definitions talk about 'delighting' the customer" (Joss et al., 1991 cited in Gaster, 1995, p.35). In each group of definitions, a good starting point can be found in order to develop this study and all of them define service quality to a certain extent. Nevertheless, some of these definitions emerged in a private sector environment and would be best applied in cases considering for-profit organizations. For example, the third group of definitions focuses on customer-led notions or already expressed customer needs. These notions are relevant to services provided from for-profit companies.

This kind of definitions is not completely suitable for public or non-profit organizations, as some of these organizations provide services to limited number of eligible candidates and offer a service which satisfies unexpressed consumer needs, while the for-profit organizations focus mainly on clearly stated needs - "customer-led definitions".

Service quality is a comparison of expectations with performance. A business with high service quality will meet customer needs whilst reaming economically competitive. Improved service quality may increase economic competitiveness. This aim may be achieved by understanding and improving operational processes; identifying problems quickly and systematically; establishing valid and reliable service performance measures and measuring customer satisfaction and other performance outcomes. (David Graven) "Service quality: a tutorial Journals of Operations Management". (1998). No 16 p.583.

2.2 Perspectives on Service Quality

David Graven (1998) identifies five perspectives on service quality;

I. *The transcendent view of quality*: - This view point is often applied to the performing and visual arts target that people learn to recognize quality only through the experience gained from repeated exposure. From practical stand point; however, suggesting that managers or customers know quality when they know it is not very helpful.

II. *The product based approach*: - Sees quality as precise and measurable variable differences in quality. It argues reflect difference in the amount of an ingredients or attribute possessed by the product because view is totally objective. It fails to account for differences in the tastes, needs and preferences of individuals' customers (or even entire segment).

III. *User based definitions*: - start with the premise that quality rise in the eyes of be holder. These definitions equate quality with maximum satisfaction. This subjective, demand oriented perspective recognizes that different customers have different wants and needs.

IV. *The Manufacturing Based Approach*: - is supply based and is concerned primarily with engineering and manufacturing practices (in services I would say that quality is operations driven). It focuses on conformance to intermarry developed specifications, which are often driven by productivity and cost- containment goals.

V. *Value based definitions*: - define quality in terms on value and price by considering the trade of between performance (and conformance) and price quality comes to be defined as "affordable excellence"

The most extensive research in to service quality is strongly user oriented. The perceive quality of services is the result of an evaluation process when customers compare their perceptions of service delivery and its outcome against their expectation. (Christopher love loe): Service marketing (5th edition).

2.3 The Development and Evolution of SERVQUAL Model

"Parasuraman et al. (1985) identified 97 attributes which were found to have an impact on service quality. These 97 attributes were the criteria that are important in assessing Customer's expectations and perceptions on delivered service" (Kumar et al., 2009, p.214). These attributes were categorized into ten dimensions (Parasuraman et al., 1985) and later subjected the proposed 97 item instruments for assessing service quality through two stages in order to purify the instruments and select those with significant influences (Parasuraman et al., 1988, p.13). The first purification stage came up with ten dimensions for assessing service quality which were; tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding, knowing customers and access. They went into the second purification stage and in this stage they concentrate on condensing scale dimensionality and reliability. They further reduced the ten dimensions to five which were; tangibles, reliability, responsiveness, service assurance and empathy.

Mudie and Pirrie (2006), Service quality is viewed as a multi-dimensional concept. Consumers assess and evaluate a number of factors or dimensions. The fifth gap in the Gaps Model of Service Quality gave rise to SERVQUAL, a self-administered questionnaire purported to be a generic measure of service quality. In other words, it was designed to be applicable to a wide variety of services. The dimensions to be measured in the scale are: tangibility, reliability, responsiveness, service assurance and empathy.

2.4 Measurement and Dimensions of Service Quality

Parasuraman et al. (1985, 1988) argued that the customer's perception of service quality offering is a function of five dimensions categorized as Reliability ,Assurance, Tangibility, Empathy ,and Responsiveness and suggested SERVQUAL (a service quality measurement tool).Cronin and Taylor (1992)argued for "performance only "measurement of service quality and proposed service quality measurement tool called SERVQUL Parasuraman et al.(1985) also found that the customer's perception of service quality depends up on the size and direction of the gap between the service the customer expects to receive and what he or she perceive to have been received. Thus, service quality is defined as the gap between customer's expectation of service and their perception of the service experience. The gap theory is the method for calculating the service quality that involves subtracting a customer's perceived level of service received from what was expected. (Clow and Kurtz, 2003). This gap model is one of the best received and most heuristically valuable contributions to the service literature according to Brown and Bond (1995). The five dimensions of service quality are Tangibility, Responsiveness, Reliability, Assurance, and Empathy.

A customer's expectation of a particular service is determined by factors such as recommendations, personal needs and past experiences. The expected service and the perceived service sometimes may not be equal, thus leaving a gap.

The service quality model or the "GAP" model developed by a group of authors- Parasuraman, Zeithaml and Barry of Texas and North Carolina in 1985 highlights the main requirements for delivery high service quality. It identifies five gaps that cause successful delivery. Customers generally have a tendency to compare the service they 'experience' with the service they expect. If the experience does not match the expectation, there arises a gap. Ten determinants that may influence the appearance of gap were described by Parasuraman, Zeithaml and Barry in the SERVQUAL Model: Reliability, responsiveness, competence, access, courtesy, Communication Credibility, Security, understanding the customer and tangibles. Later the determinants were reduced to five: tangibles, reliability, responsiveness, service assurance and empathy in the so called "Rater" model. (Parasuraman et al.). (1983) Page 23.

Measurement of service quality is a frequently used and highly debated measure through the use of SERVQUAL scale. According to firms boarded weakness and strength in the area of service quality; this scale includes five dimensions and within each dimension are several items measured on a seven Point scale from strongly agree to strongly disagree. The following points are five dimensions of SERVQUAL to measure service quality.

2.5 Definition of The SERVQUAL Dimensions

1. **Reliability** – the ability to perform the promised service dependably and accurately. It is regarded as the most important determinant of perceptions of service quality. This dimension is particularly crucial for services such as railways, buses, banks, delivery building societies, insurance companies' services and trade services.

2. **Responsiveness** – the willingness to help customers and to provide prompt service. This dimension is particularly prevalent where customers have requests, questions, complaints and problems.

3. **Assurance** – the employees' knowledge and courtesy, and the ability of the service to inspire trust and confidence. This dimension may be of particular concern for customers of health, financial and legal services.

4**. Empathy** – the caring, individualized attention the service provides to its customers. Small service companies are better placed (though not necessarily better at) for treating customers as individuals than their larger, invariably standardized counterparts. However, relationship marketing is designed to offer a more individualistic approach for customers of large organizations.

5. **Tangibles** – the appearance of physical facilities, equipment, personnel and communication materials. All of these are used in varying degrees to project an image that will find favor with consumers. Tangibles will be of particular significance where the customer's physical presence at a service facility is necessary for consumption to occur, e.g. hair salon, hotel, and night club.

To apply these dimensions to a particular service organization it requires definition in specific action and behavioral terms. For example, what does reliability mean in service A as distinct from service B? How does an organization show responsiveness? How does assurance differ between service A and B? What can a service do specifically to demonstrate empathy? On a more general level, it has been argued that service organizations should be subject to a quality audit as well as the legally required financial audit. Generally accepted service principles (GASP) would provide service organizations with explanations of upward and downward trends in quality, just as companies explain good and bad trends in terms of sales and profits.

In today's society there is now much more of an 'audit culture' particularly in the public sector with various bodies charged with overseeing and monitoring quality standards. For services in general, awards and certification are granted to companies who meet certain criteria in respect of standards. Additionally, there are programs such as Total Quality Management (TQM) which companies can adopt. In contrast to external monitoring and the development of universal standards, SERVQUAL is a technique that purports to measure the customer's view of quality at the level of a specific service organization. A summary of how it works together with possible limitations is considered next.

According to Brown and Bond (1995). Their GAP model is one of the best received and most heuristically valuable contributions to the service literature. The pioneer study of Parasuraman et al (1985) has been a major deriving force in developing an increased understanding of and knowledge about service quality. They defined service quality as gap between customer's expectation of service and their perception of the service experience. The various gaps visualized in gap model are: -

Gap-1: - Difference between consumer expectation and management's perceptions of those expectations, i.e. not knowing what consumers expect.

Gap-2: - Difference between service quality specifications and service actually delivered i.e. the service performance gap.

Gap-3: - Difference between service delivery and communications to consumers about service delivery whether   promises match delivery.

Gap-4: - Gap between management perception and service quality specification here the management might correctly perceive what the customer wants, but may not set a performance standard.

Gap-5: - Differences between customer's expectation and perceived service. This gap depends on size and direction of four gaps associated with the delivery of service quality on the marketer's side (Kumar and Charles, 2009).

2.6 Customer Perception of Service

How customer perceives service, how they assess whether they have experienced quality service & whether they are satisfied. Perceptions are always considered relative to expectations because expectations are dynamic. Evaluations 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 differ to tomorrow. Customers perceive services in terms of the quality of the service and how satisfied they are overall with their experiences. Their customer oriented terms quality and satisfaction have been the focus of attention for executive and researchers. Alike over the last decade, companies today recognize that they can compete more effectively by distinguishing themselves with respect to service quality and improved customer satisfaction. (A. Zeithmal and Mary J. Bither); Service marketing in targeting customer.

2.7 Expectations Compared to Perceptions

Following the discussion above and aligned with the disconfirmation paradigm which is the backbone of this study, customers` perception of service quality is defined as based on the comparison between customers` expectations with their perceptions of the Performance of the service provider (Parasuraman, Zeithaml et al., 1986).Even though they are considered interrelated and similar in terms of structure (both based on disconfirmation of expectations construct) Parasuraman et al., (1986, p.6) discuss differences in the way expectations are viewed by the quality and satisfaction concepts. Viewed from the customer satisfaction angle, expectations are considered as "predictions" about what is likely to happen during service transaction. On the other hand, from the service quality aspect the expectations are viewed as "desires" of the consumers or what a service provider "should", instead of, "would" offer (Parasuraman, Zeithaml et al. 1986, p.6).

Expectations are based on prior knowledge or experience with a similar service and can be influenced by a variety of factors. Parasuraman, Zeithaml et al. (1984, p.7) points out four factors influencing customers' expectations: word-of-mouth communications; personal needs; past experience; and external communications.

Another factor influencing customer expectations is the attitude. Having previous good or bad experience with the same or similar service influences expectations and can respectively increase or decrease them. Also having prejudice or using stereotypes lead to deviations in customer expectations (Gaster, 1995). Thus, setting up the right expectations before the first service interaction is very important for an adequate measurement of the service quality, as the expectations serve as a benchmark or model towards which customer`s perception is compared and gaps are outlined. Regarding the customers` perceptions, it is important to point out that when people judge the quality of a service, they make decisions based on their perceptions and not on the objective reality. It is important to define and understand consumers` perceptions. According to Schiff man et al. (2008, p.168), perception characterizes a process of selection, organization and interpretation of stimuli in order to make sense of the world around us; he further describes the process as highly individual and dependent on personal needs and values.

2.8 Customer Satisfaction

Customer satisfaction is a personal feeling of pleasure or disappointment resulting from comparing a product perceived performance or out come in relation to his or her expectation. If the performance fails short of expectation the customer is dissatisfied, if the performance matches expectation the customer is satisfied and if the performance exceeds expectation the customer is highly satisfied or delighted. (Kotler, 2005.pp 144, 12th). Customer satisfaction is also related to meet expectation. It reflects customer feeling about any differences between what is expected and actual experience with the purchase also satisfied chance of selling to the customer in the future increase and repeat customers tend to continue. Customers retention occurs when the buyers is satisfied with purchase over time.

Many definitions exist, but in the marketing literature one of the most commonly used Definition explains the satisfaction as "the result of an evaluative process that contrasts pre-purchase expectations with perceptions of performance during and after the Consumption experience" (Oliver, 1980 cited in LIU H., ZHAO X. 2009, p.359).

This Definition was later applied by Parasuraman, Zeithaml et al. (1984) in the development of the SERVQUAL model for measuring service quality. Oliver (2006) gives another widely applied explanation referring to the satisfaction as "fulfillment response" to a Service.

In other studies, customer satisfaction is defined as "the culmination of all efforts made for improvement" (Muffatto, Panizzolo 1995, p.155).

These definitions lead to the notion that customer satisfaction is based on the experience with the service (compared with expectations), as well as the outcome of the service and suggest that the satisfaction is derived from all the aspects of service provision and has a process nature.

Satisfaction is the consumers' fulfillment response. It is a judgment that a product or service feature or the product or service itself provides a pleasurable level of consumption related fulfillment. In less technical terms, the researchers translate the definition to mean that satisfaction is the customers' evaluation of the product or service in terms of whether it has met their needs and expectations.

2.9 Determinants of Customer Satisfaction

Customer satisfaction is influenced by specific product or service features and by perceptions of quality. Satisfaction is also influenced by customers' emotional responses, their attributes, and their perception of equity. Satisfaction is influenced by the following factors:

- Product & service feature
- Consumer emotions
- Attributions for service success/failure
- Perceptions of equity fairness
- Others consumers, family members &coworkers. (Christopher love Loe). Service marketing. (5th edition). (2004).

2.10 Service Quality and Customer Satisfaction

While they have things in common, satisfaction is viewed as a broad concept but service quality assessment focuses specifically on dimension of service based on this view, perceived service quality is a component of customer satisfaction graphically illustrates the dimension between the two concepts. (Mantled & Dominick ,2006). Impact of service quality on the organization of maintaining and developing a loyal customer based are numerous. The major benefits include. Tehese A. Stuart Dawn Jacobbuci. 2000 explained as follows.

1. **Increase sales**: as consumer get to know a firm and satisfied with the quality of its service relative to that of its competitor, they will tend to given more of their business to firm. And as customer mature in terms of age, life cycle, growth of business, they frequently require more of a particular service

2. **Reduce cost**: there are many set up costs associated with attracting new customers. They include advertising and promotional costs, operating costs of setting up accounts and systems and time costs getting to know the customer.

3. **Employee retention**: an indirect impact of customer retentions is employee's retaliation.

It is easier for a firm to retain employees when it has a stable base of satisfied customers. People like to work for companies whose customers are happy and loyal. Their jobs are more of satisfaction and they are able to spend more of their posturing relationship than scrambling for new customers.

In turn, when customer are more satisfied and even better customers will show a positive upward spiral because employees stay with the firm longer, service improve and cost of turnover reduced adding further profits has made purchase from the same firm. If there have been a number of continuous purchases or contract has been effective for certain period of time, one might say that a relationship with this customer has developed and of course repetitive purchase by a customer can be a sign of the development or relationship between the firm and this customer. This measure is not a sufficient way of assessing whether a relationship has developed but it can be used as one way of doing it.

2.11 Conceptual Framework

The conceptual framework (Figure 1) explains the underlying process, which is applied to guide this study.
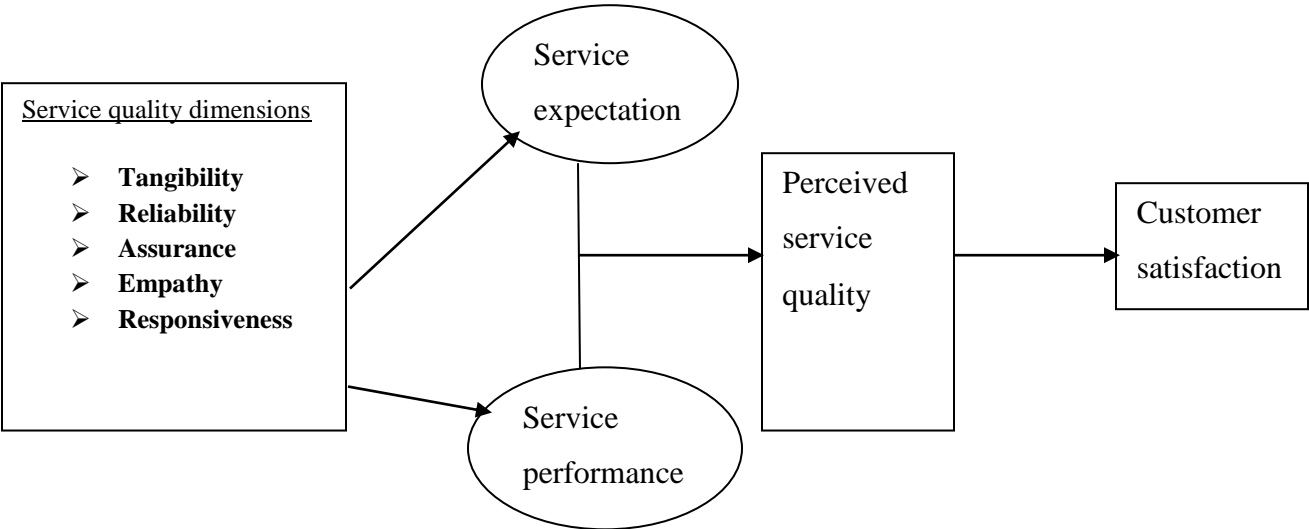
Figure 1: Conceptual Framework

2.12 Theoretical Framework

As shown in Figure 1, the SERVQUAL model is suitable for measuring service quality and customer satisfaction in ZB. The same dimensions used to measure both service quality and customer satisfaction because it assumed both are related (Parasuraman et al., 1988) and customer satisfaction is an antecedent of service quality (Negi, 2009). Therefore, in this research, the initial 22 items of SERVQUAL model (in the attached appendix) are modified to measure the perceived service quality and customer satisfaction in ZB.

CHAPTER THREE

REASERCH DESIGN AND METHODOLOGY OF THE STUDY

3.1 Introduction

This chapter gives a brief description on how this research conducted. This include research design, area of study, sampling design & procedures, research approach & method, datatype & source, method of data collection, sample size, data analysis techniques and procedure of the study.

3.2 Research Design

Research design is a plan or strategies to use to achieve the expected results. There are different types of research design depending on the nature of a particular study. This includes case study design survey study and experimental design study (Cooper et al, 1998). This study carried out using a Case Study Design. Case study involved when researchers want to gain a rich understanding of the context in the research. This method provides flexibility because it allows the use of different data collection methods such as interviews, questionnaires, observations and documentary review. (Saunders et al.,2009) Also, it is depth and breadth study of variables and maintains a unitary nature of the unity of inquiry over a range of variables. It allows the use of triangulation which is important in the process of validation data.

3.3 Area of Study

The survey study conducted in Addis Ababa because all required sample space represented here. Performing this study in Addis Ababa saved money that could have been spent if other distant areas were to be involved.

3.4 Sampling Design and Procedures

The sampling procedure involves was non probabilistic sampling because the research is Case study design. According to Saunder (2009) non probability sampling (or non-random sampling) provides a range of alternative techniques to select samples based on your subjective judgment to answer research questions and meet the objectives. Non-probability sampling techniques also provide researcher with the opportunity to select the sample purposively and to reach difficult-to identify members of the population. The researcher followed appropriate procedure to avoid errors that may occur and cost the whole study.

3.5 Research Approach & Method

According to Saunders et al., (2009), there are two main research approaches: deduction and induction. With deduction a theory and hypothesis (or hypotheses) are developed and a research strategy designed to test the hypothesis. With induction, data are collected and a theory developed as a result of the data analysis. At this study researcher used induction approach because there was no hypothesis testing and data was qualitative in nature.

3.6 Data Type and Source

For conducting this study, the researcher uses primary and secondary data to meet specific needs of the research. And to affair the high degree of accuracy desire for the data, primary data is mainly used. The methods that the researcher used are primary data sources, which are questionnaires, the content of the questionnaires are close ended type. With regarding to secondary data, books, magazines, internet and other relevant material are used.

3.7 Method of Data Collection

The researcher used questionnaire, close ended questions. In the answering of the questionnaires only the customers are involved.

3.8 Sample Size

Zemen bank, in Addis Ababa branches has many customers from this total number of customers the researcher uses a sample size of 25 customers from each branch, a total of 150 customers from six branches are included in the study. The reason why the researcher selected these six branches are the following the main reason is Zemen Bank branches in Addis Ababa with full operation are six (Main, Bole, CMC, Arada, Bisrate Gebriel and Bole Medhanialem). Since the researcher intends to have a representative sample given that the customers in the bank are few and highly potential, 150 customers from all business class ranging from Basic Saving to Z-Club saving account holders is rational and the sample size is generated from the total sample or customers to the number of branches on equal basis.

3.9 Data Analysis Techniques

As all collected data are presented for analysis editing, coding and verifying of data is performed and finally the verified data is classified according to their similarity, and in order to analyze data, the researcher used Likert scale or rating scale, the way to report by sum the values of each selected option and create a score for each point. The organized data is measured by percentage, mean, score or all are used as they are required or needed.

3.10 Procedure of The Study

In order to conduct the research paper, the researchers follow the following steps: First, organize the questionnaire. Second, distribute the questionnaire to the participant. Third, collect, interpret, analyze the questionnaire. Fourth, connects social data from various source data analysis. Finally, conclusion and recommendation about the research problem on the result obtained from the research.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This section gives analysis for all dimensions of the SERVQUAL instruments and their respective aspects included in the dimensions.

First, reliability dimension of the SERVQUAL instrument is comprised of statements which assess Zemen bank perceptions and expectations of service quality delivery of the reliability aspects (acting according to promises, sincerity in problem solving, performing the service right at the first time, providing service at the promised time and insistence on error free records) of the bank.

Second, responsiveness dimensions of the SERVQUAL instrument is includes the statements which assess Zemen bank perception and expectation of service quality delivery of the responsiveness aspects (informing when services will be performed, providing service promptly, willingness to help, never being too busy to respond to request for service).

Third, assurance dimension of the SEVQUAL instrument is encompasses the statements which assess Zemen bank perception and expectation of service quality delivery of the assurance aspects (employee behavior instills confidence, customers feel safe in their transactions, Employees are consistently courteous, employees have the knowledge to answer questions) of the bank.

Fourth, empathy dimensions of the SERVQUAL instrument is engulfs the statements which assesses Zemen bank perception and expectation of service quality delivery of the empathy aspects (provides individual attention, has convenient operating hours, employees provide personal attention, has the best interest of the customers at heart, employees understand the needs of the customers) of the bank.

Fifth, tangibility dimension of the SERVQUAL instrument is composed of statements which assess Zemen bank perception and expectation of services quality delivery of the Tangibility aspects (modern looking equipment, appealing physical facility, neat appealing desk, and visually appealing materials) of the bank.

Expectations and perceptions were both measured using the 5-point Likert scale whereby the higher numbers indicate higher level of expectation or perception. In general, customer expectation exceeded the perceived level of service shown by the perception scores. This resulted in a negative gap score (Perception – Expectation).

According to Parasuraman et al., (1988, p.30) it is however common for customer's expectation to exceed the actual service perceived and this signifies that there is always need for improvement.

4.2 Personal Information of Respondents

Table 1: General Information of Respondents

General Information of Respondents			Zemen Bank	
No	Item	Alternative	Number of Respondents	Percentage
1	Sex	Male	94	70%
		Female	40	30%
	Total		134	100%
2	Age	18-28	40	30%
		29-38	56	42%
		39-48	25	18%
		Above 48	13	10%
	Total		134	100%
3	Educational level	Below Grade10th	21	16%
		Completed Prep.	63	47%
		Diploma	13	10%
		Degree	25	18%
		Above Degree	12	9%
	Total		134	100%

Source: Questionnaire 2017

As researcher mentioned earlier in this study, a convenience sampling technique has been used and had 150 questionnaires to administer which it took 15 days but unfortunately I only received 134 questionnaires that were complete. This was because some people got the questionnaires and went away with them and others did not completely answer the questions and so considered them invalid.

As highlighted above on the table the general information of the respondents for Zemen bank customers are: Zemen bank from the total population of 150 respondents 134 questionaries' were collected and from which 70% were male and the remaining 30% are female, 30% of them were between 18-28, 42% of them are between 29-38, 18% of them are between 39-48, and the remaining 10% are above the age of 48. Their educational level is also 16% of them are below grade 10th, 47% of them completed preparatory, 10% of them have diploma, 18% of them have degree, and 9% of them are above degree.

4.3 SERVQUAL Dimensions Analysis

4.3.1 Reliability

When looking at each of the five factors making up the reliability dimensions of customer satisfaction. The expectation of customers of the bank exceeds their perception in all areas. Zemen bank act according to promise (Gap score P-E = - 0.08), sincere interest in solving problems (Gap score P-E = - 0.22), performing service right the first time (Gap score P-E = - 0.11), Provide service at the time promised (Gap score P-E = -0.12) and insistence all error free records (Gap score P-E = - 0.43). The survey result for Zemen bank customers shows that their perceptions fall below their expectation which leads to dissatisfaction of customers. Zemen bank failed to meet customer expectation it shows that when the bank promise to do something it doesn't perform it at the time promised, the bank has a problem of performing the service right the first time, the bank doesn't show sincere interest when problems arise, doesn't deliver service at the time they promised to do, and has a great problem insisting on error free records.

Table 2: Reliability Dimension SERVQUAL Results

Reliability Factor Dimensions	Zemen Bank		
	E	P	Gap
1. Act according to promises	3.65	3.57	- 0.08
2. Sincere interest in solving problems	3.18	2.96	- 0.22
3. Service are performed right the first time	3.11	3.00	- 0.11
4. Provide service at the time promised	3.17	3.05	- 0.12
5. Insist on error free records	3.18	2.75	-0.43
Total	3.25	3.06	- 0.19

Source: Questionnaire 2017

4.3.2 Responsiveness

When looking at each of four factors making up the responsiveness dimension of customer satisfaction the expectation of customer of the bank exceed their perceptions in all areas.

Zemen bank informing when service will be performed (Gap score P-E = - 0.71), providing service promptly (Gap score P-E = - 0.63), willingness to help (Gap score P-E = -1.69) and never being too busy to respond to requests (Gap score P-E = -0.32) the survey result show the perception of Zemen bank customer fall below their expectation which leads to dissatisfaction.

Customers expect more in ZB on Employees make information easily obtainable by customers, employees give prompt services to customers, employees are always willing to help customers and employees are never too busy to respond to customers' requests.

Table 3: Responsiveness Dimension SERVQUAL Results

Responsiveness Factor Dimensions	Zemen Bank		
	E	P	Gap
1. Informs exactly when the service will be performed	3.38	2.67	- 0.71
2. Provides prompt service	3.01	2.38	- 0.63
3. Always willing to help	3.21	1.52	- 1.69
4. Never too busy to respond to service requests	2.26	1.94	- 0.32
Total	2.96	2.12	- 0.84

Source: Questionnaire 2017

4.3.3 Assurance

When we looking at each of four factors making up the assurance dimensions of customer satisfaction the expectations exceed their perceptions in all four areas. Zemen bank employee's behavior instills confidence (Gap score P-E = - 0.73), customers feel safe in their transactions (Gap score P-E = -0.81), employees have the knowledge to answer questions (Gap score P-E = - 0.91), and consistency of employee courteousness (Gap score P-E = - 0.53).

The survey shows that perceptions falls under their expectation which leads to dissatisfaction. The findings reveal that customer are not satisfied with the behavior of employees instill confidence in customers, customers feel safe in their transactions with the employees, employees should be polite to customers and employees of ZB should have knowledge to answer customers' questions.

Table 4: Assurance Dimension SERVQUAL Results

Assurance Factor Dimensions	Zemen Bank		
	E	P	Gap
1. Employee behavior instills confidence	3.23	2.5	-0.73
2. Customers feel safe in their transaction	3.41	2.6	-0.81
3. Employees are consistently courteous	3.54	2.63	-0.91
4. Employees has the knowledge to answer questions	3.11	2.58	-0.53
Total	3.32	2.57	-0.75

Source: Questionnaire 2017

4.3.4 Empathy

When we looking at each of the five factors expectations exceed perception in all areas in case of Zemen bank.

Zemen bank provides individual attention (Gap score P-E = – 0.62), has convenient operating hours (Gap score P-E = -0.88), has the best interest of customers at heart (Gap score P-E = -0.85), employees provide personal attention (Gap score P-E= -0.91) and employees understand the needs of customers (Gap score P-E= -0.83). The survey shows that perception falls below expectations in all Five factors which shows dissatisfaction. To this extent ZB should give customers individual attention, operating hours of ZB should be convenient to customers, employees of ZB should give customers personal service and employees of ZB should understand the specific needs of their customers.

Table 5: Empathy Dimension SERVQUAL Results

Empathy Factor Dimensions	Zemen Bank		
	E	P	Gap
1. Provides individual attention	3.17	2.55	- 0.62
2. Has convenient operably hours	3.2	2.32	- 0.88
3. Employees provide personal attention	3.28	2.43	- 0.85
4. Has the best interest of customer at heart?	3.39	2.48	- 0.91
5. Employees understand the needs of their customers	3.47	2.64	-0.83
Total	3.3	2.48	- 0.82

Source: Questionnaire 2017

4.3.5 Tangibility

When we look at each of the four factors making up the tangibility dimension of customer satisfaction expectation exceeds their perception in all four areas of the bank.

Zemen bank modern looking equipment (Gap score P-E =-0.22), appealing physical facilities (Gap score P-E = - 0.22), Neat appealing reception (Gap score= -0.79) and visually appealing materials (Gap score P-E =- 0.43). The survey of the result shows the customers of ZB perceptions falls below an expectation which leads to dissatisfaction.

Customers are not satisfied with ZB services, they should have up-to-date equipment's, physical facilities should visually be appealing, there should be neat appealing reception and should have Visually appealing materials.

Table 6: Tangibility Dimension SERVQUAL Results

Tangibility Factor Dimensions	Zemen Bank		
	E	P	Gap
1. Modern looking equipment	3.04	2.82	- 0.22
2. Visually appealing physical facilities	3.13	2.91	- 0.22
3. Neat appealing reception	3.34	2.55	- 0.79
4. Visually appealing materials	3.22	2.79	- 0.43
Total	3.18	2.76	-0.42

Source: Questionnaire 2017

4.4 Average SERVQUAL Dimension Results

To generalize the average survey results that I have get from all SERVQUAL dimension's (Reliability, Responsiveness, Assurance, Empathy, Tangibility) aspects of their expectation and perception level. Let us take look of the average results of SERVQUAL dimensions.

4.4.1 Average SERVQUAL Result of Zemen Bank

Table 7: SERVQUAL Dimensions Average Results of Zemen Bank.

SERVQUAL Dimensions	Zemen Bank		
	E	P	Gap
Reliability	3.25	3.06	-0.19
Responsiveness	2.96	2.12	-0.84
Assurance	3.32	2.57	-0.75
Empathy	3.3	2.48	-0.82
Tangibility	2.76	3.18	-0.42
Total	3.11	2.68	-0.43

Source: Questionnaire 2017 G.C

As indicated on table 7 and in the figure 1 below we see each SERVQUAL instruments separately Reliability (Gap score P-E = - 0.19), Responsiveness (Gap score P-E = - 0.84), Assurance (Gap score P-E = - 0.75), Empathy (Gap score P-E = - 0.82), and Tangibility (Gap score P-E = - 0.42). As depicted above all negative values of gap score results are levels of dissatisfaction. But using their gap score to what extent with Which SERVQUAL dimensions they dissatisfied. They dissatisfied more on tangibility, responsiveness, reliability, assurances, and empathy respectively.

In general, from results obtained in Table 7 & Figure1, it is seen that customers perceive service quality as poor in all dimensions meaning their expectations fall short of they experience in ZB. In this regard, customers are not satisfied with any dimension of service quality. All the dimensions show a gap between expected service and perceived service and this means that ZB need to make improvements in all dimensions in order to close gaps that could lead to increased customer satisfaction.

Figure 2: Zemen Bank Expectations Compared with Perceptions SERVQUAL Result

		Reliability	Responsiveness	Assurance	Empathy	Tangibility
	Expectation	3.25	2.96	3.32	3.3	2.76
	Perception	3.06	2.12	2.57	2.48	3.18
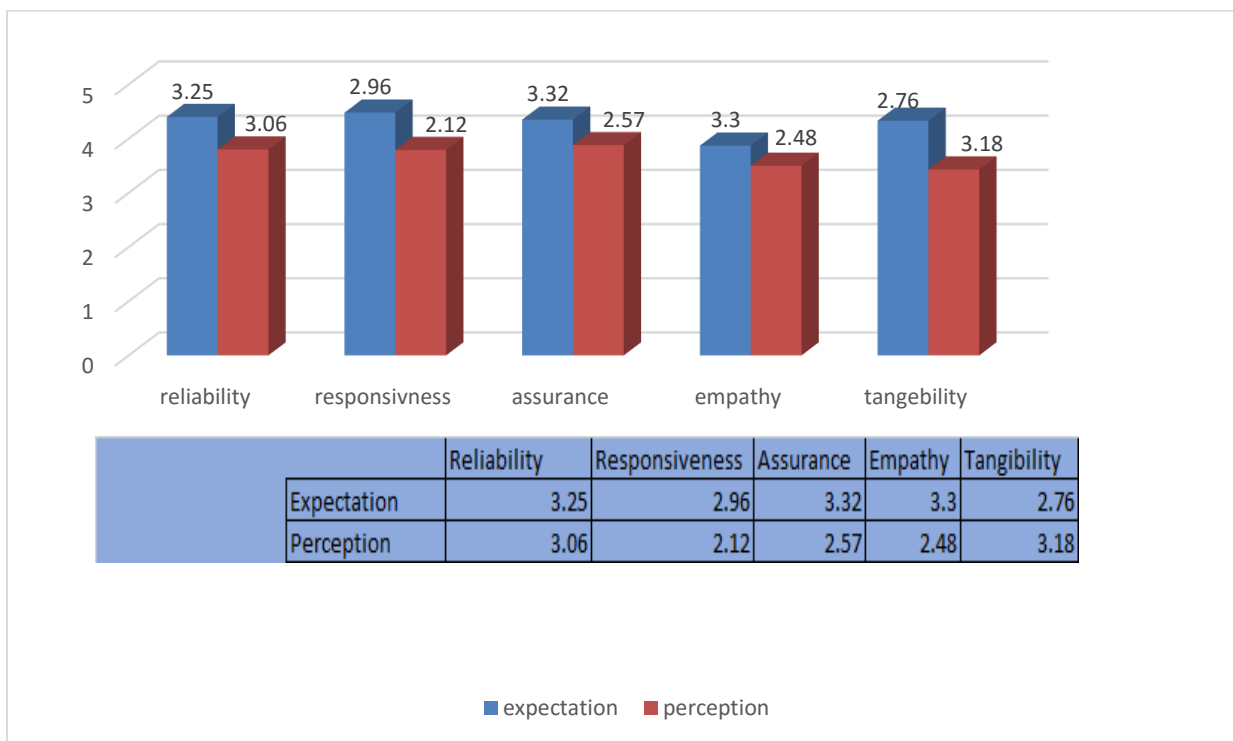
CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of Findings

From the analysis carried out in order to answer research questions and hence fulfill the purpose of the study that include; finding out how customers perceive service quality, identifying what dimensions highly contribute to customer satisfaction and Are customers satisfied with service quality offered by Zemen Bank.

The gap score analysis carried out, found that, the overall service quality is low as perceived by ZB customers and hence unsatisfactory customer satisfaction. Customers have higher expectations than what they actually experience from Zemen Bank even though the difference is not significant. To answer the main research question which is; how customers perceive service quality, the gap scores analysis carried out provided answers to these questions. The overall perceived service quality is low as expectations exceed perceptions; implying that customers demand more than what is being offered to them. Due to such prevailing gap, it is clear that customers are not satisfied. Further evaluation on the perceptions and expectations of the customers, it has been observed that no dimension of service quality that contributes to customer satisfaction.

Evidence from the study show that, The Bank have to improve performance on all the dimensions of service quality in order to increase customer satisfaction since consumers expect more than what is been offered by these Bank. This will enable them maintain high level of competitiveness.

5.2 Conclusion

The administration of the SERVQUAL customer perception total and the subsequent analysis of the results have revealed that the overall perception of the quality of service provided by Zemen bank analysis of the difference between the expectation of service quality and perceived service quality the perception of customers falls below their expectation in all areas of SEVQUAL dimensions. This highlights customer's dissatisfaction for the measurements of service quality for the bank. This section gives Conclusion for all dimensions of the SERVQUAL instruments and their respective aspects included in the dimensions.

✓ First, started to conclude from the reliability factor dimension, Zemen bank failed to meet customer expectation it shows that when the bank promise to do something it doesn't perform it at the time promised, the bank has a problem of performing the service right the first time, the bank doesn't show sincere interest when problems arise, doesn't deliver service at the time they promised to do, and has a great problem insisting on error free records. The combination of all the above factors leads to customer dissatisfactions because of their expectations is below their perception of service quality.

✓ Second, the responsiveness dimension of SERVQUAL measurement is also exposed to failure on the bank to meet customer expectation and perception level due to the falling of perceptions below expectations. The major problems encountered here are the problem of informing customers when the service will be performed, employees of the bank are too busy to respond to the service requests raised by the customers, the bank does not provide prompt service, and unwillingness to help customers. The combination of the above raised problems leads the customers of the bank to dissatisfaction due to their expectation exceed their perception of service quality.

✓ Third, the assurance dimension of SERVQAL instrument shows failure to meet customer's expectation with their perception in the bank. The major problems encountered here are employees of the bank has a behavior that decreases confidence of the customer, the customers of the bank do not feel safe with their transaction with the bank, Employees of the bank are not consistently courteous; employees also lack the knowledge to answer questions raised by customers. The above highlighted problems happened because of their expectations exceed perceptions which finally creates dissatisfaction of employees.

✓ Fourth, the empathy dimension of SERVQUAL instrument shows failure to meet customer's expectation with their perception. Zemen bank cannot satisfy its customers with the above factor, while lack providing individual attention, inconvenient operating hour for customers, the bank does not have the best interest of their customer at heart, are problems of the bank.

✓ Fifth, the tangibility aspect of the SEVQUAL instrument shows dissatisfaction in all factors due to failure to meet customer's expectation with their perception. The major problems encountered in this are lack of modern looking equipment. Lack of visually appealing physical facilities, lack of neat appealing reception desk, and absence of visually appealing materials. The combination of the above listed factors creates a gap between customer's perception and expectation.

5.3 Recommendations

✓ Zemen bank required to fulfil promised service at the time they promised to deliver the service. Because when the bank promised something to do it increases customer's expectation. They should provide service at the time promised.

✓ The bank should have interest in solving problems because customers need them to fix it immediately.

✓ As customers need services to be performed right at the first time the bank required to deliver the service right the first time.

✓ Always customers need on error free records the bank should have to insist it and try to avoid error.

✓ To avoid higher expectation of customers the bank should tell exactly when they are planned to deliver their services.

✓ Prompt service is the key for saving customers time, and to satisfy their little time for banking. Therefore, the bank should to give prompt service and need to be always willing to help customers requests promptly to save the Golden time of their customers.

✓ Customers always need to continue their loyalty if and only if the behavior of employees instills customer's confidence. The bank should make employees to correct their behavior that should instill customer's confidence.

✓ The bank should make the right decision to make feel safe customers in their transaction with the bank, and answer basic questions raised by their customers, being consistently courteous with their customers.

- ✓ The bank should have to give each individual special attention to their specific need of convenient operating hour for customers, having best interest of customers at heart.
- ✓ The bank should need to build an up-to-date equipment, physical facilities, attractive reception desk and need to provide their customers with materials that enables customers to understand every aspect of the bank service.

REFRENCES

Asubonteng, P. (1996). A critical review of service quality, Vol.10. The Journal of

　　　service marketing, 6,p.62-81.

Buttle, F. (1996). review, critique, research agenda. European Journal of Marketing,

　　　Vol.30, Nnumber1,p.8-32.

Cronin, J. (1992). measuring service quality; a re-examination and extension. The

　　　Journal of Marketing, Vol.56, Number 3, , 55-68.

Garvin, D. (1998). Managing quality. New York: Macmillan.

Gronroos, C. (1982). A service quality and its marketing implications. European

　　　Journal of Marketing, Vol.18, Number 4,p.36-44.

Kumar, M., Kee, F.T. & Manshor, A.T. (2009). Determining the relative importance

　　　of critical factors in delivering service quality of banks. Managing service

　　　quality, Vol.19, number 2,p.211-228.

Parasuraman, A., Zeithaml, VA.& Berry, L.L. (1985). Conceptual model of service

　　　quality and it implications for future research. Journal of Marketing,

　　　Vol.49 ,p.41-50

Parasuraman, A., Zeithaml, V.A., & Berry, L.L. (1988). SERVQUAL: a multiple

　　　item scale for measuring perceptions of service quality. journal of retailing,

　　　Vol.64, Number 1,p.12

Saunders, M., Lewis, P. and Thornhill, A. (2007). Research methods for business

　　　students (5th edn). Harlow: FT Prentice hall.

APPENDIXES

Saint Mary's University, Masters of Business Administration

This questionnaire is prepared to conduct a research on the assessment of service quality & customer satisfaction on Zemen Bank customers. It will be my pleasure if you respond the question below carefully and kindly.

Part1: General Characteristics of Respondent

1. Sex   A. Male ☐   B. Female ☐

2. Age   A. 18 – 28 ☐   B. 29-38 ☐   C. 39-48 ☐   D. Above 48 ☐

3. Education level

    A. Below grade 10th ☐   D. Degree ☐

    B. Completed preparatory ☐   E. Above degree ☐

    C. Diploma ☐   ***Thanks for your cooperation!***

Part2: Questions Related to Banks service quality

Please show the extent to which you believe the bank had the feature described in the statement, I am interested in a number from 1 to 5 that shows your perception and expectation about the bank. You should rank each statement as follows:

1. Strongly agree
2. Agree
3. Difficult to decide
4. Disagree
5. Strongly disagree

✓ *The questions below are prepared to study customer's perception of banks service quality.*

Reliability - ability to perform services dependably and accurately								
1	When the bank promises to do something by a certain time, it does so	1	2	3	4	5		
2	The bank performs the service right the first time	1	2	3	4	5		
3	The bank provide its service at the time it promise to do so	1	2	3	4	5		
4	The bank insists on error free records	1	2	3	4	5		
5	When you have a problem, the bank shows a sincere in solving it	1	2	3	4	5		
Responsiveness - willingness to help and provide prompt service								
6	Employees in the bank tell you exactly when the service will be performed	1	2	3	4	5		
7	Employees in the bank give your prompt service	1	2	3	4	5		
8	Employees in the bank are always willing to help you	1	2	3	4	15	2	3
9	Employees in the bank are never too busy to respond your request	1	2	3	4	5		
Assurance - Bank personnel's knowledge and courtesy								
10	Employees in the bank are consistently courteous with you	1	2	3	4	5		
11	Employees in the bank has the knowledge to answer your question	1	2	3	4	5		
12	You feel safe in your transactions with the bank	1	2	3	4	5		
13	The behavior of employees in the bank instills confidence in you	1	2	3	4	5		
Empathy - caring and individualized attention by Bank personnel								
14	The bank has operating hours convenient to all its customers	1	2	3	4	5		
15	The bank has employees who give your personal attention	1	2	3	4	5		
16	The bank has your best interest at heart	1	2	3	4	5		
17	The employees of the bank understand your specific needs	1	2	3	4	5		
18	The bank gives you individual attention	1	2	3	4	5		

Tangibles - physical appearance of Bank personnel and their equipment							
19	The bank has modern looking equipment	1	2	3	4	5	
20	The bank physical features are visually appealing	1	2	3	4	5	
21	The banks reception desks are neat appearing	1	2	3	4	5	
22	Materials associated with the service such as pamphlets are visually appealing at the bank	1	2	3	4	5	

✓ *The questions below are proposed to study customer's expectation of banks service quality.*

Reliability - ability to perform services dependably and accurately								
1	A bank should have to fulfill promises to do something	1	2	3	4	5		
2	A bank should have to perform the service right the first time	1	2	3	4	5		
3	A bank should have to provide service at the time it promise to do so	1	2	31	4 2 5	3	4	
4	A bank should provide on error free records	1	2	3	4	5		
Responsiveness - willingness to help and provide prompt service								
5	A bank should solve a problem regarding customers	1	2	3	4	5		
6	Employees of a bank should have to tell customers when the service will be delivered.	1	2	31	4 2 5	3	4	
7	Employees of a bank should give prompt service to customers	1	2	3	4	5		
8	Employees of a bank should have always willing to help customers	1	2	3	4	5		
9	Employees of a bank should never be too busy to respond customers request	1	2	31	4 2 5	3	4	
Assurance - Bank personnel's knowledge and courtesy								
10	The behavior of employees in the bank should have instill confidence of customers	1	2	3	4	5		
11	Employees of a bank should have to be courteous with customers	1	2	3	4	5		
12	Employees in the bank should have the knowledge to answer customer question	1	2	3	4	5		
13	Customers should have feel safe in transaction with in a bank	1	2	3	4	5		
Empathy - caring and individualized attention by Bank personnel								
14	A bank should have operating hours convenient to all customers	1	2	3	4	5		

15	A bank should have to give individual attention to customers	1	2	3	4	5		
16	A bank should have customers interest at heart	1	2	3	4	5		
17	A bank should have employees who give personal attention to customers	1	2	31	4 2	5	3	4
18	Employees of a bank should have to understand customers specific needs	1	2	3	4	5		
Tangibles - physical appearance of Bank personnel and their equipment								
19	A bank should have a modern looking equipment	1	2	31	4 2	5	3	4
20	A bank should have visually appealing physical feature	1	2	3	4	5		
21	A bank should have neat appealing reception desk	1	2	31	4 2	5	3	4
22	Materials associated with the service such as pamphlets are visually appealing	1	2	31	4 2	5	3	4

THANK YOU VERY MUCH FOR YOUR COOPERATION!!

ቅድስት ማርያም ዩኒቨርሲቲ ማስተርስ አፍ ቢስነስ አድሚኒስትሬሽን

ይህ መጠይቅ የተዘጋጀው የአገልግሎት ጥራት እና የደንበኞች እርካታን በ ዘመን ባንክ ለመገምገም ነው። ውድ የዚህ መጠይቅ መላሾች የአንተ/የአንቺ ምላሽ ለዚህ ጥናት ትልቅ የሆነ ውጤት ይኖረዋል። በመሆኑም የአንተ /የአንችን ትክክለኛ ምላሽ በመስጠት እንዲተባበሩኝ በትህትና እንጠይቃለሁ።

ክፍል 1፡ የመላሽ አጠቃላይ መግለጫዎች

1. ጾታ ሀ) ወንድ ☐   ለ) ሴት ☐

2. እድሜ ሀ) 18-28 ☐   ለ) 29-38 ☐   ሐ) 39-48 ☐ መ)ከ>48 ☐

3. የትምህርት ሁኔታ

    ሀ) ከ 10ኛ ክፍል በታች ☐   መ) ዲግሪ ☐

    ለ) 10ኛን እና 12ኛ ክፍልን ያጠናቀቀ ☐   ሠ) ከዲግሪ በላይ ☐

    ሐ) ዲፕሎማ ☐

<div align="right">ስለትብብርዎ በጣም አመሰግናለሁ!!</div>

ክፍል 2፡ ከባንኩ የአገልግሎት ጥራት ጋር የተያያዙ ጥያቄዎች

እባክዎ ከዚህ በታች በሰንጠረዡ የተዘረዘሩትን ኢ.ነገሮች በማንበብ ስለ ባንኩ አገልግሎት አሰጣጥ የተረዱትን እና የጠበቁትን ከዚህ በታች በተቀመጠው ደረጃ እንዲሰጡ በትህትና እንጠይቃለሁ።

1. በጣም አስማማለሁ
2. እስማማለሁ
3. ለመወሰን ያስቸግራል
4. አልስማማም
5. በጣም አልስማማም

ከዚህ በታች የተዘረዘሩት ጥያቄዎች ደንበኞች በባንኩ አገልግሎት አሰጣጥ ዙሪያ የተገነዘቡትን ለማጥናት ይረዳ ዘንድ የተዘጋጀ ነው።

1	ባንኩ በሆነ የጊዜ ገደብ አደርጋለሁ ብሎ ቃል የገባውን ይፈፅማል	1	2	3	4	5
2	ባንኩ ለአገልግሎት ቅድሚያ ይሰጣል	1	2	3	4	5
3	ባንኩ ቃል በገባው መሰረት አገልግሎቱን ይሰጣል	1	2	3	4	5
4	ባንኩ ከስህተት ነፃ የሆነ የተመዘገበ መረጃ ይሰጣል	1	2	3	4	5
5	ችግር ሲኖር ባንኩ በቅንነት ችግርን ይፈታል	1	2	3	4	5
6	የባንኩ ሰራተኞች አገልግሎቱን መቼ እንደሚሰጡ ይናገራሉ።	1	2	3	4	5
7	የባንኩ ሰራተኞች ፈጣን አገልግሎት ይሰጣሉ።	1	2	3	4	5
8	የባንኩ ሰራተኞች ሁልጊዜም ደንበኛንለመረዳትዝግጁ ናቸው	1	2	3	4	5
9	የባንኩ ሰራተኞች የደንበኞችን ጥያቄ ለመመለስ አይዘገዩም።	1	2	3	4	5
10	የባንኩ ሰራተኞች በልበ ዕኑነትና በትህትና ያስተናግዳሉ።	1	2	3	4	5
11	የባንኩ ሰራተኞች የተጠየቁትን ጥያቄ ሊመልሱ የሚችሉበት በቂ እውቀት አላቸው።	1	2	3	4	5
12	የባንኩግብይትናልውውጥአስተማማኝነው።	1	2	3	4	5
13	የባንኩ ሰራተኞች ፀባይ የደንበኞችን በራስ መተማመን ያሳድጋል።	1	2	3	4	5
14	ባንኩ ለሁሉም ደንበኞችየሚመች የስራ ሰአት አለው።	1	2	3	4	5
15	የባንኩ ሰራተኞች ለደንበኞች ግላዊ አፅእኖት አላቸው።	1	2	3	4	5
16	ባንኩ የእርስዎን ፍላጎት ቀዳሚ ያደርጋል።	1	2	3	4	5
17	ባንኩ ለደንበኞች ግላዊ አፀዕኖት ይሰጣል።	1	2	3	4	5
18	የባንኩ ሰራተኞች የእርስዎን ልዩ ፍላጎት ይረዳሉ።	1	2	3	4	5
19	ባንኩ ዘመናዊ መሳሪያዎች አሉት።	1	2	3	4	5
20	የባንኩ አካላዊ ሁኔታ ሲታይ ማራኪ ነው።	1	2	3	4	5

21	የባንኩ እንግዳ መቀበያ በጣም ጥሩ አቀማመጥ አለው።	1	2	3	4	5
22	ባንኩ የሚሰጠውን አገልግሎት በተመለከተ እንደ በራሪ ወረቀቶች የመሳሰሉት ዕሁፎች በባንኩ ይገኛሉ።	1	2	3	4	5

ከዚህ በታች የተዘረዘሩት ጥያቄዎች ደንበኞች በባንኩ አገልግሎት አሰጣጥ ዙሪያ የገመቱትን/የጠበቁትን ለማጥናት ይረዳ ዘንድ የተዘጋጀ ነው።

1	ባንኮች በሆነ ጊዜ ገደብ አደርጋለሁ ብለው ቃል የገቡትን መፈፀም አለባቸው።	1	2	3	4	5
2	ባንኮች ለአገልግሎት ቅድሚያ መስጠት አለባቸው።	1	2	3	4	5
3	ባንኮች ቃልበገቡት መሰረት አገልግሎት መስጠት አለባቸው።	1	2	3	4	5
4	ባንኮች ከስህተት ነፃ የሆነ የተመዘገበ መረጃ መስጠት አለባቸው።	1	2	3	4	5
5	ችግር ሲፈጠር ባንኮች በቅንነት ችግሩን መፍታት አለባቸው።	1	2	3	4	5
6	የባንክ ሰራተኞች አገልግሎት መቼ እንደሚሰጥ በትክክል መናገር አለባቸው።	1	2	3	4	5
7	የባንክ ሰራተኞች ፈጣን አገልግሎት መስጠትአለባቸው።	1	2	3	4	5
8	የባንክ ሰራተኞች ሁልጊዜም ደንበኞችን ለመርዳት ዝግጁ መሆን አለባቸው።	1	2	3	4	5
9	የባንክ ሰራተኞች የደንበኞችን ጥያቄ ለመመለስ መዘግየት የለባቸውም።	1	2	3	4	5
10	የባንክ ሰራተኞች በልበዐነትና በትህትና ማስተናገድ አለባቸው።	1	2	3	4	5
11	የባንክ ሰራተኞች የተጠየቁትን ጥያቄ ለመመለስ የሚያስችል በቂእውቀት ሊኖራቸው ይገባል።	1	2	3	4	5
12	የባንኮች ግብይት እና ልውውጥ አስተማማኝ መሆን አለበት።	1	2	3	4	5
13	የባንክ ሰራተኞች ፀባይ የደንበኞችን በራስ መተማመን ማሳደግ አለበት።	1	2	3	4	5
14	ባንኮች ለሁሉም ደንበኞች የሚመች የስራ ስአት ሊኖራቸው ይገባል።	1	2	3	4	5
15	የባንክ ሰራተኞች ለደንበኞች ግላዊ አፅዕኖት መስጠት አለባቸው።	1	2	3	4	5
16	ባንኮች ለደንበኞች ፍላጎት ቅድሚያ መስጠት አለባቸው።	1	2	3	4	5

17	ባንኮች ለደንበኞች ግላዊ አዕኖት መስጠት አለባቸው።	1	3	3	4	5
18	የባንኩ ሰራተኞች የደንበኞችን ልዩ ፍላጎት መረዳት አለባቸው።	1	2	3	4	5
19	ባንኮች ዘመናዊ መሳሪያዎች ሊኖራቸው ይገባል።	1	2	3	4	5
20	የባንኮች አካላዊ ሁኔታ ሲታይ ማራኪ መሆንአለበት።	1	2	3	4	5
21	ባንኮች በጣም ጥሩ አቀማመጥ ያለው የእንግዳ መቀበያ ሊኖራቸው ይገባል።	1	2	3	4	5
22	ባንኮች የሚሰጡትን አገልግሎት በተመለከተ እንደ በራሪ ወረቀቶች የመሳሰሉት ዕሁፎች ሊኖራቸው ይገባል።	1	2	3	4	5

ስለ ትብብርዎ እጅግ በጣም አመሰግናለሁ!!