Statement of Declaration

I hereby declare that the assessment of Service on Customer Satisfaction:The Case of Bank of Abyssinia S.C is wholly the work of Demeke Berhanu Bogale I have carried out the present study independently with the guidance and support of the research Advisor Temesgen Belayneh (PHD).

Any sources used for the study have been referenced in the prescribed manner. The study has not been submitted for award of any Degree or Diploma program in this or any other institution

_____

  Demeke Berhanu

Statement of Certification

This is to certify that Demeke Berhanu carried out her project on the topic entitled the assessment of   Service quality Customer Satisfaction: The Case of Bank of Abyssinia S.C under my supervision. This work is original in nature and is suitable for submission for the award of Degree of Master of Business Administration

_____

Advisor: Temesgen Belayneh(PhD)

St Merry University

Master of Business Administration Program

The assessment of Service Quality and   Customer Satisfaction Bank of Abyssinia S.C

By Demeke Berhanu

Approved by the Board of Examiners:

Advisor------------------------------ Signature -------------------------- ---- Date----------------------

Internal Examiner------------------ Signature--------------------------------- Date---------------------

External Examiner ----------------- Signature-------------------------------------Date-----------------

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Abstract

The aim of this study was to assess service quality and its effect on customer satisfaction. It described the relationship between service quality dimensions and customer satisfaction in selected branch Bank of Abyssinia with in Addis Ababa and identifies the most important dimension of service quality Bank of Abyssinia customers. Also, it shows the gaps between customer's expectation and perception on the quality of service delivery system in the banks. The research was carried out through the use of convenient sampling survey design and primarily based on data collected through structured questionnaire developed based on SERVQUAL instrument. Convenience sampling technique was used to select 394respondents from ten selected branch of Bank of Abyssinia. The data has been analyzed via reliability method, descriptive statistics, pea son's correlation and gap analysis. The finding shows that all the five service quality dimensions are positively related with customer satisfaction. Reliability shows the highest positive relation with customer satisfaction and tangibles demonstrates the least positive relation with customer satisfaction. The result also indicates that the overall service quality perceived by consumers was not satisfactory meaning expectations exceeded perceptions and all the dimensions showed higher expectations than perceptions of services. This implies that the selected banks in Addis Ababa are not providing the level of service quality demanded by customers. The findings suggest that Bank of Abyssinia need to improve all the dimensions of service quality

IV

List of Acronyms and Abbreviations

BOA- Bank of Abyssinia

TA- Tangibility

RN- Responsiveness

RE- Reliability

AS- Assurance

EM- Empathy

C.S- Customer Satisfaction

SPSS- Statistical program for social students

SERVQUAL Service Quality

INTRODUCTION

1.1 Background of the study

Every business is established having the aim of achieving success and
being profitable. The service industry as any other business sector shares this
aim. The service industry is among the oldest and most diverse industries in
the world. Services vary in many ways and include various stages. Lovelock
and Wirtz (2004) defined service is as "an act or performance made by
one party to another although the process may be tied to a physical
product, the performance is transitory, often intangible in nature and does
not normally result in ownership of any of the factors of production". It is an
economic activity that creates value and provides benefits for customer at

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specific time and place by bringing about a desired change in or on behalf of the recipient of the service. The service industry is among the highly dynamic industries as consumers and customers often demands change. These changes further drive the service provision and delivery forward with increasing demand for quality. Since services are intangible in nature their success and failure is not easily measured or quantified

Banking industry is growing and offering various types of financial services to the public, their mere existence does not do any good unless they deliver a quality service. There is no doubt that the increasing level of competition has improved the quality of service to customers of the banking industry. Majority of banks have boosted the quality of their services in terms of shorter transaction time, prestigious services, and customers' convenience. Customer satisfaction is a measure of how products and services supplied by a company meet or surpass customer expectation. It is a person feeling of pleasure or disappointment resulting from comparing a service's perceived performance (outcome) in relation to his/her expectation. It may be clear from the above definition customers' satisfaction is a function of perceived performance and expectations. If the performance falls short of expectations, the customer is dissatisfied. If the performance matches the expectations, the customer is satisfied, and if the performance exceeds expectations, the customer is highly satisfied or delighted. Moreover, understanding and meeting customers' expectations and subsequently being different from competitors are important in order to survive in the today world of globalization. Within organizations, customer satisfaction ratings can have powerful effects.

1.2 Background of the organization

The present-day Bank of Abyssinia was established on February 15, 1906 (over 100 years to the day after the first but defunct private bank was established in 1906 during Emperor Menelik II) in accordance with 1960 Ethiopian

commercial code and the Licensing and Supervision of Banking Business Proclamation No. 84/1994. Bank of Abyssinia established with paid up and authorized capital of Birr 50 million, and Birr 17.8 million respectively, and with only 131 shareholders and 32 staff. In about 20 (twenty) years since its establishment Bank of Abyssinia has registered a slight significant growth in paid up capital and total asset. Currently the Bank has 1,637shareholders, Authorized and paid up capital has reached Birr 1.5billion and Birr 1.274 billion, respectively, a total deposit balance of Birr 13.6and a total loans and advances of Birr 8.0 billion, which in effect enhance the risk absorbing and the lending capacity of the Bank. Currently branch of the bank has reached185 out of which 91 branches are in Addis Ababa and the remaining 94 are in different parts of the country outside Addis Ababa. Bank of Abyssinia has 4144 staff and 585,735 account holders and works with known money transfer agents such as Western Union, Express Money, Turbo Cash, Ria International, Transfast, Dahabshiil and Money Gram. Bank of Abyssinia has maintained correspondent bank accounts with 12 well known international foreign banks operated in USA, EUROPE, MIDDLE EAST, AND AFRICA and Relationship Management Administration (RMA) agreements with 282 international commercial banks all over the world. Following a strong demand for better service and products from all directions on the one hand, and a ground-breaking development in ICT, on the other, the bank has replaced its in –house IT system with the state-of- the art one called T24,ATM and POS services with Habesha card and mobile (www.bankofabyssinia.com)

1.3Statement of the Problem

In the world of competition, service quality is the most important parameter that needs critical attention for an organization to exceed its competitors. This is especially true in the service sector where there is frequent interaction with customers which hold the highest stake in ensuring the organization exceeds its competitors and excel in the service it provides.

The position of a customer satisfaction of service quality depends on the nature of discrepancy between the expected service and the service perceived by the customer. When the expected service is more than the actual service, service quality is less than satisfactory (Sheetal.B&Harshu.V 2004). One of the principal ways in which a service firm can differentiate itself is by delivering consistently higher quality than its competitors (Kotler et al., 1999). Satisfying its customers is the best strategy for growth and profitability of an organization. A company that wishes to satisfy and retain its customers should try to understand customers' needs and expectations (Buttle, 2009). A dissatisfied customer is bad publicity to the company Charles (1980:9) So, in today's competitive business world it become as an essential factor for the success or failure of business objectives. For this reason companies meeting their customers' needs and wants are enjoying the customer reliability and

getting positive response for their service. But without satisfying customers the above mentioned long term survival of any business organization success could be unthinkable. Furthermore, a number of customers complain against service quality of Bank of Abyssinia share Company and most of them goes to other bank which result reduction of market share and profitability too (2010-2014) annual report of General meeting).

As per the researcher pilot survey study on 40 customers with 'Accept' or 'Not accept' question about satisfaction on quality service in bank of Abyssinia S.C, 29 of them say 'Not accept' and 11 customers say 'Accept' which is 72.5% of the respondent are dissatisfied by the service. Whatever the reasons may be, once the customer is dissatisfied, it would be very difficult to gain their trust back. In this regard, a research should be carried out to advocate a major reform, to assess the root causes of the problem and forward possible solution. In addition to that bank of Abyssinia S.C is exposed to a high competition against existing and new bank company of the country. Since it's among the

existing one it has a number of customers and has to keep them well and attract new customer.

1.4 Research question

The following research questions were used to help to assess the service quality and its effect on customer satisfaction using SERVQUAL information and its dimensions:

- Which are the factors that influence customer's satisfaction?
- Do Bank of Abyssinia employees provide intended quality services effectively and accurately?
- What is the status of the Bank of Abyssinia physical facilities and environments in delivering of services to the customers?
- What are the effects of customer dissatisfaction in bank of Abyssinia?
- Are customers satisfied with Bank of Abyssinia services?

1.5 Objective
1.5.1 General Objective

The objective of this study to assess service quality and its effect on customer satisfaction in the Bank of Abyssinia. The emphasis of the study to determine the extent to which Bank of Abyssinia provides reliable and quality services which satisfy the customers.

1.5.2 Specific objective

Basing on the general objective, the following are the specific objectives which guide this the specific objectives are:-

- To asses which factors influence customer satisfaction
- To assess whether Bank of Abyssinia employees provide intended quality services effectively and accurately

- To study whether the Bank of Abyssinia physical environments and facilities are conducive to deliver required services to its customers.
- To assess if customers are satisfied with bank of Abyssinia services
- To examine the effect of customer dissatisfaction in the banking of Abyssinia

1.6 Significant of the study

Bank invest large amount of money to retain customers as well as to acquire new customers with the intention of achieving their profitability. Therefore, the finding and recommendation of the research may significant contribute to:-

- The study will from the bases for future studies in customer service and satisfaction level in banking industry
- Finding will be used to solve the problems related to customer care and satisfaction in bank of Abyssinia
- It will be identify the strength and weakness of service delivery by bank of Abyssinia and its effect on customer satisfaction.
- It also allows the Managements and Shareholders to have knowledge on where the bank stand in the eyes of its customer
- Furthermore, this study will be used as the base of different policy and decision makers in different organization like government, non-government and private business

1.7 Scope of the study

The scope of the study is measure the service quality and customer satisfaction in Bank of Abyssinia and measured the level of significance that each service quality dimension have on the customer satisfaction by using SERVQUAL

model. Due to the limitation of finance, time and accessible information this study was conducted on ten selective bank branches with in Addis Ababa

1.8 Limitation of the study

The limitation of this study can arises from the scope the study. This study mainly assessment of service quality and its effect on customer satisfaction. The study was descriptive study limited in scope and sample size because of limited finance resource, time and accessibility of information. The finding of the study may not give a general picture of the quality of the banking sector but it can be contribute to further study on the quality of the banking sector in Ethiopia

1.9 Organization of the Paper

This study has five chapters. The first chapter contains the introduction part of background of the study, statement of the problem, objectives of the study, scope of the study, limitation of the study and significance of the study. Chapter two review of related literature, chapter three the research methodology, chapter four data analysis and interpretation, and the fifth chapter contain also summery, conclusions and recommendations

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Service

A service is a process consisting of a series of more or less intangible activities that normally, but not necessarily always, takes place in interaction between the customer and the service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems. Services are more or less subjectively experienced process where production and consumption activities take place simultaneously.

Interactions, including a series of moments of truth between the customer and the service provider, occurred (Gronroos, 2006).

A service is any activity or benefit that one party can offer to another which is essentially intangible and does not result in the ownership of anything (Kotler, et.al, 1999). Manufactures supply service alongside their products and in turn service providers use products in delivering their services so it is has been said that there are no pure services. Services are deeds, processes, and performances provided or coproduced by one entity or person for another entity or person. Services can also involve high customer contact, where the service is directed at people, as in the case of hairdressing and healthcare. Or there is low customer contact, as in dry cleaning and automated car-washes, where the services arc directed at objects. Services can be people-based (e.g. consultancies, education) or equipment-bound (e.g. vending machines, bank cash dispensers). People-based services can be further distinguished according to whether they rely on highly professional staff, such as legal advisers and medical practitioners, or unskilled labor, such as porters and caretakers.

Services are processes where a set of firm resources interacts with the customers so that value is generated in the customers' activities and processes. Hence, unlike goods that are value supporting resources, services are value supporting processes, i.e. processes that support customers' value generation (Gronroos, 2006).

The services literature highlights differences in the nature of services versus products which are believed to create special challenges for services marketers and for consumers buying services. To help understand these differences a number of characteristics that describe the unique nature of services have been proposed (Wolak et.al 1998).

2.2 Nature and Characteristics of Services

Services have the following four key distinguishing characteristics.

Intangibility:- Because services are nonphysical it is hard to determine, record, calculate or to test the service prior to the sale in order to protect the quality on its delivery (Zeithaml, et.al, 2009).

Inseparability:- Production and consumption of services are inseparable. Services are not manufactured remotely and then delivered intact to the customer. Service require the involvement and commitment of employee and customer.

Variability:- Due to heterogeneity services performance often varies from producer to producer, from customer to customer and from day to day.

Perish ability:- Services are performances rather than objects. Most services cannot be counted, measured, inventoried, tested and verified in advance of sale to assure quality.

2.3 Quality

According to Reid and Sanders, there is no sole definition for quality. For some quality is Performance to standards while for others it is meeting or satisfying the customer's needs. The Quality of a product or service is the fitness of that product or service for meeting or exceeding its intended use as required by the customer (Anil Kumar and Suresh). Ram Naresh Roy defined quality as the totality of features and characteristics of a

product or service that bear on its ability to satisfy stated or implied needs. The definition of quality depends on the point of view of the people defining it. Most consumers have a difficult time defining quality, but they know it when they see it. Some definitions of Quality according to Reid and Sanders:

Conformance to specifications: How well a product or service meets the targets and tolerances determined by its designers.

Fitness for use: A definition of quality that evaluates how well the product performs for its intended use.

Value for price paid: Quality defined in terms of product or service usefulness for the price paid.

Support services: Quality defined in terms of the support provided after the product or service is purchased.

Psychological criteria: a way of defining quality that focuses on judgmental evaluations of what constitutes product or service excellence.

Defining quality for service organization is difficult because of the intangible nature of the product. Since a service is experienced, perceptions can be highly subjective. In addition to tangible factors, quality of services is often defined by perceptual factors. In most cases, defining quality in services can be especially challenging. (Reid and Sanders, operation mgt 4th edition) .Some of the terms used to define quality in the service industry according to Reid and Sanders are:

Consistency: ability to provide same level of good quality repeatedly.

Responsiveness: to Customer needs: willingness of service providers to help customers in unusual situations and to deal with problems.

Courtesy: the way employees treat customers.

Time: the amount of time a customer has to wait for the service.

Reliability: the ability to perform dependably, consistently and accurately.
Convenience: the accessibility of service provider to its custom

2.4   Service Quality:

Quality can only be judged in a context of customers' expectations and experience. Its value to the customers which should be the driving force of quality needs to be a dynamic factor responding to change. Jim whittle (1995) cited in Ken Irons (1997) said "service is the one unique opportunity we have to be better than competitors and make sure our customers return" which would mainly be the result of a quality service. Gronroos (1984) defined service quality as the outcome of an evaluation of process where the consumer compares their expectations with the service they received. He postulated that customer perceived service quality is a function of expected service, perceived service, and image quality. Lehtinen and Lehtinen (1982) defined service quality in terms of physical quality, interactive quality and corporate (image) quality. Physical quality is associated with tangible aspects of the service. Interactive quality involves the interactive nature of services and refers to the two-way flow, which occurs between the customer and the service provider, or his/her representative, including both automated and animated interactions. Corporate quality refers to the image attributed to a service provider by its current and potential customers, as well as other publics. They also suggested that, when compared with the other two quality dimensions, corporate quality tends to be more stable over time. Researchers argue that the distinctive nature of services requires a distinctive approach to defining and measuring service quality. As a result of the intangible multifaceted nature of many services, it may be harder to evaluate the quality of a service than of a good. Because customers are often involved in service production particularly in people processing services, distinction needs to be drawn between the process of service delivery and the actual output of the service. Perceived quality of service is the result of an evaluation process in which customers compare their perception of service delivery and its outcome against what they expect. The most extensive research in to service quality is strongly user oriented. Valarie Zeithmal and Leonard Berry (1990) cited in Lovelock and Wirtz (2004) identified criteria consumers use in evaluating service quality. In subsequent research,

they found a high degree of correlation among several of these variables and so consolidated them into five broad dimensions.

1. Tangibles: the appearance of physical facilities, equipment, personnel and communication materials. The customer perceives that all the tangible aspects of the service are fit for the task and is customer friendly.

2. Reliability: the ability to perform the promised service dependably and accurately.

3. Responsiveness: the willingness to help customers and provide prompt service. The customer's perception that the service provider responds quickly and accurately to his or her specific needs and demands.

4. Assurance: the knowledge and courtesy of employees and their ability to convey trust and confidence so that the customer feels he or she is in courteous, able and competent hands.

5. Empathy: providing caring and individualized attention for customers to make them feel they are receiving caring services and individualized attention.

2.5 Customer Satisfaction

Customer satisfaction provides an essential link between cumulative purchase and post-purchase phenomena in terms of attitude change, repeat purchase and brand loyalty (Churchill and Surprenant, 1982). Customer satisfaction is defined as the attitude resulting from what customers believe should happen (expectations) compared to what they believe did happen (performance perception) (Neal,1998). Satisfaction reinforces quality perception and drives repeat purchases. Yi (1990) defined customer satisfaction as "an emotional response to the experiences provided by, associated with particular products and services purchased, retail outlets, or even molar patterns of behavior such as shopping and buyer behavior, as well as the overall market place" (Yi, 1990, p. 69). Customer satisfaction has become a key intermediary

objective in service operations due to the benefits it brings to organizations (Saha and Theingi, 2009). The importance of customer satisfaction is derived from the generally accepted philosophy that for a business to be successful and profitable, it must satisfy customers (Bitner and Hubbert, 1994). Previous research has demonstrated that satisfaction is strongly associated with re-purchase intentions (Fornell, 1992).Customer satisfaction also serves as an exit barrier, helping a firm to retain its customers (Fornell, 1992, Halstead, 1992). Several studies have concluded that it costs more to gain a new customer than it does to retain an existing one. In addition, customer satisfaction also leads to favorable word-of-mouth publicity that provides valuable indirect advertising for an organization (Halstead 1992; Fornell, 1992). In many industries, having satisfied customers also means that organization receives fewer complaints (Fornell, 1992), hence reducing costs in handling failures. Bitner and Hubbert (1994) concluded that, through satisfying customers, organizations could improve profitability by expanding their business and gaining a higher market share as well as repeat and referral business.

2.6 Customer Perception and Expectation of Service Quality

The main objective of delivering high service quality is to satisfy customers. The ideal point resulting in customer satisfaction is where customer expectations equal to customer perceptions. The major challenge of service providers is the constant and ever changing expectations of their customers. According to Zeithamlet al (2009), customer expectations are beliefs about a service that serves as standards or reference points to which the performance of the service is judged. Knowing what the customer expects is the first and possibly most critical factor in delivering quality service. Getting what customers want wrong, can result in losing a customer to another company who meets the target, expending money and resources in wrong places and not surviving in a fiercely competitive market.

Together with customer expectations come customer perceptions. It is another focal point of service quality on which service providers have to ponder on. Customer perception refers to the way in which customers feel about the services being provided. It is actually this element that shapes customers' expectations from the company. Parasuraman et al (1985) believed that perception and expectation are strongly relative concepts. Berry et al.(1988) and Parasuramanet al. (1985) viewed quality as the customers' perception of service excellence. This implies that customers shape their perception of the quality of service based on their past experience, word of mouth and even their closed ones experience. Moreover, Schneider and White (2004) stated that perceive service quality and service qualities are two concepts that deal together in the concept of marketing. Zeithaml et al., (2006) considered perceived service quality as a scale for firm to measure how much they were successful to cover their customer purpose. In the publication of Parasuraman et al., (1985) service quality was conceptualized as a gap between consumers' expectations and perceptions. Thus service providers that are not able to meet their customer's expectation will most probably experience a decline in customer retention and unfavorable corporate image.

2.7 The Relationship between Satisfaction and Service Quality

The exact relationship between satisfaction and service quality has been described as a complex issue, characterized by debate regarding the distinction between the two constructs and the casual direction of their relationship (Brady, Cronin and Brand, 2002). Parasuraman, Zeithaml, and Berry (1994) concluded that the confusion surrounding the distinction between the two constructs was partly attributed to practitioners and the popular press using the terms interchangeable, which make theoretical distinctions difficult. Interpretations of the role of service quality and satisfaction have varied considerably (Parasuraman, Zeithaml, and Berry, 1988). Parasuraman et al. (1988) confined satisfaction to relate to a specific

transaction as service quality was defined as an attitude. This meant that perceived service quality was a global judgment, or attitude, relating to the superiority of the service. Cronin and Taylor (1992) argued against Parasuramanetal.s categorization. Cronin and Taylor (1992) found empirical support for the idea that perceived service quality led to satisfaction and argued that service quality was actually an antecedent of consumer satisfaction. Cronin and Taylor (1992) asserted that consumer satisfaction appeared to exert a stronger influence on purchase intention than service quality, and concluded that the strategic emphasis of service organizations should focus on total customer satisfaction programs. Rust and Oliver(1994 maintained that while quality was only one of many dimensions on which satisfaction was based, satisfaction was also one potential influence on future quality perceptions.

2.8 The Service Quality Model

"What the company thinks its customer wants is not necessarily the same as, What the company thinks it has to offer is not necessarily the same as, What the company actually offers is not necessarily the same as, How the customer experiences this is not necessarily the same as, What the customer really wants"(Rampersad, 2001). According to the formulation of Parasuraman et al (1985) there are five gaps that cause unsuccessful service delivery.

1.Gap between Customer Expectation and Management Perception (Knowledge Gap):- management does not always perceive correctly what customers' want. Electricity company manager might think that consumer's judge the company service by the quality of employees'

performance in the technique department, whereas customers may be more concerned with the courtesy and responsiveness.

2. **Gap between Management Perception and Service Quality Specification (The Standard Gap**):- Management might correctly perceive the customers' wants but not set a specified performance standard. For example hospital administrators may tell the nurses to give "fast" service without specifying it quantitatively.

3. **Gap between Service Quality Specification and Service Delivery (The Delivery Gap**):-The personnel might be poorly trained or in capable 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. For example a bank officer who is told by the operations department to work fast and by the marketing department to be courteous and friendly to each customer.

4. **Gap between Service Delivery and External Communication**: - Consumer expectations are affected by standards made by company representatives and advertising. If a hospital brochure shows a beautiful room, but the patient arrives and finds the room to be cheap and tack looking, external communications have distorted the customers' expectations.

5. **Gap between Perceived Service and Expected Service**: - This gap occurs when the consumer misperceives the service quality. The physician may keep visiting the patients to show case, but the patient may interpret this as an indication that something really is wrong.

2.9 SERVQUAL

For the purpose of measuring customer satisfaction with respect to different aspects of service quality and to overcome problems which is created as a result of the gap between management and customers, a survey

instrument was developed by Parasuraman, Ziethaml and Berry in 1988. The instrument is called SERVQUAL. The basic assumption of the measurement was that customers can evaluate a firm's service quality by comparing their perceptions with their expectation. It is designed to measure service quality as perceived by the customer. "Based on the information from focus group interviews, Parasuraman et al. (1985) identified basic dimensions that reflect service attributes used by consumers in evaluating the quality of service provided by service businesses."Parasuraman et al. (1985; 1988) measured the quality of services provided by retail banks, a long-distance telephone company, a securities broker, an appliance repair and maintenance firm, and credit card companies. Based on their study Parasuraman et al (1985) identified ten key determinants of service quality. They are: 1. Reliability 2. Responsiveness 3. Competence 4. Access 5. Courtesy 6. Communication 7.Credibility 8. Security 9 Understanding/ knowing the customer 10. Tangibles In their 1988 work, Parasuraman et al discovered an instrument for measuring consumers' perception of service quality,

after that it became known as SERVQUAL. They prepared a quantitative research and the previous ten components were collapsed into five dimensions

2.10 Criticisms of SERVQUAL

Though, the SERVQUAL model has been the major generic model used to measure and manage service quality across different service settings and various cultural backgrounds, it has been subjected to a number of theoretical and operational criticisms (Buttle, 1996). However Asubonteng et al (1996) conclude that until better but equally simple model emerges SERVQUAL will predominate as a service quality measure. As identified by Buttle (1996) theoretical and operational criticisms of SERVQUAL are listed below.

Paradigmatic objections: SERVQUAL is based on a disconfirmation

Model rather than an attitudinal paradigm; and SERVQUAL fails to draw on established economic, statistical and psychological theory. Gaps model: there is little evidence that customers will assess service quality in terms of P – E gaps

Process orientation: SERVQUAL focuses on the process of service delivery, not the outcomes of the service encounter.

Dimensionality: SERVQUAL's five dimensions are not universals; the number of dimensions comprising SQ is contextualized; items do not always load on to the factors which one would a priori expect; and there is a high degree of inter-correlation between the five RATER dimensions"(Buttle, 1996).

Expectations: the term expectation is polygenic; consumers use standards other than expectations to evaluate SQ; and SERVQUAL fails to measure absolute SQ expectations.

Item composition: four or five items cannot capture the variability within

each SQ dimension.

Moments of truth (MOT): customers' assessments of SQ may vary from

MOT to MOT.

Polarity: the reversed polarity of items in the scale causes respondent error.

 Two administrations: two administrations of the instrument cause boredom and confusion.

Variance extracted: the over SERVQUAL score accounts for a

disappointing proportion of item variances" (Buttle, 1996 **)**

2.11 Conceptual Framework

The conceptual framework (Figure 2.2) explains the underlying process, which is applied to guide this study. Based on the findings in the literature review, the following conceptual model can be drawn. The conceptual framework of factors affecting quality of customer service will be illustrated below. As discussed above, the SERVQUAL model is suitable for measuring service quality and customer satisfaction in insurance industry using the service quality dimensions. The same dimensions are used to measure both service quality and customer satisfaction because the assumption is that both are related (Parasuraman et al., 1988).
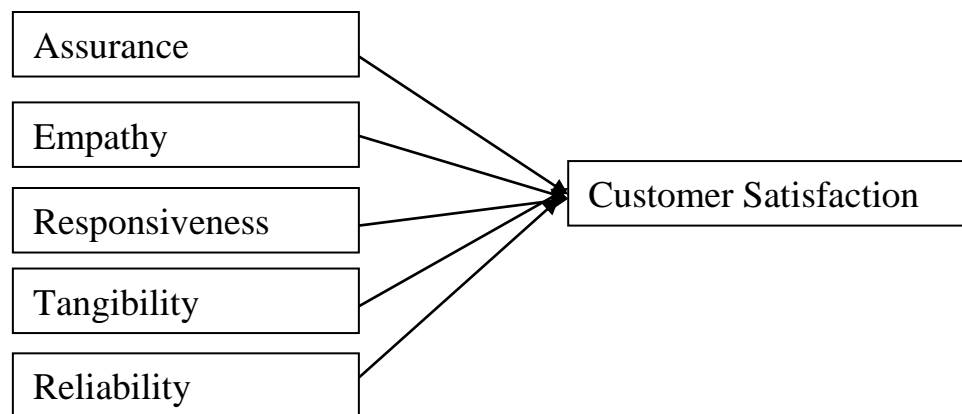
Research Methodology

3.1 Introduction

The aim of this section is to highlight the overall methodological considerations of the thesis. The Methodology section is divided in to three sub section .The first section outline of the general research approach and method which the paper relies on ,and the second encompass a discussion on the sampling method used and the justification for it and the sample size determined for the research. Finally, section three constitutes the method of data collection and the descriptive of the data analysis method

3.2 Research Design

The research design is a descriptive research type as the objective undertaking the research is to depict the state of nature (i.e. the gap between customer expectation and perception and service quality dimensions relative importance) as it exists at present. The purpose of this research is to determine the importance of five service quality dimensions from the customer viewpoints. Service dimensions (tangibles, reliability, responsiveness, assurance and empathy) were used as independent variables and service quality as dependent variable. This research is to identify the gap between perceptions and expectations of external customer on service dimensions. Research was conducted by using different methods, techniques and guidelines. However the most appropriate method of conducting a research is qualitative and quantitative approach. Qualitative approach analyzes, interprets and collect data by studying people's behavior, the way they act and response (Creswell, 1994) and the qualitative research is best to investigate the perceptions and problem of the study and to discover the hidden values, feelings attitude and motivations. To achieve the aim of this study quantitative research method was used.

3.3 Data types and Data sources

The research used primary and secondary sources of data. The primary of data collected using structured questionnaire. Secondary data was comprised different literatures which include books, previous researches, articles, journals, internet and company profile of Bank of Abyssinia S.c and publication. Literature review is a secondary study of collected primary studies that aims to improve, understand and established reliability and validity of proportions and claims (Kitchenham etal.,2009). The researcher was also refer to various websites that have previous research studies and empirical investigations.

3.4 Sampling Method and Sampling size

To conduct the research customers who have account holder in ten selective bank with in Adiss Ababa as respondent. The researcher was used convenience sampling techniques because the customers are living in different location of the country and is cost and time taking to include all of them. Hence the respondents were selected at ADIS Ababa those account holder of the bank.

To finalized the result the researcher used the Slovin's formula as it was recommended

Ghozali(2006) for determination of the sample size, i.e $n=N/(1+N(e^2))$,

 Where;

n=Sample Size

N=Population

e=Margin of error

Therefore, the total sample size determined to be 394 since the total population is 25,650 who have accounts from the bank.

3.5 Data Collection Method

 The research conducted using the SERVQUAL instrument. The primary data were collected using a well-developed, structured and verified scale questionnaire. A structured questionnaire was constructed taking into account SERVQUA dimensions such as Tangibles, Reliability, Responsiveness, Assurance and Empathy. The structured questionnaire and divided in three categories. Part 1, is about the personal information of the respondents. Part 2, is about questions in relation to assessment of customer expectation, Part 3, is about the customer's perception. The questionnaire was distributed and collected from the ten selective branches by the researcher personally. The respondents were asked to give their degree of satisfaction on the predetermined attributes of service quality on a 5-point Likert scale ranging from (1=highly disagree to 5=highly agree). Then by conducting a multiple

regression analysis the study identifies how the service quality dimensions influence customer satisfaction. The data collected and filled in to the statistical package for social sciences (SPSS) for the analysis and evaluation.

3.6 Data Analysis Method

The researcher was analyze the data to assess customer service quality through evaluating the relative importance of service quality dimensions on customer satisfaction. Each alternative answer was given a score on five point Likert Scale, and the score for each attribute relating expectation and perception were summarized. The difference between scores of expectation and perception evaluated and judgment about the service quality was given. The method of analysis in the research included descriptive statistics, which refers to a set of concepts and methods in organizing, summarizing, tabulating and description of data. Descriptive research studies were those studies which were concerned with describing the characteristics of a particular individual or group. It provides a picture of what happened in the study (Kothari, 2004). Pearson's correlation coefficient used to establish if there is relationship among the independent and dependent variables and multiple regression analysis employed to study if the independent variables (Reliability, Assurance, Responsiveness, Empathy and Tangibility) significantly predict and explain the dependent variable (Customer Satisfaction). The data was collected through questionnaire has be analyzed by Statistical Package for Social Science (SPSS) version 21. After doing so, the analyzed data was interpret quantitatively. The demographic characteristics of the respondents summarized using frequencies and percentages. The mean score of each dimension and the overall service quality computed to measure the degree of customer perception and expectation. Frequency and percentages also used to identify the satisfaction level of the customers. Bivariate Pearson correlation used to examine the relationship between each of the independent variables and the dependent

variable using a two tailed test of statistical significance at the level of 95% significance<0.05..

3.7 Variables

The SERVQUAL model measures service quality based on the gap exhibited between customer's expectation and customer's perception with regards to service quality dimensions. The five dimensions, (reliability, responsiveness, empathy, tangibility and assurance) from the SERVQUAL model are used as a variable and are adopted to determine the service quality in the Bank of Abyssinia S.C.

3.8 Reliability and Validity

Countless studies have been conducted using the SERVQUAL model over the past years. The publication of the first results of the SERVQUAL instrument provoked a debate on how best to measure service quality and in the subsequent decade there have been many attempts to demonstrate the efficacy of the SERVQUAL instrument. It is generally agreed, however, that SERVQ-UAL instrument is suitable for measurement of service quality because it measures key aspects of service quality (Asubonteng, 1996), moreover, claims that SERVQUAL is popular with managers because it combines ease of application and flexibility as cited by (Krisana, 2004).The strengths of the Gaps Model certainly lie in its relative simplicity, in the linearity of its outline and in the rationality of the firm actions, which determine its intelligibility and its communicative force (Asubonteng, et al, 1996)

3.9 Reliability Test

In order to prove the internal reliability, this study has performed Cronbach's Alpha Test of Reliability. Cronbach's alpha is a reliability coefficient that indicates how well the items in a set are positively related to one another. This test specifies whether the items pertaining to each dimension are internally consistent and whether they can be used to measure the same construct or

dimension of service quality it is computed in terms of the average inter correlations among the items measuring the concept. Reliability is calculated in such a way that it represents the reliability of the mean of the items, not the reliability of any single item. for instance as shown below the table, tangibility factor is comprised of four items such as up dated technology equipment, the physical facilities and visual appeal, facility and design comfortableness and well dressed and neat, Responsiveness is composed of five items: the existence of precise personal service, helpfulness of employees, responsiveness of customer's questions, understandability of customer need. Reliability is composed of five items: promised to do something by a certain time, show sincere interest in solving problem in it, perform the service right at the first time, complete required task within time frame and keep customers record accurately . Assurance is composed of four items: employee's inspire for confidence, have required knowledge of employees to answer customer questions, always consider with customer and customer should feel safe in transaction . Empathy is composed of four items: the existence of customer individual attention, understand the specific need of their customers , employees are polite and easily accessible to the customer . Finally the dependent variable of customer satisfaction is composed of five items: the Closeness of service level with service expectations, the excellence of the service, satisfactoriness of the service in all the visits of customers and the less performance of the service with expectation. According to Nunnally (1978) Cronbach's alpha should be 0.700 or above. In this study, the value of Cronbach's alpha is between 0.789 and 0.898 which is greater than the standard value, 0.7 Thus it can be concluded that the measures used in this study are valid and highly reliable.

Table 1.2 Reliability Coefficients (Cronbach's Alpha)

Dimensions	No. of Items	Cronbach's Alpha for dimensions
Tangibles	4	0.874
Reliability	5	0.898
Responsiveness	5	0.844
Assurance	4	0.789
Empathy	4	0.842

Source: Own survey data, 20116

v **CHAPTER FOUR**

Data Presentation, Analysis & Interpretation

This chapter reveals the result of the study, the data collected through the means of questionnaires are analyzed and interpreted using the SPSS version 21 software. A total of 394 questionnaires was distributed of which 275 were returned out of which 46 was excluded from further analysis due to missing

data, which means 229 correctly filled questionnaires were used in the analysis of the data.

4.1 Demographic Profile of Respondents

A demographic profile of the respondent of age, gender, level of education and type of customer. The female respondents were (46%) of the sample and the male respondents were (54%)of the sample. The dominant age groups were among the 36-42 (41 %) and 26-35 (28 %) category. The majority of the respondents have undergraduate degrees/diplomas forming 59% which indicates most of the respondents were educated followed by respondents who have completed twelfth grade which make up 32% of the respondents and 9 % of the respondents have a Masters/PHD degree. The companies' customers are divided in to two major groups individual customer and corporate customer. The corporate customers include the public organizations, profit organization and non-profit organizations that use bank service for corporate use. The individual customers are those who seek the bank service for their individual use. Accordingly we can see from the table below Major portion of the respondents are individual customer marking up to 65 % and the rest 35 % of the respondents represent the corporate customer.

Table 1.1 Demographic Profiles of Respondents

Class	Characteristics	Frequency	Percentage
Gender	Male	124	54 %
	Female	105	46%
Age Group	20-25	15	7 %
	26-35	65	28 %
	36-42	94	41 %

	43-55	41	18 %
	Over 55	14	6%
Educational Background	12 Complete	73	32 %
	Diploma/Degree	135	59 %
	Masters/PHD	21	9 %
Customer Type	Individual	148	65%
	Corporate	81	35%

Source: Own survey data, 201

4.2 Expectation and Perception of Service Quality

To measure perceived and expected service quality by the customers of Bank of Abyssinia, all respondents were simply asked to show the extent to what they felt or have experienced about the company. And further, it is clearly stated to the respondents that the researcher is keenly interested in knowing the ranking of their perception and expectation about their bank company on the same selected dimensions of service quality on five point Likert scale on given in the questionnaire. The research and analysis Bank of Abyssinia in this thesis is based on gap 5 in the SERVQUAL model and the service quality is assessed by counting scores that are given by the SERVQUAL model. The method is used for all 22 features with the purpose of measuring different customer expectations and perceptions.

Table 1.3 Summery of Means of Customer Expectations and Perceptions and Gap Scores

Dimensions	Average Score of Expectation (E)	Average Score of Perception (P)	Gap = P-E

Tangibles	4.37 (0.744*)	3.34 (0.822*)	-1.03
Reliability	4.60 (0.885*)	3.24 (0.783*)	-1.35
Responsiveness	4.70 (0.775*)	3.29 (0.796*)	-1.41
Assurance	4.55 (0.917*)	3.22 (0.991*)	-1.33
Empathy	4.45 (0.971*)	3.40 (0.835*)	-1.05
Total	**4.53 (0.826*)**	**3.33 (0.889*)**	**-1.20**

*Standard Deviation (Source: Own survey data, 2016)

4.4 Ranking of Expectations and Perceptions

Table 1.3 shows the difference between expectations and perceptions, showing the rank of each feature from 1-5 (rank 1 means the highest priority and rank 5 means the lowest priority). On the basis of our empirical data in table 1.3 we can see that the customers are mostly concerned about the willingness of employees to help customers, provide prompt service according to their expectations (Responsiveness) and dependability in customer handling (Reliability). They care less about physical appearance of facilities (Tangibles) and about individualized attention (Empathy). When it comes to perceptions we can see that people mostly perceived individualized attention and good ability to convey trust and confidence. The customers perceived employees who have less interest in solving problems, willingness to help customers and provide a prompt service and courteous employees. The result shows that there is negative service quality gap, which is certainly not a good sign for the company's ambitions, denoting customers of the company do not perceive the expected service quality levels. The findings support for the findings of Bodla &Chaudhary, (2012) that service quality gap is comparatively high on human element referring to (reliability, responsiveness, assurance empathy and the non-human element in the service

delivery processes that is not standardized, streamlines and simplified so that customers can receive the service without any hassles.

Table 1.4 Ranking of Customers Expectations and Perceptions

Dimension	Customer Expectation	Customer Perception
Tangibility	5th	2nd
Responsiveness	1st	3rd
Reliability	2nd	4th
Assurance	3rd	5th
Empathy	4th	1st

Source: Own survey data, 20116.

Tangibles Dimension

Table 1.5 Tangibles Dimension Statistics

Dimensions	Statement	Mean Score of Expected Service (E)	Mean Score of Perceived Service (P)	GAP= P-E
Tangibility	Equipment used should be technology up to date	4.62	3.31	-0.31
	Bank of Abyssinia physical facilities should be visually appealing	4.34	3.15	-1.19
	Bank of Abyssinia staff should be well dressed	4.01	3.52	-0.49

	and neat			
	Bank of Abyssinia facility and design make customer feel comforts	4.50	3.37	-1.13
Total Score		**4.37**	**3.34**	**-1.03**

Source:(Own survey data, 2016)

Tangibility refers to the equipment technology up to date , appearance of physical facilities, staff well dressed and neat and facility and design make customer feel comfort. Customers of Bank of Abyssinia showed overall expectations in this dimension at mean 4.37. At the same time their perception about this dimension is at mean 3.34. That means that the customers do not think that Bank of Abyssinia fulfill their expectations about physical appearance, modern looking equipment, the appearance of the employees. The difference between expectations and perceptions in this dimension is calculated to -1.03

Reliability Dimension

Table 1.6 Reliability Dimension Statistics

Dimensions	Statement	Mean Score of Expected Service (E)	Mean Score of Perceived Service (P)	GAP= P-E
	Bank of Abyssinia promises to do something by a certain time they should do so	4.77	3.52	-1.25
	When a customer has a problem , Bank of Abyssinia employees should show sincere interest in solving it	4.79	3.33	-1.46
	Bank of Abyssinia employees should perform the service right at the first time	4.39	2.99	-1.40
	Bank of Abyssinia should complete required task with in time frame stated	4.77	2.79	-1.98
Reliability	Bank of Abyssinia should keep customer record accurately and **consistently**	4.29	3.55	-0.74
Total Score		**4.60**	**3.24**	**-1.35**

Source:(Own survey data, 20116)

Reliability is the ability to perform the promised service dependably, keep customer record accurately and consistently, complete required task with in time frame stated, performed the service right at first time and show sincere interest in solving the problem. Customers show overall expectations in this dimension at mean 4.60. Their perceptions show mean at

3.24. The customers do not think that their overall expectations are fulfilled within this dimension. The difference is calculated to -1.35.

Responsiveness Dimension

Table 1.7 Responsiveness Dimension Statistics

Dimensions	Statement	Mean Score of Expected Service (E)	Mean Score of Perceived Service (P)	GAP= P-E
	Bank of Abyssinia employees should give prompt service to the customer	4.71	3.41	-1.30
	Bank of Abyssinia employees should tell customers when exactly the service will be performed	4.80	3.18	-1.62
	Bank of Abyssinia employees always be willing to help customers	4.55	3.36	-1.19
Responsiveness	Bank of Abyssinia employees are never too busy to respond to customers' requests promptly	4.75	3.29	-1.46

	Bank of Abyssinia should have hours convenient to all their customers	4.67	3.21	-1.46
Total Score		**4.70**	**3.29**	**-1.41**

Source :(Own survey data, 20116)

Responsiveness refers to the prompt response to the service need of the customer and the readiness of employees to provide service. It is the speed and timeliness of service delivery. This includes the give prompt service to the customer, should tell customers when exactly the service will be performed, employees always be willing to help customers, employees are never too busy to respond to customers' requests promptly and should have hours convenient to all their customers. The customers show overall expectations in this dimension at mean 4.70 while their perceptions show mean at 3.29. In this case customers do not think that their overall expectations are fulfilled within this dimension. The difference is calculated to -1, 41

Assurance Dimension

Table 1.8 Assurance Dimension Statistics

Dimensions	Statement	Mean Score of Expected Service (E)	Mean Score of Perceived Service (P)	GAP= P-E
	Bank of Abyssinia employees should inspire confidence in customer	4.44	3.11	-1.33
	Bank of Abyssinia customers feel safe in transaction	4.47	3.39	-1.08
	Bank of Abyssinia employees are always considerate with customers	4.51	3.21	-1.30
Assurance	Bank of Abyssinia employees have the required knowledge to correctly answer customer questions	4.79	3.15	-1.36
Total Score		**4.55**	**3.22**	**-1.33**

Source:(Own survey data, 20116)

Assurance is the knowledge and courtesy of employees and their ability to convey trust and confidence so that the customer feels he or she is in courteous, able and competent hands. It relates to the capability of the service provider to deliver the output, specifically in terms of the knowledge, politeness

and trustworthiness of the employees to the customer of the service . Firm this dimension is about employees should inspire confidence in customer, customers feel safe in transaction, employees are always considerate with customers and employees have the required knowledge to correctly answer customer questions. The customers show overall expectations in this dimension at mean 4.55. Their perceptions show mean at 3.39. The customers do not think that their overall expectations are fulfilled within this dimension. The difference is calculated to -1.16.

Empathy Dimension

Table 1.9 Empathy Dimension Statistics

Dimensions	Statement	Mean Score of Expected Service (E)	Mean Score of Perceived Service (P)	GAP= P-E
	Bank of Abyssinia should gives customers individual attention	4.51	3.22	-1.29
	Bank of Abyssinia employees should understand the specific need of their customer	4.39	3.89	-0.50
	Bank of Abyssinia employees are polite	4.35	3.33	-1.02
Empathy	Bank of Abyssinia are easily accessible to customer	4.54	3.15	-1.39

Total Score	4.454	3.40	-1.05

Source:(Own survey data, 20116)

Empathy is providing caring and individualized attention to customers to make them feel they are receiving caring services and individualized attention. Service empathy characterizes both the service provider's willingness and capability to respond to individual customer desires. This include should give customers individual attention, understand the specific need of their customer, employees are polite and easily accessible to customer. The customers show overall expectations in this dimension at mean 4.45 while their perceptions show mean at 3.40. The customers do not think that their overall expectations are fulfilled within this dimension. The difference is calculated to -1.05. means putting one's self in the shoes of the customer.

4.5 Overall Customer Satisfaction towards Service Quality

As explained in the literature review, customer satisfaction involves the fulfillment of customers' anticipation of the goods and services. Customers become satisfied if the performance of the good or service is equivalent to, or even surpasses, the original expectation. Accordingly identifying satisfaction level of customers is one interest of this study. The satisfaction level in this study is also categorized and it ranges from highly dissatisfied, Dissatisfied, Neutral, Satisfied and Highly Satisfied. The table below presents the overall level of customer satisfaction. 7.4%) of Bank of Abyssinia customers are highly satisfied, (21.4%) of customers are satisfied, (23.2%) of customers replied neutral, (34.9%) of customers are dissatisfied and (13.1 %) of customers are highly dissatisfied. From this descriptive statistics about the level of customer satisfaction it can be deducted that the customers of Bank of Abyssinian are not satisfied with the service being delivered by the company.

Table 1.10 Level Customer Satisfactions

	Frequency	Percentage %
Highly Satisfied	17	7.4
Satisfied	49	21.4
Neutral	53	23.2
Dissatisfied	80	34.9
Highly Dissatisfied	30	13.1
Total	**229**	**100 %**

Source: (Own survey data, 20116)

4.5 Correlation Analysis between Service Quality Dimensions and Customer Satisfaction

 To find out the relationship between service quality dimensions and customer satisfaction, Pearson's correlation coefficient (r) which measures the strength and direction of a linear relationship between two variables is used. Values of Pearson's correlation coefficient are always between -1 and +1. A correlation coefficient of +1 indicates that two variables are perfectly related in a positive sense; a correlation coefficient of -1 indicates that two variables are perfectly related in a negative sense, and a correlation coefficient of 0 indicates that there is no linear relationship between the two variables. A low correlation coefficient; 0.1-0.29 suggests that the relationship between two items is weak or non-existent. If r is between 0.3 and 0.49 the relationship is moderate. A high correlation coefficient i.e. >0.5 indicates a strong relationship between variables. The direction of the dependent variable's change depends on the sign of the coefficient. If the coefficient is a positive number, then the dependent variable will move in the same direction as the independent variable; if the coefficient is negative, then the dependent variable will move in the opposite direction of the independent variable. Hence in this

study both the direction and the level of relationship between the dimensions of service quality and customer satisfaction are conducted using the Pearson's correlation coefficient.

Table 1.11 Correlations between Tangibility and Customer Satisfaction

		Tangibility	Customer Satisfaction
Tangibility	Pearson Correlation Sig. (2-tailed)	1 229	.625** .000 229
Customer Satisfaction	Pearson Correlation Sig. (2-tailed)	0.625** .000 229	1 229

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

Source :(Own survey data, 20116)

Based on the result from table 1.11 there is a significant strong and positive relationship between tangibility dimension and customer satisfaction with value of r = .625**.

Table 1.12 Correlations between Responsiveness and Customer Satisfaction

		Responsiveness	Customer Satisfaction

			.649**
Responsiveness	Pearson Correlation	1	.000
	Sig. (2-tailed)	229	229
Customer Satisfaction	Pearson Correlation	0.649** .000	1
	Sig. (2-tailed)	229	229

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

Source :(Own survey data, 20116)

Based on the result from Table 1.13 Pearson's correlation exhibits that there is a significant strong and positive relationship between responsiveness and customer satisfaction with value of r= .649 which shows responsiveness has positive relation with the underlying construct

Table 1.13 Correlations between Reliability and Customer Satisfaction

		Reliability	Customer Satisfaction
Reliability	Pearson Correlation	1	.633** .000
	Sig. (2-tailed)	229	229
Customer Satisfaction	Pearson Correlation	.633** .000	1
	Sig. (2-tailed)	229	229

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

Source :(Own survey data, 20116)

Based on the result from Table 1.14 Pearson's correlation exhibits that there is a significant strong and positive relationship between reliability and customer satisfaction with value of r = .633 which shows responsiveness has positive relation with customer satisfaction.

Table 1.14 Correlations between Assurance and Customer Satisfaction

		Assurance	Customer Satisfaction
Assurance	Pearson Correlation	1	.693**
	Sig. (2-tailed)		.000
		229	229
Customer Satisfaction	Pearson Correlation	0.693**	1
	Sig. (2-tailed)	.000	
		229	229

** Correlation is significant at the 0.01 level (2-tailed Source:

(Own survey data, 20116)

According to Table 1.14 Pearson's Correlation Matrix shows assurance has strong association with customer satisfaction with value of r = .693. Therefore, assurance has positive relationship with customer satisfaction.

Table 1.15 Correlations between Empathy and Customer Satisfaction

	Empathy	Customer Satisfaction

Empathy	Pearson Correlation	1	.703**
	Sig. (2-tailed)		.000
Customer Satisfaction	Pearson Correlation	.703**	1
	Sig. (2-tailed)	.000	
	N	229	229

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

Source :(Own survey data, 20116)

According to Table 1.15 Pearson's Correlation Matrix shows empathy has strong association with customer satisfaction with value of r = .703. Therefore, empathy has positive and strong relationship with customer satisfaction. we look at the inter correlation between the service quality dimensions we can see that there is a positive and significant relationship which implies that a change made in one of the service quality dimension will positively motivate the other service quality dimension. The highest correlation is between Empathy dimension and customer satisfaction at r = .703 followed by Assurance and customer satisfaction at r = 0.693, Responsiveness and customer satisfaction at r = .649 and Reliability and customer satisfaction at r = .633. The least correlation is seen between tangibility and customer satisfaction at r = .625 The independent variables and dependent variable is proved to be positive and significant, which means the improvement in any or all of the independent variables results in improvement in customer satisfaction

Table 1.16 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	Std.	Beta		

(Constant)	.622	.323		1.926	.047
Tangibility	.178	.042	.284		.000
Responsiveness	.184	.038	.329	4.226	.027
Reliability	.208	.036	.382		.000
Assurance	.075	.033	.149	4.835	.000
Empathy	.202	.038	.358	5.75	.000
Correlation is significant at 0.05** level					

Source:(Own survey data, 20116

The result from the above table shows that all independent variables (Tangibility, Responsiveness, Reliability, Assurance and Empathy) have impact on the dependent variable (customer Satisfaction). The beta coefficients indicated that how and to what extent SERVQUAL dimensions such as tangibility, reliability, responsiveness, assurance and empathy influence customer's satisfaction of the Bank company. It has been found that, Reliability, Beta = .382, Empathy, Beta = .358, and Responsiveness Beta = .329 have the highest influence or significant impact on customer's satisfaction, whereas, Tangibility, Beta = .284, and Assurance, Beta =.149 at 95% confidence interval have a relatively lower impact on customers satisfaction of Bank of Abyssinia customers. Hence the result depicted that the alternative hypothesis "Service Quality has a significant impact on

Customer Satisfaction in bank of Abyssinia S.C" is accepted. Accordingly the null hypothesis is rejected The result also indicated that reliability was the most important factor influencing customer satisfaction of Bank service customers followed by empathy and responsiveness. The established Linear Regression Model is:

CS = 0.622 + 0.358(EM) + 0.149(AS) + 0.382(RL) + 0.284(TA) + 0.329(RN)

Where: - 0.622 = Constant

        CS = Customer Satisfaction

        AS = Assurance

        RN = Responsiveness

        EM = Empathy

        TA = Tangibility

It can also be seen that the coefficient of determination that is R Square value is 0.543, which represents that 54.3% variation of the dependent variable i.e. customer satisfaction is due to the independent variables (SERVQUAL dimensions) thus, the other 45.7 % variation in customer satisfaction is due to other factors. Hence, it can be concluded that service quality dimensions have significant impact on customer satisfaction of Bank of Abyssinia.

5 CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 SUMMARY OF FINDINGS.

The data collected through the means of questionnaires are analyzed and interpreted using the SPSS version 21 software. Total 394 questionnaires was distributed of which 275 were returned completely and out of them which 46 was excluded from further analysis due to missing data, which means 229 correctly filled questionnaires were used in the analysis of the data. From the 229 participated customers majority of the customers 34.9 are dissatisfied by the service of BOAs. When we compare the results, 13.1 % of customers are highly dissatisfied by the service of the banks while the 7.4% of

customers are also highly satisfied by the service given by the bank and 21.4 of the customer satisfied remaining customers 32.2% of customers are neutral to respond the answer. In order to test the reliability of the SERVQUAL scale and the internal consistency of the five dimensions as suggested by Crobanch's coefficient alpha was computed for each of the five dimensions using data on perceptions, expectations, and gap (the differences between the perceptions and expectations) scores

The reliability value for this study is substantial considering the fact that the highest reliability that can be obtained is 1.0 and this is an indication that the items of the five dimensions of SERVQUAL model are accepted for analysis. The research and analysis at Bank of Abyssinia in this thesis is based on gap 5 in the SERVQUAL model and the service quality is assessed by counting scores that are given by the SERVQUAL model. The method is used for all 22 features with the purpose of measuring different customer expectations and perceptions According to the correlation analysis result, the independent variables of Tangibility with the R value of 0.625, responsiveness (0.649), reliability (.633) ,Assurance and (0.693), Empathy (0.703) are strongly correlated with the dependent variable of customer's satisfactions. The all R values between the dependent and independent variables has a result of above 0.5 , this indicated that the satisfaction of customers strongly influenced by the all service quality factors

5.2 Conclusion

The main objective of the research was to assess service quality dimensions on customer satisfaction. From the findings, the research objectives were achieved by, identifying the overall level of customer expectations and perception and the underlining gap between them, by analyzing the level of customer satisfaction and identify the effect of service quality dimensions on Customer satisfaction of Bank of Abyssinia. Based on the descriptive statistic it is observed that there is a wider gap between customer's expectation and perception of service quality in Bank of Abyssinia. Out of the five service quality dimensions, the expectation of customers towards the responsibility and reliability dimension having scored the highest mean scores should be given due attention. Though the two dimensions i.e. responsiveness and reliability have great deal of importance to the customers the average perceived mean scores was the lowest in both dimensions and the highest Gap scores. Which shows that the company failed to deliver timely service and the employees does not have genuine interest in helping customers with requests, questions, complaints and problems. The result of correlation analysis explained that the independent variables of service quality dimensions were positively and significantly related with customer satisfaction. The highest correlation is between Empathy and customer satisfaction (0.703**), followed by Assurance and customer satisfaction (0.693**) and Responsiveness and customer satisfaction (0.649**). The weakest correlation can be seen in the relationship between Tangibility (0.625**) and Reliability (0.633**). All the dimensions have shown positive and significant relationship with customer satisfaction. The implication of highest positive correlation between Empathy dimension and customer satisfaction is that the more individualized attention and consideration the customer receives the better the customer satisfaction.

The result of the regression analysis depict that Empathy and Reliability are the most important dimensions in predicting customer satisfaction. The Beta

statistic measure indicated that Reliability dimension with Beta statistics of 0.382 followed by Empathy dimension with beta statistic of 0.358, had the most influence in customer satisfaction

5.3 Recommendation

➢ The result of the correlation analysis revealed that all the service quality dimensions have a strong and positive relationship with customer satisfaction. Accordingly, Bank of Abyssinia should modify the Customer service to satisfy customer needs and wants.

➢ It is evident from the gap scores that customers have high expectation of responsiveness and reliability dimensions; nonetheless their expectations were not met by the bank. Therefore, Bank of Abyssinia must develop a plan to deliver timely service within the timeframe promised. Even though the counties poor infrastructure contribute to frequent power interruptions and system failures that have grave importance to on time delivery of service, Bank of Abyssinia must work out a plan of action for consistent quality service delivery. For example manually carrying out tasks when there is problem with internet connection. Customers regularly demand speed and reliability because of a deadline they have to meet and delivering the necessary service dependably goes a long way in satisfying the customers.

➢ Time is a very sensitive matter these days and so the ample of time customers spend when receiving service must be very short and very

effective. Hence, checking documents very carefully and keeping error free records must be given due attention.

➢ The result of the research showed that Assurance is the least perceived dimension which entails that the employees of the company lack knowledge about the bank business and are not able to inspire

confidence in customers. Customers expect complete, consistent, accurate answers to their entire question. If the employee doesn't show confidence and competence through his/her personal character while showing respect for the customer, the customer-service provider relationship can quickly be spoiled. It is the belief of the researcher that particularly the front line customer service officers who often communicate with the customers must go through the necessary training when they first join the company and ongoing training must be given through time.

➢ The findings of the research revealed that the dominant service quality dimensions that affect customer satisfaction are reliability and empathy. Reliability depends on handling customers' service problems, filling documents correctly and keeping accurate records is crucial in bank industry, consequently the company should provide an efficient, fair and accessible mechanism for resolving problems if it occurs.

➢ Bank of Abyssinia can position itself as a market leader in customer service by going beyond the conventional way of dealing with customers, such as, having customized working hour for customers, delivering and accepting payment as per the convenience of the customer in times of difficulty of the customer, which hardly other competitors provide.

➢ This will help the company to retain the existing customer and attract new ones.

The study also established that the combination of tangibility, reliability, responsiveness, assurance and empathy together have significant effect on customer satisfaction. Therefore, service quality has positive effect on customer satisfaction. These two variables service quality dimensions and customer

satisfaction should work hand in hand to ensure success and survival of the company.

As service industries continue to expand in importance throughout the global economy, measuring service quality quickly, reliably, and accurately will mature as an increasingly important task for service providers. The bank industry must begin realizing the importance of building an excellent customer experience. Superior service quality on basic customer-service transactions provides a competitive edge for bank. It is necessary, therefore, to insure that employees are well prepared, knowledgeable and have superior skills to meet customer satisfaction.

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QUESTIONNAIRE

Dear respondents, this questionnaire is prepared by Demeke Berhanu Bogale a post graduate student (Master of Business Administration) in St Merry University for partial fulfillment of master degree. The aim of this questionnaire is to collect data about "Assessment of service quality and its effect on customer satisfaction: In the case of Bank of Abyssinia S.C. and it will be used for academic use only. The questionnaire comprises of three parts, personal information, your expectation about the bank service and your perception about the bank service and your overall satisfaction level. Thank you in advance for your patience and cooperation.

Part 1.   Personal Information

Please use "X" mark to your answer in the box.

1. Please indicate your gender

   A. Female

   B. Male

2. Please indicate the level of your education below in the box

   A. 12 Complete

   B. Diploma/Degree

   C. Master/ PHD

3 Please indicate your age group below in the box

A. 20-25

B. 26-35

C. 36-42

D. 43-55

E. Over 55

4 Type of customer

A. Individual

B. Corporate

Part 2. Assessment of customers' expectation

Expectation: is the total perceived benefit the customer expects from the companies service

Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree
1	2	3	4	5

Please insert the 'X' mark that reflects your answer

Tangibility					
	Strongly	Disagre	Neither Disagree or	Agree	Strongl

	Disagree	e	Agree		y Agree
Equipments used should be technologically up to date					
Bank of Abyssinia physical facilities should be visually appealing					
Bank of Abyssinia staff should be well dressed and neat					
Bank of Abyssinia facility and design make customer feel comfortable					
Reliability					
Bank of Abyssinia promises to do something by a certain time, they should do so					
When a customer has a problem, Bank of Abyssinia employees should show sincere interest in solving it					
Bank of Abyssinia employees should perform the service right at the first time					
Bank of Abyssinia should complete required task within the time frame stated					
Bank of Abyssinia should keep customers record accurately					

Responsiveness					
Bank of Abyssinia employees should tell customers when exactly the service will be performed					
Bank of Abyssinia employees should give prompt service to customer					
Bank of Abyssinia employees should always be willing to help customers					
Bank of Abyssinia employees should never be too busy to respond to customers requests					
Bank of Abyssinia should have hours convenient to all their customers					
Assurance					
Bank of Abyssinia employees should inspire confidence in customers					
Bank of Abyssinia customers should feel safe in transactions					
Bank of Abyssinia employees should always be considerate with customers					
Bank of Abyssinia employees should have the required knowledge to correctly answer customer questions					
Empathy					

Bank of Abyssinia should give customers individual attention					
Bank of Abyssinia employees should understand the specific need of their customers					
Bank of Abyssinia employees are polite					
Bank of Abyssinia are easily accessible to customer(nearby branch, using online system)					

Part 3: Assessment of customers' perception

Perception: is the customers' view of the companies' service

Strongly Disagree	Disagree	Neither Disagree nor Agree	Agree	Strongly Agree
1	2	3	4	5

Please insert the 'X' mark that reflects your answer

Tangibility					
	Strongly Disagree	Disagree	Neither Disagree or Agree	Agree	Strongly Agree
Equipment's used should be					

technologically up to date					
Bank of Abyssinia physical facilities should be visually appealing					
Bank of Abyssinia staff should be well dressed and neat					
Bank of Abyssinia facility and design make customer feel comfortable					
Reliability					
Bank of Abyssinia promises to do something by a certain time, they should do so					
When a customer has a problem, Bank of Abyssinia employees should show sincere interest in solving it					
Bank of Abyssinia employees should perform the service right at the first time					
Bank of Abyssinia should complete required task within the time frame stated					
Bank of Abyssinia should keep customers record accurately					
Responsiveness					
Bank of Abyssinia employees should					

tell customers when exactly the service will be performed					
Bank of Abyssinia employees should give prompt service to customer					
Bank of Abyssinia employees should always be willing to help customers					
Bank of Abyssinia employees should never be too busy to respond to customers requests					
Bank of Abyssinia should have hours convenient to all their customers					
Assurance					
Bank of Abyssinia employees should inspire confidence in customers					
Bank of Abyssinia customers should feel safe in transactions					
Bank of Abyssinia employees should always be considerate with customers					
Bank of Abyssinia employees should have the required knowledge to correctly answer customer questions					
Empathy					
Bank of Abyssinia should give customers individual attention					

Bank of Abyssinia employees should understand the specific need of their customers					
Bank of Abyssinia employees are polite					
Bank of Abyssinia are easily accessible to customer(nearby branch, using online system)					

1. Are you satisfied with the overall service of the bank?

Thank you so much

አባሪ 1፡መጠይ

<u>በደንበኞችየሚሞላመጠይቅ</u>

ስሜደመቀብርሃኑይባላል፡፡በቅድስትማርያምዩኒቨርስቲበድህረምረቃፕሮግራምየሆስተኛአመትየቢዝነስአስተዳደረ ማረስሆንየመመረቂያፀሁፌንበመስራትላይእገኛለሁ፡፡ሆኖምለዚህፀሁፍይረዳኝዘንድይህንንመጠይቅለአቢሲኒያባንክ አ. ማደንበኞችአጋጅቻለሁ፡፡ይህመጠይቅበአገልሎትአሰጣጥጥራትላይበሚልርእስየመጀመሪያደረጃመረጃለመሰ ብሰብየተዘጋጀነው፡፡እናምመጠይቁየሚመለከተውአቢሲኒያባንክ . ማሲሆንጥቅምላይየሚውለውለአካዳሚክአገልግ ሎትብቻነው፡፡መጠይቁሰስትክፍሎችያሉትሲሆንእነዚህምየገልመረጃእርስዎከባንኩአገልግሎትስለሚጠብቁትእናርስ ዎስለባንኩአገልግሎትያሎትንአመለካከትለማሳወቅነው፡፡ስለትግስትዎናስለትብብርዎበጣምአመሰግናለሁ፡፡

ክፍልአንድ

የግልመረጃ

እባክዎመልስዎትንበሳጥኑላይየx በማድረግይጠቀሙ

1. ጾታዎትን
ሀ. ሴት ⬜

ለ. ወንድ ⬜

2. እባክዎየትምህርትደረጃዎትንይመልከቱ
   ሀ. 12ተኛክፍልያጠናቀቀ ⬜

   ለ. ዲፕሎማ /ዲግሪ ⬜

   ሐ. ማስተርስ/ፒኤችዲ ⬜

3. እባክዎእድሜዎትንምድብይመልከቱ
   ሀ. 20-25 ⬜

   ለ. 26-35 ⬜

   ሐ. 36-42 ⬜

   መ. 43-55 ⬜

   ሠ. ከ55 በላይ ⬜

4. የደንበኛው አይነት
   ሀ. ግለሰብ ⬜

   ለ.ኮርፖሬት ⬜

ክፍልሁለት

ደንበኞችየሚጠብቁትንበተመለከተግምገማ

የሚጠበቀውደንበኛውከባንኩአገልግሎትየሚጠብቀውጠላላየታሰበጥቅማጥቅም

በከፍተኛደረጃ አልስማማም	አልስማማም	እስማማለሁወይምአልስማማም	እስማማለሁ	በከፍተኛደረጃ እስማማለሁ
1	2	3	4	5

እባክዎየእርስዎንመልስየሚያንጸባርቀውየxበማድረግያስቀምጡ

ተጨባጭነት					
	በከፍተኛ ደረጃ አልስማማም	አልስማማም	እስማማለሁ ወይም አልስማማም	እስማማለሁ	በከፍተኛ ደረጃ እስማማለሁ
ጥቅም ላይ የሚውሉ ትመሳሪያዎች በቴክኖሎጂ ረገድ ዘመናዊ መሆን ይኖርባቸዋል።					
የቢሮ መገልገያዎች ለአይንማራኪ መሆን ይኖርባቸዋል።					
ሰራተኞች ጥሩ አለባበስ ያላቸውና ንጽህናቸውን የጠበቁ መሆን ይኖርባቸዋል።					
ከአገልግሎቱ ጋር ተያያዥነት ያላቸው ቁሳቁሶች ለአይንማራኪ መሆን ይኖርባቸዋል።					
ተአማኒነት					
አቢሲኒያ ባንክ አንድን ነገር በተወሰነ ጊዜ አደርጋለሁ ብሎ ቃል ሲገባ ይሁ ተግባራዊ መሆን ይኖርበታል።					
አንድ ደንበኛ ችግር ሲያጋጥመው አቢሲኒያ ባንክ ችግሩን ለመፍታት ቅንየሆነ ፍላጎት ማሳየት ይኖርበታል።					
አቢሲኒያ ባንክ ሰራተኞች አገልግሎቱን ለመጀመ ሪያ ጊዜ በትክክል መፈፀም ይኖርባቸዋል።					
አቢሲኒያ ባንክ የሚፈልገውን ስራ በተጠቀሰው ዜውስ ጥማጠና ቀይ ይኖርበታል።					
ትክክለኛ እና ስተማማኝ ነት ያላቸው የደምበኛ ሂ ሳቦ መያዝ ይኖርባቸዋል።					

ምሳሽየመስጠትዝግጁነት					
ሰራተኞቹአገልግሎቱመቸመፈጸምእንደሚኖርበትለደንበኞቹመንገርይኖርባቸዋል፡፡					
ሰራተኞችለደንበኛውአፋጣኝአገልግሎትመስጠትይኖርባቸዋል፡፡					
ሰራተኞችምንምጊዜምቢሆንደንበኞችንለማርዳትፍቃደኛመሆንይኖርባቸዋል፡፡					
ሰራተኞችለደንበኞችጥያቄአፋጣኝምላሽለመስጠትበፉምስራበዝትብናልማለትአይገባቸውም፡፡					
አቢሲኒያባንክለሁሉምደንበኞችምቹየሆነሰዓትሊኖረውይገባል፡፡					
ዋስትና					
ሰራተኞችደንበኞችእምነትእንዲያድርባቸውማድረግይኖርባቸዋል፡፡					
ደንበኞችበትራንዛክሽኑደህንነታቸውየተጠበቀስለመሆኑስሜትሊያድርባቸውይገባል፡፡					
ሰራተኞችምንጊዜምቢሆንለደንበኞችትህትናማሳየትይኖርባቸዋል፡፡					
ሰራተኞችየደንበኞችንጥያቄበትክክልለመመለስአስፈላጊውእውቀትሊኖራቸውይገባል፡፡					
የሰውችግርንእንደራስማየት					
አቢሲኒያባንክለደንበኞችየግልትኩረትመስጠትይገባዋል፡፡					
የደንበኞችንግልፍላጎትለማሟላትምቹየሆነአገልግሎትመስጠትይኖርባቸዋል፡፡					
አቢሲኒያባንክየደንበኞችንፍላጎትበትክክልእንደሚገነዘብመጠየቁተገቢነው፡፡					

ምላሽየመስጠትዝግጁነት					
ሰራተኛውአገልግሎቱመቸእንደሚፈጸምለደንበኞችይነግራሉ፡					

ሰራተኞችየደንበኞችንየተለየፍላጎቶችመገንዘብይኖርባቸዋል፡፡					

ሰራተኞቹለደንበኛውአፋጣኝአገልግሎትይሰጣሉ፡፡				
ሰራተኞቹ ፍላጎትዎን ቢሆንደንበኞችንለመርዳትፍቃደኛናቸው፡፡	በከፍተኛደረጃ እስማማለሁ	አልስማማም	እስማማለሁወይምአል ስማማም	
ጥቅምላይየሚዉሎመሳሪያዎችበቴክኖሎጂረገድዘመናዊናቸው፡፡				
የቢሮምልአጎቻዎችለአይንማሪኪናቸው፡፡ በከፍተኛደረጃ አልስማማም	አልስማማም	እስማማለሁወይም አልስማማም	እስማማለሁ	
1	2	3	4	

ክፍል ደንበኞችያላቸውንመለካከትበተመለከተየሚደረግግምገማ

የእርስዎምመልስየሚያንጸባርቀዉንምልክት x በመጻፍያመለክቱ

ሰራተኞች ጥሩ አለባበስ ያለቸው ናቸው ፅህናቸውን የተበቁ ናቸው።			
ከአገልግሎቱ ጋር ተያያዥ ነት ያለቸው ቁሳቁሶች በአይነቴ ማራኪ ናቸው።			
ተአማኒነት			
አቢሲኒያባንክ አንድነገር የተወሰነጊዜ አደርጋለሁ ብሎ ቃል ሲገባ ይህ ንተግባ ራዊ ያደርጋል።			
አንድደንበኛ ችግርሲያጋጥመው አቢሲኒያባንክ ችግሩን ለመፍታት ቅናየሆ ነፍላጎት ያሳያል፤			
አቢሲኒያባንክ ሰራተኞች አገልግሎቱን ለመጀመሪያ ጊዜ በትክክል ይፈፅማ ሉ።			
አቢሲኒያባንክ ሰራተኞች የሚፈልገዉን ስራበተጠቀሰዉ ጊዜዉስጥ ያጠና ቅቃሉ።			
ትክክል ናስተማማኝ ነት ያለቸዉ የደምበኛ ሂሳቦች ና መረጃዎች ይይዛሉ።			

ሰራተኞቹለደንበኞቻጥያቄአፋጣኝምላሽለመስጠትበፍፁምስራበዝቶባቸዉባላይሆም::					
አቢሲኒያባንክለሁሉምደንበኞቻምቹየሆነሰዓትአለዉ::					
ዋስትና					
ሰራተኞቹደንበኞቻእምነትእንዲያድርባቸዉያደርጋሉ::					
ደንበኞቻበትራንዛክሽኖደህንነታቸዉየተጠበቀስለመሆኑስሜትአላቸዉ::					
ሰራተኞቻምንጊዜምቢሆንለደንበኞቻትህትናንማሳየትይኖርባቸዋል::					
ሰራተኞቻየደንበኞቻንጥያቄዎችበትክክልለመመለስአስፈላጊዉእዉቀትአላቸዉ::					
የሰዉቻግርንእንደራስማየት					
አቢሲኒያባንክለደምበኞቻየግልትኩረትይሰጣል::					
አቢሲኒያባንክለደንበኞቻየግልፍላጎትለማሟላትምቹየሆነሰዓትይሰጣል::					
አቢሲኒያባንክየደንበኞችንፍላጎትበትክክልእንደሚገነዘብያሳያል::					
አቢሲኒያባንክሰራተኞቻየደንበኞችንየተለያየፍላጎቶችበሚገባይገነዘባሉ::					

1.አቢሲኒያባንክየሚሰጠዉንአጠቃላይአገልግሎትበተመለከተምንያህልረክተዋል?

በጣም ረክቻለሁ   2. ረክቻለሁ   3.ገለልተኛ

4. አልረካሁም   5. በጭራሽአረካሁም