



**SAINT MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

School of Graduate Studies

**The Effect of Agent Banking Service on Customer
Satisfaction: A Case study On United Bank S.C**

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ID No. SGS/0054/2009A

May, 2018

Addis Ababa, Ethiopia

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF GRADUATE
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ST. MARY’S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
FACULTY OF BUSINESS

“The Effect of Agent Banking Service on Customer Satisfaction: A Case Study on United Bank S.C”

By: Yonas Semahegne

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Declaration

I, the undersigned, declare that this thesis entitled “The Introduction of Agent Banking Service and Customer Satisfaction: A Case Study on United Bank S.C” Submitted by me to undertake a research in partial fulfillment of the requirements for the award of the Degree of Master of Business Administration (MBA) to the School of Graduate Studies, St. Marry University, is my original work, has not been presented for degree in any other university and that all sources of materials used for the thesis have been duly acknowledged.

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Endorsement

This is to certify that Yonas Semahegne carried out his research work on the topic entitled “The introduction of Agent Banking Service and Customer Satisfaction: A Case Study on United Bank S.C”. The work is original in nature and is suitable for the submission for the award of Masters of Business Administration.

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Abstract

This study aims to assess effect of agency banking services on customer satisfaction, at United Bank S.C. United Bank has been aggressive in fulfilling its financial objectives and remaining competitive in the market via service expansion, and seeking to create a leading role in the financial sector, among other strategies such as mobile banking, agency banking, ,among these strategies, the bank is keen on creating agent banking system in various areas as a strategy to avoid congestion at the banking halls, widen its market and to enhance client proximity hence taking the financial services closer to the clients. Despite these worthwhile efforts, the usage of agency has been slow.

A sample of one hundred eight respondents was used in the study from the target population customers. Closed ended self-administered questionnaire was utilized in collecting data from the field. Data collected was analyzed using descriptive statistics (frequencies and percentages) using SPSS. The findings was then be presented in the form of tables. The findings of the research revealed that customers are moderately satisfied by the existing service given by the existing agents. All the variables of satisfaction shows that inclined to moderately satisfied and dissatisfied due to lack of reliability, convenience, agent quality and safety and affordability. Based on the finding of the research it was recommended that awareness creation campaign to be conducted to the agents and customers, training to be given to the agents for immediate improvement.

Key words: Agent banking, Branchless banking, Unbanked, Customer satisfaction

List of Figure

Figure 1: Conceptual framework

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Acronyms

ATM	Automated Teller Machine
NBE	National bank of Ethiopia
POS	point of sale
US	United state
PIN	Personal Identification Number
ICT	Information commutation technology
FINCA	Foundation for International Community Assistance
SPSS	Statistical Packed for Social Science
SC	Share Company
MNO	Mobile network operator

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

The development and the increasing progress that is being experienced in the Information and Communication Technology have brought about a lot of changes in almost all facets of life. In the Banking Industry, it has been in the form of electronic banking, which is now replacing the traditional banking practice. The beginning of electronic banking goes back to 1960s when computers were used in banks for the first time. The second round of electronic banking started at late 1970s and it was named automation of the office. Using telecommunication services was also common in this period. The third round started in the middle of 1980s by connection of customers to accounts. In this round the connection of customers with their accounts, telephone, Automated Teller Machine (ATM), etc was used. Finally, fourth period was accompanied by uniting the systems and connecting the customer to all banking operations (Mohsen, R. and Monire, S., 2011).

Customer satisfaction is one of the most important factors in business. When it comes to commercial banks, customer satisfaction level differentiates one bank from another, thus measuring customer satisfaction is exceedingly important (Zopounidis, 2012). This is the reason why banks listen to customer requirements and complains. Profitable business cannot exist without satisfied customers, especially in service-oriented industries. In today's ever-increasing banking competitive environment information technology, effective service delivery and customer satisfaction are an indispensable competitive strategy. Research has found that service quality in banks is critical for satisfaction and retention of customers (Jabnoun. N. & Al-Tamimi, 2003). Keeping in view the significance of service quality as a means of competitive advantage and organizational sustainability, the banks are pursuing multidimensional approaches to improvement in service quality to attract, retain and create customers loyalty.

NBE (National Bank of Ethiopia) encourages and enhances banks to focus on technological innovation competition rather than traditional bases of retail bank competition. The National Bank of Ethiopia is responsible for ensuring that financial institutions are delivering mobile and

agent banking services without compromising the safety and soundness of the financial system of the country. Based on this the researchers have been reviewed the Regulation of Mobile and Agent Banking Services (NBE Directives No. FIS /01/2012). This directive shall apply to financial institutions that conduct mobile and agent banking services as set out in these directives. As indicated in the directive, financial institutions can carry out mobile and agent banking through their agents. The use of technology and innovative financial service delivery channels such as mobile devices and agents have significant contribution in deepening financial service accessibility to the wider section of the population at an affordable price. This regulation stated that the use of alternative and innovative financial services delivery channels are essential to encourage and enhance savings mobilization.

Agent Banking is also known as, “Branchless Banking” an alternative to Card Banking enabling mobile phones as payment devices and can get the services at Agent shops without necessarily going to Bank Branches. The first banks to introduce the agent banking concept in Ethiopia were United Bank and Dashen Bank. United Bank commenced the service in December 2014 as a pilot test and got full approval to render service in March 2015 and Dashen Bank has secured a license from National Bank of Ethiopia in August 2014, the account to be opened to facilitate the transaction named as “Endebank M walet”, in the case of Dashen Bank S.C and “Hi-BirM Wallet” in the case of United Bank S.C. This naming will give a distinct identity to the product and thereby differentiate it from similar services provided in other Banks. According to NBE Directive no. FIS/01/012 the maximum available balance of any Wallet account shall be Birr: 25,000 and Birr 6,000 for withdrawals, send/receive cash to walk-in customer.

Though much is said by the banks about the service quality, accessibility, affordability, safety, reliability and timeliness of agent banking service, customers hardly talk about the quality, service delivery time and queues are still seen in the banking halls to withdraw and deposit too little cash to the contrary of the main sense of the service. Hence, this study intended to assess customer’s satisfaction from agent banking service to enable banks to see their failure and short coming of the service if there is any for further service improvement. The fact that the service and the study are relatively new and no research was conducted in the field except in the area of barrier and driver by Afwork Gugssa in 2015, challenge and prospect of mobile and agent banking by Elfagid Aregahegn in 2015 and agent banking service in promotion of financial

inclusion by Tsegaye Belete in 2016 justified for the reason why the research is conducted. Dashen and United bank are the two banks as pioneer of the service in Ethiopia (Alemayehu, 2014).

1.2 Statement of the problem

It is clear that customers are the most important factor to any organization. It is therefore important for organizations to ensure that their customers are satisfied with the organizations products and services. Once an organization has set its goals to satisfy customers in all aspects it has to ensure that the customer's expectations and needs are met according to their specifications (kitali, 2015).

Banks need to identify the various techniques and methods that can be used to satisfy customers and to understand how to apply them. Banks in Ethiopia adopted agent banking as a way to attract customers, mobilize deposit, fast service delivery, reduce congestion and to reach more customers in remote and unbanked areas (unbanked areas could also be areas where there is no near branch to the customer in the city), hence the services through this channel offer numerous advantages both to the banks and their customers (Balcha, 2014).

As the use of agent banking service is increasing day-by-day, it is important on the part of a banks, to have an idea about what the service users are thinking and perceiving about its various features, what are their problem areas, what are their recommendations. Because the service is at infant stage and new to the banks, to the customers, and to Ethiopia as a whole no sufficient work has been done with regard to agent banking service and customer satisfaction issues except few studies on the challenges and prospect, barrier and driver and its impact in promotion of financial inclusion. The problem here is: the bank is giving this service but are customers really satisfied by the service they are getting? the essence of the service and the existing service by the bank is matching? Is the bank rendering the service as to the expectation of the customers? Financial services, especially banks are competing in the market place with generally undifferentiated product and service, it is therefore important from the bank side to assess the customers' satisfaction so as to understand their customer and lead the bank to the right improvement that can create satisfied customers who rewards the bank with loyalty, continuing business and

positive referrals. A bank can achieve success only by understanding and fulfilling the needs of customers. In this connection, it is relevant to find out the perception of customers and their satisfaction level. Therefore, this study aims to assess the satisfaction of the customers towards this service, to gain a better and clear understanding of the current bank service in the area and their customers' acceptance.

1.3 Research questions

The researcher addressed the following questions:-

1. How customers are perceiving the service?
2. How likely customers will continue using the service?
3. Which satisfaction dimension most preferred by customers in agent banking?

1.4 Objective of the study

1.4.1 General Objective

The general objective of the study is to see the effect of Agent Banking Service on customer satisfaction.

1.4.2 Specific Objectives

- i) To find out if agency banking service brings customer satisfaction and attract, retain and create customer loyalty.
- ii) To determine the level of customer satisfaction.
- iii) To find out the satisfaction dimension most preferred by customers.

1.5 Significance of the study

This study will provide some insight about customers' perception in relation to agent banking service. Since there is no formal study conducted by the bank this study would also provide useful information to the management of United Bank S.C to establish policies and procedures that will have positive impact on customer satisfaction. Moreover, the findings of this study can be used by the bank to improve or expand its service in a way geared to economic empowerment and customer satisfaction. Finally, the findings may be used as secondary data for other studies

and other banks who are planning to provide the service may also take important lesson from this study. The finding of the study will also initiate other researchers to perform a better and in-depth study on the area.

1.6 Scope and Limitation of the study

1.6.1 Scope of the study

The study was limited in scope and sample size. The study was focused on the impact of agency banking service that is expected to bring satisfaction in United Bank customers and staffs, located at different geographical area in Ethiopia. The study were also delimited to only respondents who are active user of agent banking service and wallet account customers. The study was delimited to only respondents of selected bank having banking experience in association with the subject service under consideration.

1.6.2 Limitation of the study

The research is a descriptive study that was limited in scope and sample size. Had it been that bank worked well on the Agent Banking business and there would have been real agents working on the business aggressively, the study would be more comprehensive and inclusive. Thus, the findings of this study may not give a real reflection to the bank. However, given the aforementioned limitations the researcher tried to provide clear picture through making proper analysis of the different variables considered against customer satisfaction.

1.7 Organization of the study

The rest of the chapters has been organized as follows: The second chapter reviews literatures related to the study. In this chapter various theoretical and empirical concepts that are related with Agent Banking or Branch Less Banking, financial inclusion and other related topics was incorporated. Chapter three deals with methodology, design, and sample and data source. Analysis of the research findings are presented in Chapter four. The fifth chapter presents summaries of major findings, the conclusions and the possible recommendations. Finally, the survey questionnaire that is used for the data collection are attached to this document as an appendix.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter was review different literature relating to introduction and growth of agency banking in general. It highlights theoretical review, the empirical review, agency banking services, agent banking and customer satisfaction. There is also a lot of theories and research studies that explain Agent Banking and its application towards financial inclusion. Although the literature covers a wide variety of such theories and studies, this review is focused on the basic theoretical reviews behind Agent Banking as well as customer satisfaction. Accordingly the review it provides in depth theoretical insight to the following: The definitions on Agent Banking and stakeholders of agent banking, its global success, models of Agent Banking, Drivers of Agent Banking and Prospects, Challenges and Financial Inclusion-National Experience. The review tries to encompass the various theories embedded in the subject matter to ensure that basic theories associated with the subject matter are well covered in respect of addressing the core essence of the subject matter and finally modes of business conduct in Ethiopian context were reviewed.

2.2 Agent Banking Defined

Agent banking defined under National Bank of Ethiopia directive no. FIS /01/2012 as means the conduct of banking business on behalf of a financial institution through an agent using various service delivery channels. Agency banking refers to the delivery of financial services outside conventional bank branches, often using non-bank retail outlets that rely on technologies such as point-of sale (POS) devices or mobile phones for real time transaction processing (Modupe, 2010). Agent banking is a kind of branch less banking which is significantly cheaper alternative to conventional branch-based banking that allows financial institutions and other commercial players to offer financial services outside traditional bank premises (Hassan, 2011).

Agent banking represents a significant opportunity to reduce transaction costs such as travel for clients by bringing financial services to hard-to-reach and geographically dispersed areas. This is

especially true in Africa where some areas are sparsely populated leaving long distances between the customer and the bank. Moreover, in these areas overall literacy levels are fairly low. Also, banks and other financial institutions often do not have sufficient incentive or capacity to establish formal branches in these areas. Obviously, the set-up of agent banking is less costly and more flexible than for traditional bank branches since it reduces the need to invest in staff and physical infrastructure (Barasa, 2013). Elsewhere, agency banking refers to the points of service ranging from post offices in the outback of Australia where clients from all banks can conduct their transactions, to rural France where the bank Credit Agricole uses corner stores to provide financial services, to small lottery outlets and clients can receive their social payments and access their bank accounts (Porteous, 2006).

According to (Mutie, 2015) the first scholars to propose, explicitly, that a theory of agency, be created, and to actually begin its creation, were Stephen Ross and Barry Mitnick, independently and roughly concurrently. Ross is responsible for the origin of the economic theory of agency, and Mitnick for the institutional theory of agency, though the basic concepts underlying these approaches are similar. Indeed, the approaches can be seen as complementary in their uses of similar concepts under different assumptions; in short, Ross introduced the study of agency in terms of problems of compensation contracting; agency was seen in essence, as an incentives problem. Mitnick introduced the now common insight that institutions form around agency, and evolve a deal with agency, in response to the essential imperfection of agency relationships

Agency banking was first developed in Brazil in 1999. Although by 2000, only 1,600 municipalities in Brazil had bank branches, by 2010, some 170,000 agents cover all of the 5,500 municipalities, and nearly 12 million accounts have been opened at agents over three years. Brazil's experience has offered valuable lessons for countries where banks can contract an agent (McKay, 2011). The Banks act allows a bank to contract agents to receive on (the bank's) behalf from its clients any deposits, money due to it or applications for loans or advances, or to make payments to such clients on its behalf.

In United States, agency banking is a form of organization commonly used by foreign banks to enter the US market. Using an agency bank allows a foreign bank to engage in financial activity on US soil. People in the United States who want to do business with the parent bank can do so

through the agent, with representatives at the agency bank taking care of issues like currency exchange, transfers of funds, and deposits among others. In addition to providing access to the financial industry in the United States, the agency bank also creates a method for investors in the US to access securities and other opportunities overseas with limited risk (Bold, 2011).

According to (Mutie, 2015) agency banking could be of benefit to the clients in following ways; lower transaction costs (closer to their homes), long opening hours, shorter lines than in branches more accessible to the poor who might feel intimidated in branches compared to agency. Agency banking enables the bank to extend their services not only in areas with poor branch penetration but also up to the doorstep of those who are reluctant or otherwise unable, to make a trip to the nearest branch, (Justin, 2015) also stated that in emerging markets and rural areas, traditional banks have a hard time reaching customers. Opening and operating traditional bank branches are often not cost-effective. Operating a bank branch entails having at least one teller at the front desk, a bank manager and bank employees specializing in areas such as mortgages and loans, and security. It is one of the reasons why banks are closing rural branches. Rural customers also have to travel extensively to visit their respective bank branches. For instance, an average rural customer of the State Bank of India has to travel around 8-20 km to the closest branch, according to statistics by Reserve Bank of India. In such a scenario, agent banking, comprising a network of banking agents who act as physical bank branches, is the answer. Banking agents can be e-wallet providers, retailers and so on.

Banking agents are usually equipped with a combination of point of sale card reader, barcode scanner to scan bills for bill payment transactions. Clients that transact at the agent use their banking agent to access their bank account or e-wallet respectively. Identification of entrepreneurs is normally done through a PIN, but could also involve biometrics. With regard to the transaction verification, authorization, and settlement platform, banking agents are similar to any other remote bank channel. Local regulation will determine if financial institutions are allowed to work through retail outlets. Regulators generally determine what kind of, if any, financial institutions are permitted to contract banking agents, what products can be offered at the retail outlets, how financial institutions have to handle cash transport (Njunji, 2013). Banking agents help financial institutions to divert existing entrepreneurs from crowded branches providing a complementary, often more convenient channel. Other financial institutions,

especially in developing markets, use agents to reach an additional client segment or geography. Reaching poor clients in rural areas is often prohibitively expensive for financial institutions since transaction numbers and volumes do not cover the cost of a branch. In such environments banking agents that piggy back on existing retail infrastructure and lower set up and running cost can play a vital role in offering many low-income people their first-time access to a range of financial services. Also, low-income clients often feel more comfortable banking at their local store than walking into a marble branch.

Banking agents are the backbone of banking, performing transactions over a bank device, most often a banking agent. To enable clients to convert cash into electronic money and vice versa which can be sent over their banking agent especially in remote and rural locations, where cash is still the most important way to pay and transact, a bank services is dependent on banking agents to enable clients to effectively use these Service (Njunji, 2013).

Focusing on the importance of financial intermediation for different agents of an economy, (Subbarao, 2013) highlights that it provides opportunity for the poor to improve their incomes and quality of life. For the suppliers of the services viz., the banks, it provides steady low cost savings. State can also benefit from financial inclusion as it helps to better channelization of funds and thereby reduce poverty.

The lack of access to adequate physical infrastructure can be compensated by innovations in banking. In this context technological innovations are important as technology not only enhances the competitive efficiency of the banking sector by strengthening back-end administrative processes; it also improves the front-end operations and helps in bringing down the transaction costs for the customers. Information and communication, technology (ICT) solutions continue to help banks in providing seamless systems to capture customer data, ensure unique identification, and facilitate financial transaction services using remote connectivity. These systems also ensure uninterrupted service delivery, consumer data protection, customized products, dissemination of information on credit operations, and offer multiple financial products in local language (Prabha, 2013). Use of technology such as payment cards or mobile phones helps easy identification of customers and record transactions electronically and also enables customers to initiate

transactions remotely through third party outlets such as post offices and small retailers as agents (Handoo, 2010).

In Africa, the finance sector has a pivotal role to play in economic development. Across the continent a number of banks are championing sustainability and reengineering their operations to integrate agency banking models. However, in Africa, agency banking is a new concept, with the model/concept being highly implemented in Kenya and South Africa. In South Africa, the first agency banking was implemented in 2005 (Bold, 2011). The South African regulatory framework gives wide discretion to banks to use nonbank third parties to offer banking services beyond their traditional branch network, either as agents or through outsourcing arrangements. The Banks act allows a bank to contract agents to receive on (the bank's) behalf from its clients any deposits, money due to it or applications for loans or advances, or to make payments to such clients on its behalf." The only restriction is that a bank may not enter into an agency agreement until it has provisioned for the bank's organizational extensions, purchase of a business, losses (including any loss suffered from a sale of assets), and bad debts.

2.3 Concept of customer satisfaction

Customer satisfaction is defined as a customer's overall assessment of the performance or experience that the company has offered to them. This overall satisfaction across the product and service provided by e-banking has a strong positive effect on customer loyalty (Gustafsson, 2005). (Yang, 2001) argues that customers reach satisfaction decisions by comparing the performance a product or service with their prior expectations, if performance exceeds the expectation positive disconfirmation occurs and increases in satisfaction can be expected to take place.

Satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive. Customer satisfaction is a collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product/servicers (Kotler, 2001). Here customers' perception takes the major share towards customers' satisfaction because satisfaction is the result of what is perceived towards the specific service. Dissatisfied customers may try to reduce the dissonance by abandoning or returning the product (Kotler, 2001).

Customer satisfaction, as a specialized practice, is over 25 years old. Born out of the industry's focus on the quality movement in the 70s, the paradigm of linking agent banking, customer satisfaction and their impact on business outcomes has gone through many stages of development. All businesses want satisfied and loyal customers who want to do business with them not only because they get better value in terms of product, price and service, but also because these customers continue to have pleasant experiences with them. To assess and monitor these attitudes and expectations, businesses today conduct a wide variety of customer feedback surveys. The underlying assumption is that customer satisfaction goes hand in hand with the fact that the business is reaching a wide range of customers who are either profitable now or possibly will be in the future. Some companies that have some well-established feedback systems (often called legacy programs) have a hard time migrating to the newer paradigm of satisfaction. (Bellah, 2015).

The benefit of ensuring long term customer satisfaction is the free word of mouth advertising. One of the very best information that any company or sales person can get is from a happy buyer. You need to be available to your customer. If they have a question, problem, complement or complaints, be there. The banking agents may use phones, emails and notices, whatever is appropriate and practical. Always respond in a timely manner, which will make the customer feel that you value them and their time. Make sure to see the situation through to resolution. The goal remember, is to affect lasting results. Staying communicative with your customers post-sale is another good thing to do, but hounding them is not. Please do not go overboard with a barrage of emails and offers after they have made an enquiry. Another way to encourage warm fuzzes is to offer occasional freebies. If you can give people something of value, they will be appreciative. You don't have to spend a lot of money. Anything useful is particularly good (Bellah, 2015).

2.4 Importance of working on customer satisfaction

Customer satisfaction has to be improved and worked on as far as agent banking is concerned. Customer care and service should be enhanced so as to attract more and more customers who will be willing and able to use the specific banking services of the banks providing agent bank services. A satisfied customer can rely on the bank for a long time and is willing to welcome his

or her friends to use the same banking services of that specific bank, hence increased sales of agency banking services leading to a higher profitability of the bank (Subbarao, 2013).

2.5 Stakeholders of agent banking

The three stakeholders in the agent banking constellation are: the banks themselves, the banking agents and the customers. All of them benefit from the agent banking network model.

The banks will be able to expand their customer base by on boarding new customers that were previously out of their reach. By having banking agents instead of more physical bank branches, the costs for infrastructure and manpower are reduced, while revenues are increased.

The banking agents benefit since they generate additional income, including sales from additional walk-ins. They can also differentiate themselves from competitors since they are now affiliated with well-known banks and the customers previously unbanked and under banked. Customers have now easy access to a financial institution near them. Apart from reduced travel time and expenses, the transaction fees are also lower.

2.6 Agent banking and its global success

The agent banking model has proven to be successful in Latin America, Africa, India and the Far East. For example, the Kenyan Equity Bank was able to become profitable by reaching the mass market for deposits via its agent banking network. This success was enabled by the local government's strategy to increase the percentage of banked Kenyans from 30% in 2013 to about 70% by 2030. To enable this, the government amended the Finance Act 2009 allowing banks to use banking agents to offer services on their behalf (Justin, 2015).

In Latin America, the leading countries that allow (and benefit from) agent banking are Colombia, Brazil, Peru and Mexico (celina, 2012). In Bangladesh, Bank of Asia announced in January 2017 that it will add 2,000 agent banking outlets to its existing 1,200. The bank originally launched its agent banking network in 2014 when the central bank allowed agent banking in the rural areas where banks have no branches. In the Democratic Republic of Congo, the Foundation for International Community Assistance (FINCA) has introduced agent banking to keep customers safe. As they had to travel long distances to their respective bank branches,

they were at risk of being robbed. They were also losing time and productivity due to those long journeys. The agent banking network consists of local merchants and shopkeepers who provide basic banking services. Due to the success in that country, FINCA has also introduced agent banking in Tanzania and Zambia (Justin, 2015).

2.7 Disadvantage of agent banking

Agency banking is not without its fair share of challenges. (Mwangi, 2014) reports that the level of liquidity that bank agents maintain influence the use of agency banks. Agents do not always maintain enough cash demanded by customers and this discourages repeat business. They also highlight that lack of security, malfunctioning equipment and errors also discourage the uptake of agent banking. (Atandi, 2013) shows that network problems also deter the use of agent banks by customers as they sometimes suffer from connectivity problems.

As already mentioned before agents are already existing businesses with a different line of business from the banking services that they are required to offer. This poses a challenge because agents may not always prioritize agent banking transactions. Preference will most likely be given to their existing business transactions. This validates the agency theory by (Mwangi, 2014). This situation may frustrate agent banking customers and some may stop use these facilities altogether. Another challenge emanates from the fact that agent bank operators are not employees of the financial institution. This means the corporate culture of the financial institution may ordinarily not be ingrained in them. Many banks due to excessive competition in their industry are concerned about customer services and experience. They endeavor to give positive customer experiences to their customers. On the other hand the retailers engaged to offer agent banking services may not value customer experiences. This may result in them being rude or harsh to customers, discouraging customers from using the facilities.

2.8 Agent banking is banking on the future

Agent banking is a win-win-win for all parties involved. The agents win since they are able to sell a greater variety of specialized products and services on behalf of the bank to customers in remote regions. The customers win by getting easy access to accredited financial services providers and the banks win since they are able to increase their market share.

Agency banking will play an important role in the coming years for financial inclusion. Acting as “proxy banks”, agents will provide individuals and small businesses with the finance services they need to stimulate local development and economic growth (Justin, 2015).

2.9 Models of Mobile and Agent Banking

There are three widely practiced models to conduct the Mobile and Agent Banking business worldwide. These are: the Bank-Led Model, the Telco-Led (The Mobile Network Operator (MNO)-Led Model) and the Mixed Model. The Bank-Led Model is the one which Banks are granted vested right to run the Mobile and Agent Banking business by the National Bank. The Regulation of Mobile and Agent Banking Services Directive No.FIS/01/2012 issued by National Bank of Ethiopia (NBE) clearly stated that Ethiopia has adopted the Bank Led Model. Accordingly, only commercial banks are allowed to provide the service in Ethiopia with prudent supervision by the National Bank of Ethiopia. The other Model is the Telco-Led Model which is implemented by most successful countries in Mobile and Agent Banking business. However, the issue of fund protection is one of the most challenging in the non-bank led model: Non-bank issuers are taking funds from the public, MNOs are not regulated/supervised prudentially and what if the m-banking provider goes bankrupt, to whom claim presented. Unlike the Bank-Led model, the loose established mechanisms to protect users’ funds make the risk of the Telco-Led model higher than the Bank-Led Model (Laurent, 2011) however, completely detaching the Telco-Led Model from implementation in fear of the risk will delay the pace of penetration/implementation of financial inclusion in one country. In this regard, the third Model, the Mixed Approach, may strike the balance between risk and penetration.

2.10 Modes of Business Conduct in Ethiopia

Agent banking in Ethiopia started in 2014. Yet, now, it looks like it is at a standstill. Inability to attract clients and lack of trust are factors contributing to the passivity. Most banks are not involved in the agent service but now that it has become obligatory, they might have to change their paper plans to reality. The writer argue that NBE’s regulation is a right decision, since this is the only way to serve the unbanked population (Shewagegnehu, 2015).

Only financial institutions that are licensed by the National Bank are allowed to engage in mobile banking services within the geographical boundary of Ethiopia and with only Ethiopian Birr. Those agents of the financial institutions who can fulfill the requirements of the national bank of Ethiopia directives can also carry out the mobile agency banking service (NBE Directive no. FIS/01/2012).

(Shewagegnehu, 2015) as he mentioned the National Bank of Ethiopia (NBE) in October 2015, came up with a new regulation to make the financial industry sound. In the eyes of private banks, the regulation is a disaster. They argue that it is a mechanism to make the sector more conducive for the public-owned banks. Anyway, this regulation will be the roadmap for banks over the next five years. The regulation contains many components, like capital requirement to grow to two billion, increasing branch numbers, including agent banking, to increase by 30pc in the consecutive years. But the whole debate on the regulation seems to circulate around the minimum capital requirement. This may be because it was unexpected by almost all stakeholders, and because it is difficult for private banks. A rather low level concern is the regulation on agent banking. For one, the media and most of the stakeholders are not aware of what agent banking is. It also seems simple to do. Equally, the rationale behind the regulation seems not to have been well conceived.

As agent banking is a system by which a financial institution extends services without directly opening a branch it is done through potential certified agents. This way is the most cost-effective and accessible form of providing financial services for the customers. Agent banking enables individuals to deposit and withdraw money, transfer funds, pay bills and other related services simply by holding an agent account.

For countries like Ethiopia, where financial accessibility is very low, agent banking is suitable in many ways. It enables financial institutions to become accessible in terms of time and place. The mobile revolution in urban and rural areas also means a golden opportunity for the growth of agent banking. This form of service provision can be used to clear the road for branch operations. With agent banking, it is possible to collect a small number of customers around each agent and introduce the name and the service of the bank to potential clients. This will ease the operation of a new branch in the area. For the clients, agent banking reduces the time and money needed to

visit a branch each day to deposit and withdraw their money. They can complete such transactions from the shop next door. This opportunity motivates fast but small cash movers, like retailers, to put their extra money into the banking system every day.

For the agent, the system is a source of income as it works on commission basis. It enables the agent to earn a good reputation from the bank with which it is affiliated and perhaps, get some preferential rights, like credit. In the Ethiopian financial market, Dashen Bank is the pioneer in agent banking operations. But United Bank is the one with deep engagement.

In the system where banks are concentrated in a given area, agent banking is a good mechanism to address the public need for financial services. The reverse is true as agent banking would give banks more resources to leverage. As this service is at an introduction stage, there are many ups and downs. Banking should not be afraid of the challenges. The one and the most important factor they ought to make sure of, is that they have the trust of clients.

Obstacles to building this trust and a dearth of capable agents who can handle complex banking procedures as ably as the bank employee, are difficult challenges to be overcome. Another problem is fraud from the side of the agents. Yet, with a thoughtful approach, all these possible problems can be solved. The whole hoopla of inclusive finance cannot happen without agent banking. NBE has acted in the right direction by making it mandatory for banks. It is now time for banks to adapt to the new state of affairs.

2.11 Empirical Literature Review

The researcher tried to review related researches works pertaining to the topic in order to demonstrate through understanding of the research topic. As there is no study related to the agent banking and customer satisfaction in Ethiopia the researcher reviewed the study done in some other countries.

(Eden, 2015)“Effect of Agency Banking Service on Customer Satisfaction” has studied the effect of service convenience, value, responsiveness and quality in agent banking service. The study finds out that convenience reflects profitability for the banker, especially when shoppers at mega stores, groceries can conduct banking at their convenience. With regard to service value the study

further finds out that, even if high service value for the customer will results in higher customer satisfaction customers are not satisfied with the service value they are getting from the agents. In connection to responsiveness employees having willingness to respond to problems and employee responsiveness to customer needs as key to service delivery. Thus objectives of responsive banking shall cut customer waiting time, real time, decency, reduce transaction time, cut costs and wastes through reduction in idle time, wastes and inefficiencies but the researcher finds out in his study that responsiveness is not a major factor in customer satisfaction. The researcher deduced that there is a strong uphill (positive) linear relationship between customer satisfaction and service quality by agency banking services. The services in organizations are meant to boost consumer service quality and delivery by reducing expenses and that the Bank has been receptive on this front for technological development in the financial service which will results into low operational costs, improved efficiency, effectiveness of operations and the customer benefits from the close proximity to service outlet, without going to the branches, and faster services, no queues.

(Philip, 2017) “Effects of Agency Banking on Customer Satisfaction in the Banking Industry in Kenya” The objective of the study was to determine the effects of agency banking on customer satisfaction in the banking industry. It was descriptive type of design because it enables the researcher to generalize the findings to a large population. The descriptive research approach also was appropriate due to the fact it allowed analysis and determination of the relationship between dependent and independent variables. The researcher concludes that in as much as agency banking has played and continues to play a key role in enhancing financial deepening and inclusion in the countries where it has been adopted, the model is still bedeviled with some challenges which if not handled could reverse the gains made. Banks must, therefore, address the challenges that are posed by agency banking in order to maximize on the benefits of having this channel of banking. There is need to pay special attention, especially, to the quality of services rendered by agents in order not to undersell the mother bank.

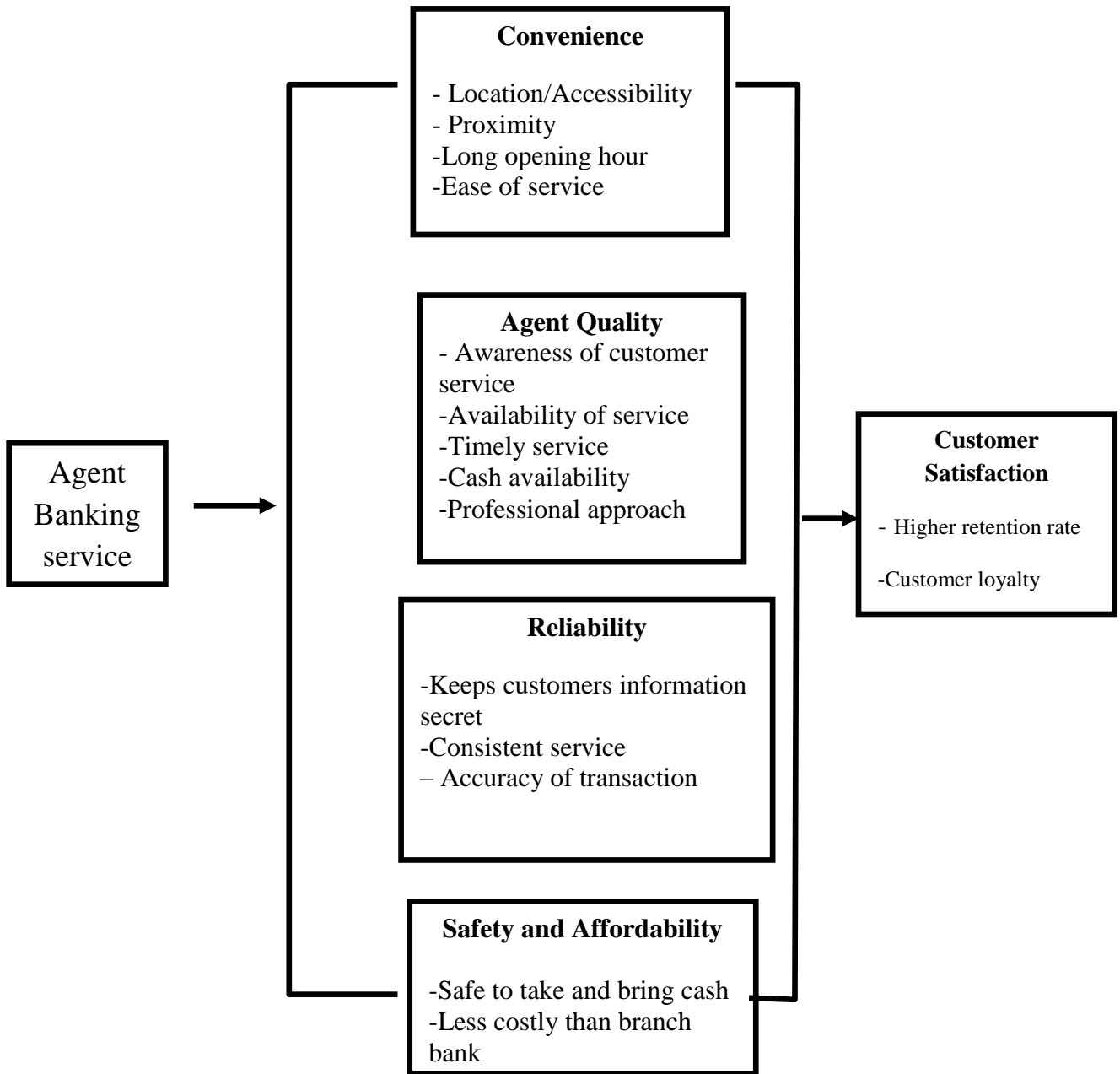
(Bellah, 2015) “The Impact of Agency Banking On Customer Satisfaction”. The research design was a survey design and case study. From the study, it was established that different attributes of customer satisfaction can be used to improve agent banking services. These attributes include responsiveness towards customer’s service quality and have a drive to attend to customers.

Offering a wide variety of agent banking services also helps since customers prefer to go to an agent banking outlet where they can get all the services offered. It is thus important for agent banks to look into ways of satisfying its customers as it leads to being loyal to the bank which eventually leads to more business hence more profits for the banks.

2.12 Conceptual Framework

Based on literature reviewed above, the relationship between agent banking service and customer satisfaction variables can be shown in figure below. The three customer satisfaction dimensions have been selected from the study done by Philip OkothTindi in 2017 however determinants of each variable adjusted as per the literature reviewed, however safety and affordability is included in this study since it is stated in in the international journal (Justin, 2015) and by (Mutie Juliet Mwende, 2015) accordingly. These four dimensions will be ranked by the respondents on the level of importance for determining the source of satisfaction of agent banking service.

Conceptual Framework



Source: Adopted from Philip OkothTindi (2017)

Figure 1: Conceptual framework

Convenience: As the agent banking offers an alternative way of conducting banking transaction outside the banking halls, locational convenience of the agent site is also an important quality and satisfaction determinant. Locational convenience refers to the site at which the agents are located. Though service knowledge of the agent is described as one determinant of convenience to the customer in a way that customers can get what the service they want right away, for the purpose of this study it is excluded due to the fact that customers are not in a position to evaluate knowledge of the agents.

Agent Quality: Availability and timely service and cash availability when the customer is in need are agent quality determinants. It is sometimes impossible to expect flawless availability of service delivery at all times to customers due to the fact that technologies can sometimes fail to deliver as expected.

Reliability: Once customers start using the service it is the responsibility of the agent respect and render the service with full and due attention consistently.

Safety and affordability: Agent banking is meant to be give safe and affordable service to customers through agents without going to the bank halls. The cost in connection with getting the service through agents and safety level will attract customers to use agent banking service and they are main determinants of satisfaction.

CHAPTER THREE

RESEARCH METHDOLOGY

3.1 Introduction

This section contains four parts: first part discussed the research design, the second part Sample and sampling techniques. Finally, the third and the fourth part discussed the data collection procedure and the data analysis and presentation method respectively.

3.2 Research Design

Research design constitutes the blue print for the collection, measurement and analysis of data. It helps the researcher in the allocation of limited resource by posing crucial choices. It is used as the plan and structure of investigation so conceived as to obtain answers to research questions. The plan is the overall scheme or program of the research (Cooper, 2003). The design of this research is mainly descriptive. It is a descriptive study where by quantitative approaches were profoundly employed to answer the research questions as it has a primary purpose of assessing customers' satisfaction toward agent banking service at United Bank trough questionnaire.

The objective of descriptive research is 'to portray an accurate profile of persons, events or situations' (Saudres, 2009). The descriptive research type describes data and characteristics about the population or phenomenon being studied. Descriptive research answers the question who, what, where, when and how. It is mainly concerned with describing the nature or condition and the degree in detail of the present situation. In addition (Creswell, 1994) states descriptive research design is a technique of gathering information about the existing condition. Descriptive studies usually the best method for collection of information that was demonstrate relationships and describe the world as it exists. As the product/service under consideration is new to the Ethiopian market, more emphasis was given to the qualitative aspect so that the researcher would be in a position to assess if customers are getting satisfaction out of the service. The researcher used Likert type scales ranging from '5' "Strongly Agree" to '1' "Strongly Disagree".

3.3 Sample and sampling techniques

Sample is the segment of the population that is selected for investigation (Bell, 2003). Sample size is actually the total number of units which is to be selected for the analysis in the research study. However, it is not possible for the researchers to get in touch with a big number of samples, as the sample size is critical question in practice. The decision about the size and the sample needs to consider time, and cost, the need of precision, and a variety of further considerations (Bell, 2003). Customers and employees of United Bank who are users of agent banking service are target populations of the study. The researcher selected this bank due to the fact that its pioneer of the service as described on the background of this study. The researcher used questionnaires and collect primary data from the bank customers and employees ranging from clerical position to managerial position so as to enable the researcher get full and clear source of information.

More appropriate approach of sampling technique for the research is non-probability sampling (purposive) so as to enable the researcher to approach active users, who performed at least four transaction during the past one year using the service and assess their satisfaction. The researcher tried to reach branches and customers that are close at hand, easy to reach and currently active in the agent banking business. Questioner was distributed to all outline branches through head office of the bank in order to have their inputs in the study.

Using the sample size determination formula (Yemane, 1973)
$$n = \frac{N}{1 + N(e^2)}$$

where n- is sample size, N- no. Of population and e- error tolerance. To find out 'e' we should know the confidence level, in this study 98% confidence level was taken so that the 'e' value was (e = 1-confidence level) 0.02. The total population = 125, so the appropriate sample size was 119 customers. The questioner was distributed to these customers.

3.4 Source and Tools/Instruments of data collection

While undertaking this research it is intended that to employ primary data source. The primary data source, a questionnaire used to collect the data. The questionnaire was consists of three parts. The first part comprises questions concerning the demographic profile of the respondents

and the second and third part consisting questions to assess the respondent's satisfaction level about the agent banking service.

3.5 Methods of Data Analysis and Presentation

The researcher studied by getting an introductory letter and properly identified himself to the respondents. The researcher explained the respondents about the topic and the objectives of the study, the type of questions to be asked. The researcher leave the questionnaires with respondents and request them to answer the questions within five days. The qualitative type of data analysis technique was used based on the data gathered from respondents and data was computed and analyzed by SPSS (Statistical Package for Social Sciences).

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter contains the findings and analysis of the research study based on interpretation of the data collected. The researcher distributed a total of 119 questionnaires to customers of United Bank S.C. Out of the total 119 questionnaires, 108 useable questionnaires were obtained to enable a meaningful analysis of the data with 91% response rate. Statistical Package for the Social Sciences (SPSS) software version 24 was used to analyze the research findings.

To measure the consistency of the questionnaire particularly the Likert-type scale the reliability analysis is essential in reflecting the overall reliability of constructs that it is measuring. To carry out the reliability analysis, Cronbach's Alpha (α) is the most common measure of scale reliability and a value greater than 0.700 is very acceptable (Field, 2009; Cohen and Sayag, 2010) and according to Cronbach's (1951), a reliability value (α) greater than 0.600 is also acceptable.

Table 4.0 Reliability Statistics

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No of Items
0.799	0.798	44

From the above table, the value for Cronbach's Alpha (α) was 0.799 for all variables. When these calculated reliability values are close to 0.80, and compared with the minimum value of alpha 0.600 advocated by Cronbach's (1951), then the responses generated for all of the variables' used in this research were reliable enough for data analysis.

4.2 Demographic characteristics of the respondents

The study sought to establish background information of the respondents in terms of gender, age, educational level.

4.2.1 Distribution of respondents by Gender

Table 4.1 Gender of Respondents

Gender	Frequency	Percentage
Male	65	60.2
Female	43	39.8
Total	108	100

The gender characteristic of the respondents indicated that majority of them are males with 60.2% accounting for 65 respondents against females 43 respondents representing a percentage of 39.8%. The gap between males and females stands at 22 respondents representing a difference of 20%.

4.2.2 Distribution of respondents by Age

Table 4.2: Respondent age

Age	Frequency	Percentage
< 25	13	12.00
25-35	62	57.40
36-40	15	13.90
41-50	18	16.70
Total	108	100

The age characteristic of the respondents designated that, those below age 25 are 13 which represents 12% of the total respondents. The age brackets of 25-35years are the majority represented by 62 respondents (57.4%) followed by age bracket of 41-50 years which represented 18 respondents (16.7%) and age brackets 36-40 represented by 15 respondents (13.90%). This indicates that majority of the youths between the age bracket 25-35 are using the newly introduced agency model for financial transactions.

4.2.3 Distribution of respondents by Level of Education

Table 4.3: Highest level of education

Level of education	Frequency	Percentage
Phd	5	4.6
Masters	16	14.9
Degree	82	75.9
Diploma	5	4.6
Total	108	100

When they are asked about their level of education, the respondents gave varied responses as indicated above in table 4.3. From the table above majority had university degrees, 82 respondents (75.9%) had attained university degrees followed by 16 respondents (14.9%) having masters degree. In this study Phd and diploma holders are equal in number which represents 5 each (4.6%). This shows that as the service is technology based service using of mobile phones, those having degree and above exercise and enjoy the service better than the others.

4.2.4 Distribution of respondents by Source of information

Table 4.4: Source about agent banking

Learning about agent banking	Frequency	Percentage
Media	3	2.8
Bank	90	83.3
A friend	8	7.4
Agent	7	6.5
Total	108	100.0

The marketing outlet of agency banking was measured asking the question on how the respondents learned about the agent banking as shown in the table 4.4 above. Most of the respondents 90 out of 108 (83.3%) indicated that they have learned agent banking from the bank and only 10% of the respondents learned about agent banking from other source. This indicates that even if the service is rendered more by the agents, marketing is done by the bank than the agents.

4.2.5 Response on Awareness creation campaign

Table 4.5: Attending agent banking meeting/campaign

Level of Attending agent banking meeting	Frequency	Percentage
Yes	44	40.7
No	64	59.3
Total	108	100.0

From the table above we can see that almost 60% of the respondents didn't attain awareness creation campaign or meeting, which implies that both the bank and the agents are not working on motivating and creating awareness to make the society use the service.

4.2.6 Distribution of respondents by distance from an agent

Table 4.6 Distance From home/office to the nearest agent

Level of distance from home/office	Frequency	Percentage
< 250 m	24	22.2
250-500 m	14	13.0
500-1000 m	31	28.7
> 1,000 m	39	36.1
Total	108	100.0

The table above indicates the distance from the respondent's home/office to the nearest agent location, majority of the respondents 70 out of 108 (64.8%) indicated that agents are located more than 500M (> 1/2 KM) from their office/home. For only 38 (35.2%) of the respondents the agent's outlet is a walking distance from their office/home. This implies that agent's outlets are not easily accessed by the users of the service. Whereas, according to (Mutie 2015), agency banking enables the bank to extend their services not only in areas with poor branch penetration but also up to the doorstep of those who are reluctant or otherwise unable, to make a trip to the nearest branch.

4.2.7 Distribution of respondents' agent service usage by type

Table 4.7 Types of service usage

Service usage	Frequency	Percentage
Cash in	21	19.4
Cash out	37	34.3
Transfer	31	28.7
Cash in/out and transfer	5	4.6
Cash in cash out	5	4.6
Cash in and transfer	9	8.3
Total	108	100.0

Table 4.7 portrayed the type of service used by respondents using agent banking service. Out of the total respondents 68 (63%) of them are using the service either withdraw or transfer cash, and 21(19.4%) are using the service to deposit cash. The rest 19 (22.1%) of the respondents are using more than one type of agent banking service. According to (Shewagegnehu 2015) agent banking enables individuals to deposit, withdraw money, transfer funds, pay bills and other related services simply by holding an agent account. The table above shows us that majority of the respondents are using only one type of agent banking service.

4.2.8 Distribution of respondents' service usage frequency

Table 4.8 Service usage frequency

Service usage	Frequency	Percentage
very often	16	14.8
Often	36	33.3
Rarely	54	50.0
Stopped	2	1.9
Total	108	100.0

Response captured in the above table shows that 54(50%) of the total respondents used the service rarely. The service is very often and often used by 16 and 36 respondents respectively and 2 of the total respondents stopped using the service. This implies that 56(52%) of the total respondents are users of the service even if they are not using the service frequently.

4.2.9 Distribution of respondents' recommendation for non-users

Table 4.9 Users recommendations

users recommendations	Frequency	Percentage
Yes	72	66.7
No	36	33.3
Total	108	100.0

As shown in the above table respondents are willing to recommend non users of the service to use it. This shows that even if respondents are not using the service frequently, they know the importance and benefit of the service.

4.3 Customers Satisfaction

Key Point: The mean tried to tell the average where the data points fall for each specific variable while the standard deviation column showed the variability of the data points for each variable under consideration.

Table 4.3.1 Respondents attitude convenience as source satisfaction

No	Items		5	4	3	2	1	mean	S.D
1	The place where the agent located is easily accessible to me (for parking, transport)	N	18	29	21	36	4	3.19	1.1
		%	14.1	22.7	16.4	28.1	3.1		
2	The agent place is close to me	N	21	20	20	41	6	3.08	1.25
		%	16.4	15.6	15.6	32.0	4.7		
3	The working hour of the agent enables me to use the service better than bank branches	N	25	42	10	20	11	3.4	1.3
		%	19.5	32.8	7.8	15.6	8.6		
4	The service I am getting is easy and comfortable	N	19	40	4	40	5	3.2	1.25
		%	14.8	31.3	3.1	31.3	3.9		
Aggregated mean and standard deviation								3.2	1.23

The perception of respondent, the place where the agent located is easily accessible to me (for parking, transport) 14.1 % of the respondents are strongly agreed and 22.7 % are agreed while 16.4% are neutral. The rest 28.1 % and 3.1 % oppose and strongly disagree on this issue.

In the case of agents closeness to the customer 16.4% of respondents strongly agree that agents are close to them where as 15.6 % of respondents agree and neutral each. 32.0 % and 4.7% are disagreed and strongly disagree respectively. According to (Mutie 2015) agency banking could be of benefit to the clients in following ways; lower transaction costs (closer to their homes), long opening hours, shorter lines than in branches more accessible to the poor who might feel intimidated in branches compared to agency.

With regard to working hour of the agents 25(19.5%) and 42(32.8%) of respondents strongly agree and agree respectively that the service time is convenient to them, where as 10 (7.8%) are neutral and 31(24.2%) disagree and strongly disagree on the working hour, which implies that ¼ of the total respondents are not happy with the working hour of the agents which may lead to dissatisfaction of customers and shift to some other bank agents.

The perception of respondents related to easiness and comfort of the service indicates that 14.8 % strongly agree and 3.1% are neutral. Whereas response indicated that equal perception is existing (31.3%) each agree and disagree on this issue and 3.9% strongly disagree.

All the above data shows that the major problem on convenience is the distance of the agent place and accessibility. According to (shewagegnehu 2015) for countries like Ethiopia, where financial

accessibility is very low; agent banking is suitable in many ways. It enables financial institutions to become accessible in terms of time and place.

Table 4.3.2 Respondent attitude on agent quality as source satisfaction

No	Items		5	4	3	2	1	mean	S.D
1	The agent makes me feel valued customer	N	9	21	28	41	9	2.81	1.10
		%	8.3	19.4	25.9	38.0	8.3		
2	During the working hour I always gets the service	N	16	42	23	21	6	3.37	1.12
		%	14.8	38.9	21.3	19.4	5.6		
3	The time I spent to get the service is acceptable	N	18	28	10	43	9	3.02	1.29
		%	16.7	25.9	9.3	39.8	8.3		
4	Enough cash is available at the agents shop	N	7	22	39	33	7	2.89	1.01
		%	6.5	20.4	36.1	30.6	6.5		
5	Agents are providing professional advice and service	N	7	25	28	41	7	2.85	1.05
		%	6.5	23.1	25.9	38.0	6.5		
Aggregated mean and standard deviation								2.98	1.11

From the above table the agent ability to make customers feel valued customer indicates that 8.3% and 19.4% strongly agree and agree respectively. Whereas 46.3% respondents perceived that agents do not makes them feel that they are valued customers as shown in the table above and 25.9% are neutral which implies that agents lacks the concept of customer recognition and valuing them is a key business strategy employed by many businesses in the current competitive environment to attract, retain and create loyal customers.

Regarding the availability of service during the working hour 58(53.7%) of respondents strongly agree and agree, 23(21.3%) of respondents are neutral and 27(25%) respondents disagree and strongly disagree. According to (Charles 2017) agency banking is delivering satisfaction in form

of extended hours of banking and by bringing the banking service closer to the customers leading to increased adoption of agency banking.

Table above also shows the degree to which respondents agree to the statement saying the time spent to get the service is acceptable. Out of the total of 108 respondents 43(39.8%) were disagree and 9(8.3%) were strongly disagree. Only 18(16.7%) respondents were strongly agree. This implies still customers are not getting facilitated service through an agent. According to (Eden 2015) agency banking cuts down the time spent in the banking hall and expenses in terms travel.

The response of respondents in relation to availability of cash in their shop showed that 79 out of 108 respondents were neutral or oppose and strongly disagree. Unable to have sufficient fund in the agent’s shop is one source of dissatisfaction and discourages repeat business according to.(Mwangi 2014).

The above table also depicts that 41(38%) of the total respondents disagree the fact that agents are providing professional advice and service and 28(25.9%) are neutral. As the service is new and at the infant stage, to get customers satisfaction and secure continued business agents needs to work on it, this supported by the idea of (Kotler 2001) “satisfaction is an overall customer attitude towards a service provider”.

Table 4.3.3 Respondents attitude reliability as source satisfaction

No	Items		5	4	3	2	1	Mean	S.D
1	Agents keep customers information secrets	N	26	34	24	16	8	3.5	1.2
		%	24.1	31.5	22.2	14.8	7.4		
2	Whenever I went to the agents shop I am getting same quality service	N	8	28	38	23	11	2.9	1
		%	7.4	25.9	35.2	21.3	10.2		
3	Every time i make transaction through agents it is correctly reflected in my Wallet	N	22	29	19	30	8	3.2	1.2
		%	20.4	26.9	17.6	27.8	7.4		
4	I have not had problem with the agents	N	11	38	19	35	5	3.2	1.1
		%	10.2	35.2	17.6	32.4	4.6		
5	The service I am getting through agents is similar with that of the bank branches as promised	N	17	22	21	43	5	3.0	1.1
		%	15.7	20.4	19.4	39.8	4.6		
Aggregated mean and standard deviation								3.16	1.12

The table above shows the degree to which respondents agree to the statement saying Agents keep customers information secrets 26(24.1%) strongly agree and 34(31.5%) respondents agree which means more than 50% the respondents have positive perception. Out of the total respondents 24(22.2%) were neutral and 24(22.2%) respondents opposes the issue. As bank information is secret, customers needs to have confidence on agents for any of their transaction and balance. Unable to build confidence of the agents will lead to negative effect like shift of customer, negative words of mouth and gradual loss of business.

The response of respondents in relation to whenever I went to the agents shop i am getting same quality service 36(33.3%) agree and strongly agree and 38(35.2%) were neutral. 34(31.5%) respondents out of the total disagree and strongly disagree. According to (Philip 2017) there is need to pay special attention, especially, to the quality of services rendered by agents in order not to undersell the mother bank.

The data stipulated in the above table showed the degree to which respondents agree or disagree to the statement saying every time i make transaction through agents, it is correctly reflected in my Wallet 51(47.3%) respondents were agree and strongly agree, 19(17.6%) were neutral and 38(35.2%) of the respondents was disagreed to the statement. Which implies that there are times where transactions through an agent are not correctly reflected in their wallet which reduces the confidence of customers through time.

With regard to problem with an agent 11(10.2%) of respondents were strongly agree and 38(35.2%) were agree to the statement. Out of the total respondents 19(17.6%) was neutral. 40(37%) of the respondents was disagreed to the statement.

The response of respondents in relation to the service sating I am getting through agents is similar with that of the bank branches as promised 17(15.7%) and 22(20.4%) were strongly agreed and agree respectively to the statement. Out of the total respondents 48(44.4%) opposes the statement .Agent banking is a kind of branch less banking which is significantly cheaper alternative to conventional branch-based banking that allows financial institutions and other commercial players to offer financial services outside traditional bank premises (Hassan, 2011).

Table 4.3.4 Respondents attitude safety and affordability as a source of satisfaction

No	Items		5	4	3	2	1	Mean	S.D
1	I consider agents as safe and whenever I make a deposit, I feel I am depositing in the bank	N	20	27	14	42	6	3.11	1.25
		%	18.3	24.8	12.8	38.5	5.5		
2	Commission I am paying to the agent is less costly and affordable	N	16	33	29	25	6	3.2	1.13
		%	14.7	30.3	26.6	22.9	5.5		
Aggregated mean and standard deviation								3.15	1.19

The table above summarizes the frequency distribution showing respondents level of agreement to the statement saying I consider agents as safe and whenever I make a deposit, I feel I am depositing in the bank. 47(42.7%) respondents were agreed and strongly agreed to the statement and 48(44%) respondents were strongly disagree and disagreed.

The above table also depicted the degree to which respondents agree to the statement saying commission I am paying to the agent is less costly and affordable, out of the total respondents 49(45%) were agreed and strongly agreed. 29(26.6%) were neutral and 31(28.4%) opposes the statement. Agent banking is a kind of branch less banking which is significantly cheaper alternative to conventional branch-based banking that allows financial institutions and other commercial players to offer financial services outside traditional bank premises (Hassan, 2011).

Table 4.3.5 Satisfaction on last experiences

No	Items	Frequency	Percentage
1	Very unsatisfied	13	12.0
2	Unsatisfied	36	33.3
3	Neutral	29	26.9
4	Satisfied	22	20.4
5	Very satisfied	8	7.4
Total		108	100

The table above portrayed the degree to which respondents agree to the statement saying “how satisfied with their most recent experiences with agent banking” almost 49(45.3%) of respondents were unsatisfied or very unsatisfied. Agents managed to satisfy only 30(27.8%) of the respondents. According to (Bellah 2015) all businesses want satisfied and loyal customers who want to do business with them not only because they get better value in terms of product, price and service, but also because these customers continue to have pleasant experiences with them. To assess and monitor these attitudes and expectations, businesses today conduct a wide variety of customer feedback surveys. The underlying assumption is that customer satisfaction goes hand in hand with the fact that the business is reaching a wide range of customers who are either profitable now or possibly will be in the future. Some companies that have some well-established feedback systems (often called legacy programs) have a hard time migrating to the newer paradigm of satisfaction. In a similar manner (Subbarao 2013) supported that a satisfied customer can rely on the bank for a long time and is willing to welcome his or her friends to use the same banking services of that specific bank, hence increased sales of agency banking services leading to a higher profitability of the bank.

Table 4.3.6 Satisfaction priority

No		Frequency	Percentage	rank
1	Convenience	25	23.2	2
2	Agent Quality	15	13.8	3
3	Reliability	59	54.6	1
4	Safety and Affordability	9	8.4	4
	Total	108	100	

The table above shows the consolidated result related to source of satisfaction according to the respondents preference. Accordingly respondents gave priority to reliability of the service. According to (Charles 2017) high reliability increases the adoption of agency banking. Convenience, agent quality and safety and affordability preferred by respondents 2nd, 3rd and 4th.

Table 4.3.7 Banking History with other banks

No	Items	Frequency	Percentage
1	Yes	100	92.6
2	No	8	7.4
Total		108	100

The table above shows that respondents banking relationship with other banks in the past. Out of the total respondents 100(92.6%) of them were previously customer of other banks. This implies that customers are shifting from one bank to another for one reason or another. This is a good opportunity for the agents and bank to attract more customers from other banks if they work hard on the service quality and satisfy their customers.

Table 4.3.8 Service that attract customer

No	Items	Frequency	Percentage
1	Domestic	92	85.2
2	Agent	16	14.8
Total		108	100

The table above shows that the service which makes the respondents customer of the bank. 92(85.2%) of the respondents attracted to the bank due to domestic service of the bank and 16(14.8%) of them due to agent banking service. This implies that the bank and its agents need to work on the service quality in order to attract customers.

Table 4.3.9 Future banking relationship

No	Items	Frequency	Percentage
1	Very likely	35	32.4
2	Likely	35	32.4
3	Neutral	20	18.5
4	Unlikely	10	9.3
5	Very unlikely	8	7.4
Total		108	100.0

The data stipulated in the above table showed the degree to which respondents will continue using agent banking service. To the contrary of their satisfaction level as indicated in table 4.3. 5 (45.3%) respondents were dissatisfied), 70(64.8%) of respondents likely and very likely will continue using the service and 18(16.7%) of the respondents will discontinue using the service.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter represents summary of findings, discussions, conclusion and recommendations' of the study; Effect of Agency Banking Services on Customer Satisfaction: A Case United Bank S.C.

5.2 Summary of major findings

This section has been aligned with the research objectives of the study which involved, to find out if agency banking service brings customer satisfaction and attract, retain and create customer loyalty, find out the main sources of customer satisfaction in agent banking service, to determine the level of customer satisfaction, to find out the extent to which customers utilize and perceive agency banking services and affected by satisfaction dimensions.

The mean tried to tell the average where the data points fall for each specific variable while the standard deviation showed the variability of the data points for each variable under consideration. From the assessment of customer satisfaction dimensions: convenience, agent quality, reliability and safety and affordability, the aggregate mean and standard deviation of the response on each dimension shows that ranging between 2.98-3.20 and 1.11-1.23 respectively. This implies that customers are getting neutral satisfaction from agent banking service. The service under consideration, as we can see from table 4.4.2 is not attracting customers. As evidenced in the table 4.4.3 almost 50% of the respondents would continue being customer of the bank using the service.

The research finding also shows customers give priority reliability as a source of satisfaction and convenience, agent quality and safety and affordability 2nd, 3rd, 4th. From the satisfaction level angle, the research found out that customers are not getting the desired level of satisfaction from the service. Customers perceives that the service is important and willing to continue and recommend non users of the service to use it.

5.3 Conclusions

From the study finding, the researcher concludes that there is customer dissatisfaction. Dissatisfaction with this service may result in frustration and lead to the spread of negative word-of-mouth; stop using the agent banking services and eventually switch to another bank. The factors that led to dissatisfaction such as banking agents lack of knowledge and unable to work towards customer satisfaction. This is mainly the responsibility of United Bank S.C for not training, coaching, advising and following up agents recruited. It is through these agents the bank able to maximize its customer base, mobilize deposit and being competent in the market.

The existence of similar services offered by banks and stiff competition will make these dissatisfied customers to shift their banking relationship to other banks unless the bank make immediate corrective measure on the issues. The recent National Bank of Ethiopia regulation which forces banks to open new branches and to increase their capital would also be supported by this service by retaining, attracting more customer and maximizing deposit.

In general it is valuable increasing the awareness and understanding towards the system both from the agents and customers side.

5.4 Recommendations

Agency banking system is new development in Ethiopian Banking industry with significant impact in extending the banking services effectively and efficiently to achieve the required objectives with concerted efforts of all stakeholders. As a result of the above conclusions, the researcher recommends the following points:-

- Banks are now competing in the market place with generally undifferentiated service, therefore the bank should assign dedicated manpower to work specifically in improving the satisfaction level of customers.
- The bank should conduct a regular awareness creation campaign on the importance and benefit of using agent banking. The bank should also work towards creating awareness to the community and its employees towards the processes and benefits of the agency banking service to exploit the benefits

- There should be a regular follow up to the agents shop to make sure they are handling the service as expected.
- There should be enhanced and standardized customer handling and customer satisfaction training to the agents.
- The service should be available to the customers in terms of proximity, availability of service and cash. Therefore, the bank should recruit large number of capable agents.

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Appendices

Appendix I

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES MASTERS OF
GENERAL BUSINESS ADMINISTRATION (GMBA) PROGRAM

QUESTIONNAIRE TO BE FILLED BY AGENT BANKING CUSTOMERS

Researcher: Yonas Semahegne

Objective

The purpose of the study in general and this questionnaire in particular is to study on “Agent Banking Service and Customer Satisfaction A Case study at United Bank S.C ” which will help United Bank in alleviating major problems related to the study; the researcher as partial fulfillment of academic requirements of GMBA. General Masters of Business Administration and to gain practical knowledge on the topic under investigation and other prospective researchers as a stepping stone to carry out further investigation. Confidentiality I want to assure you that this research is only for academic purpose authorized by the St Mary's University GMBA Program Coordination Office and the result will not be presented for other purposes. Thus, your ideas and comments are highly honored and kept confidential. To create a conducive environment for your free and genuine responses, you are not required to write your name.

Dear Respondents:-

I would like to express my sincere appreciation and deepest thanks in advance for your generous time and frank and prompt responses.

Contact Address

If you have any query, please do not hesitate to contact me and I am available as per your convenience at (Cell Phone; 09-11-65-68-76 or e-mail; yoni_semu@yahoo.com

Part I – General Information

Please put a tick “√” mark for those questions that are followed by choices

1. Gender

Male

Female

2. In which age group are you?

< 25

25 to 35

36 to 40

41 to 50

51 to 60

61 and above

3. What is your highest and recent educational status?

Third degree (PhD)

Second degree

below grade 12

First degree

College diploma

Certificate

12 grades complete

Part II – Agent Banking Services

Please put a tick “√” mark for those questions that are followed by choices

1. From whom you heard about agent banking?

Media

Bank Through a friend

Through an agent

2. Have you attend a meeting or awareness campaign organized by the bank?

Yes

No

3. How far home/office is from the agent or the bank?

Less than 250M

between 250M-500M

between 500M-1000M

Over 1000

4. Which service you used so far? (You can select more than one service)

Cash In

Cash Out

Transfer

5. How often you use the service?

Very Often

Often

Rarely

Stopped

6 . Do you recommend non users of the service to use it?

Yes

No

7 . If your answer is no why?

.....

.....

.....

.....

.....

Part III Customer Satisfaction

Based on your experiences as a consumer of agent banking services, please provide information on how you perceive the services you use in comparison to your expectations. Please put a tick “√” mark on your choice.

KEY: 5 Strongly Agree 4=Agree 3=Neutral 2=Disagree 1=Strongly Disagree

Convenience	5	4	3	2	1
1 The place where the agent located is easily accessible me (for parking, transport)					
2 The agent place is close to me					
3 The working hour of the agent enables me to use the service better than bank branches					
4 The service I am getting is easy and comfortable					
Agent Quality					
1 The agent makes me feel valued customer					
2 During the working hour I always gets the service					
3 The time I spent to get the service is acceptable					
4 Enough cash is available at the agents shop					
5 Agents are providing professional advice and service					
Reliability					
1 Agents keep customers information secrets					
2 Whenever I went to the agents shop I am getting same quality service					
3 Every time i make transaction through agents it is correctly reflected in my Wallet					
4 I have not had problem with the agents					
5 The service I am getting through agents is similar with that of the bank branches as promised					

Safety and affordability	5	4	3	2	1
1 I consider agents as safe and whenever I make a deposit, I feel I am depositing in the bank					
2 Commission I am paying to the agent is less costly and affordable					

Part IV

1 How satisfied are you with your most recent experiences with agent banking?

Very Satisfied Satisfied Neutral

Unsatisfied Very Unsatisfied

2 Please rank the sources of satisfaction according to priority to you; (like 1.2.3.4)

Convenience Agent Quality Reliability Safety and Affordability

2 Previously were you customer of other banks?

Yes No

4 Which service of the bank makes you customer of United Bank?

Domestic service of the bank Foreign Service of the bank

Agent banking service of the bank Credit Service of the bank

I have no Bank Account in United Bank

5 How likely that you will continue to be customer of the bank and use agent banking in the near future?

Very Likely

Likely

Neutral

Unlikely

Very Unlikely

6. What suggestions can you make to improve the service?

.....
.....
.....
.....

Thank You Once Again!!!!

ክፍል I- ጠቅላላ መረጃ

ምርጫዎ በሆኑ ምላሾች ላይ እባክዎን የ"✓" ምልክት ያድርጉ

1. ያታ

ወንድ ሴት

2. በየትኛው ቡድን ውስጥ ነዎት?

<25 ከ25 — 35

ከ36 እስከ 40 ከ41 እስከ 50

ከ51 እስከ 60 61 እና ከዚያ በላይ

3. የቅርብ ጊዜ ክፍተና የትምህርት ደረጃዎ ምንድነው?

ሶስተኛ ዲግሪ (ፒኤችዲ) ሁለተኛ ዲግሪ ከ12ኛ ክፍል በታች

የመጀመሪያ ዲግሪ የኮሌጅ ዲፕሎማ

ሰርቲፊኬት 12ኛ ክፍል ያጠናቀቀ

ክፍል II — የወኪል ባንኪንግ አገልግሎት

ምርጫዎ በሆኑ ምላሾች ላይ እባክዎን የ"✓" ምልክት ያድርጉ

1. ስለወኪል ባንኪንግ የሰሙት ከማን ነው?

ከመገናኛ ብዙሃን ባንክ በጓደኛ ከወኪል

2. ባንኩ ዘጋጀው ስብሰባ ላይ ወይም የግንዛቤ መፍጠሪያ ዘመቻ ላይ ተሳትፈው ያውቃሉ?

አዎ የለም

3. ቤት/መ/ቤትዎ ምን ያህል ከወኪሉ ይርቃል?

ከ250 ሜ ያነሰ ከ250ሜ - 500ሜ ከ500 ሜ -1000 ሜ

ከ 1000ሜ በላይ

4. እስካሁን ሲጠቀሙበት የነበረው አገልግሎት የቱ ነው? (ከአንድ አገልግሎት በላይ ሊመርጡ ይችላሉ)

የጥሬ ገንዘብ ገቢ የጥሬ ገንዘብ ወጪ ዘውውር

5. አገልግሎቱን በምን ያህል ጊዜ ይጠቀሙበታል?

በጣም ብዙ ጊዜ ብዙ ጊዜ አልፎ አልፎ አቁሜአለሁ

6. የአገልግሎቱ ተጠቃሚዎች ላልሆኑ እንዲጠቀሙት ይመክራሉ?

አዎ የለም

7. መልስዎ የለም ከሆነ ለምን?

.....
.....
.....
.....
.....
.....

ክፍል III - የደንበኛ እርካታ

የወኪል ባንኪንግ አገልግሎት ደንበኛ በመሆን ባለዎት ልምድ መሰረት፣ እባክዎን ከሚጠብቁት ነገር ጋራ ሲነፃፀር የሚጠቀሙበትን አገልግሎት በምን መልኩ እንደሚመለከቱት መረጃ ይስጡ። ምርጫዎ በሆኑ ምላሾች ላይ እባክዎን የ”✓” ምልክት ያድርጉ

ቁልፍ: 5 ፈጽሞ እስማማለሁ 4 = እስማማለሁ 3 = ገለልተኛ ነኝ
2 = አልስማማም 1 = ፈጽሞ አልስማማም

አመቺነት	5	4	3	2	1
1. ወኪሉ የሚገኝበት ቦታ በቀላል ላገኘው በምችለው ቦታ ነው (መኪና ለማቆም፣ ለትራንስፖርት)					
2. የወኪሉ ቦታ እኔ ላለሁበት ቅርብ ነው					
3. የወኪሉ የስራ ሰዓታት ከባንክ ቅርንጫፎች በተሸለ አገልግሎቶቹን መገልገል እንድችል ያደርገኛል					
4. እያገኘኋቸው ያሉት አገልግሎቶች ቀላል እና ምቹ ናቸው					
የወኪሉ ጥራት					
1. ወኪሉ ዋጋ ያለኝ ደነበኛ እንደሆንኩኝ እንዲሰማኝ ያደርገኛል					
2. በስራ ሰዓታት ሁልጊዜ አገልግሎቱን አገኛለሁ					
3. አገልግሎቱን ለማግኘት የማጠፋው ሰዓት ተቀባይነት ያለው ነው					
4. በወኪሉ መደብር በቂ ጥራ ገንዘብ ይገኛል					
5. ወኪሎች ሙያዊ ምክር እና አገልግሎት ይሰጣሉ					
አስተማማኝነት					
1. ወኪሎቹ የደንበኞችን መረጃ በሚስጥር ይይዛሉ					
2. ወደ ወኪሉ መደብር በምሄድበት በማንኛውም ጊዜ ተመሳሳይ የጥራት ደረጃ ላይ የሚገኝ አገልግሎት በማግኘት ላይ እገኛለሁ					
3. በወኪሉ አማካኝነት የገንዘብ ልውውጥ በማደርግበት ጊዜ ሂሳቤ ላይ በትክክል ይንጸባረቃል					
4. ከወኪሎች ጋር ምንም አይነት ችግር ኖሮብኝ አያውቅም					
5. በወኪሎች አማካኝነት የማገኘው አገልግሎት					

የባንክ ቅርንጫፎች የሚቀርቡት አይነት ነው					
ደህንነቱን የጠበቀና ሀቅምን ያገናዘበ					
1. ወኪሎች አመቺ እንደሆኑ እና ገንዘብ ተቀማጭ በማደርግበት ጊዜ ሁሉ ባንክ ተቀማጭ እንደማደርግ ይሰማኛል					
2. ለወኪሌ የምክፍለው ኮሚሽን ያን ያህል ያልተጋነነ እና አቅምን ያገናዘበ ነው					

ክፍል IV

- በወኪል ባንኪንግ ቅርብ ጊዜ ባገኙት አገልግሎት ምን ያህል እርካታ ተሰምቶታል?
 - በእጅግ ረክቻለሁ ረክቻለሁ ገለልተኛ ነኝ
 - አልረካሁም በእጅግ አረካሁም
- ለእርስዎ ባላቸው የተመራጭነት ደረጃ የእርካታ ምንጩዎን እባክዎ በቅደም ተከተል ያስቀምጡ (ማለትም 1፣2፣3፣4)
 - አመቺነት የወኪሉ ጥራት አስተማማኝነት
 - ምቹት እና አቅምን ማገናዘብ
- ከዚህ ቀደም የሌላ ባንክ ደንበኛ ነዎት?
 - አዎ የለም
- የትኛው ባንክ አገልግሎት የህብረት ባንክ ደንበኛ እንዲሆኑ አደረገዎት?
 - የባንኩ የሀገር ውስጥ አገልግሎት የባንኩ የውጭ ሀገር አገልግሎት
 - የባንኩ የወኪል ባንኪንግ አገልግሎት የባንኩ የብድር አገልግሎት
 - በህብረት ባንክ የባንክ ሂሳብ የለኝም
- የባንኩ ደንበኛ በመሆን የመቀጠል ዝንባሌዎ እና በቅርቡ የወኪል ባንኪንግን የመጠቀም ዝንባሌዎ ምን ይመስላል?
 - በእጅግ ከፍተኛ ከፍተኛ ገለልተኛ
 - ዝቅተኛ በእጅግ ዝቅተኛ
- አገልግሎቱን ለማሻሻል ምን አይነት አስተያየት ይሰጣሉ
