

ST. MARY'S UNIVERSITY COLLEGE  
FACULTY OF BUSINESS  
DEPARTMENT OF MARKETING MANAGEMENT

AN ASSESSEMENT OF SERVICE QUALITY: IN THE  
CASE OF OROMIA INTERNATIONAL BANK

BY  
ALFIYA ADEM

MAY 2013  
SMUC  
ADDIS ABABA

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### **DECLARATION**

I, the undersigned, hereby declare that this senior essay is my original work prepared under the guidance of Ato Yalew Gorfu. All sources of materials used for the manuscript have been duly acknowledged.

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Place of submission:   SMUC

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### **ADVISOR'S DECLARATION**

This paper has been submitted for examination with my appropriate approval as university college advisor.

Name   Yalew Gorfu

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## List of Abbreviations/ Acronyms

OIB Oromia International Bank

# **Chapter One**

## **Introduction**

### **1.1 Background of the Study**

The accurate measurement of an objective aspect of customer service requires the use of carefully predefined criteria. The measurement of subjective aspects of customer service depends on the conformity of the expected benefit with the perceived result. This in turn depends on the customers' expectation in terms of service, they might receive and the service provider's ability and talent to present this expected service. Successful Companies add benefits to their offering that not only satisfy the customers but also surprise and delight them. Delighting customers is a matter of exceeding their expectations (Bebko and Prokop, 1996:12).

Service quality is a comparison of expectations with performance. A business with high service quality will meet customer needs whilst remaining economically competitive. Improved service quality may increase economic competitiveness. This aim may be achieved by understanding and improving operational processes; identifying problems quickly and systematically; establishing valid and reliable service performance measures and measuring customer satisfaction and other performance outcomes. Customers form service expectations from past experiences, word of mouth and advertisement (Bebko and Prokop, 1996:12).

In general, Customers compare perceived service with expected service in which if the former falls short of the latter the customers are disappointed (Anderson and Best, 1977:8).

Oromia International Bank S.C. (OIB) was established in accordance with the pertinent laws, regulations and the 1960 Commercial Code of Ethiopia, by the Monetary and Banking Proclamation No. 83/1994 and by the Licensing and Supervision of Banking Proclamation No. 592/2008. Accordingly, on September 18, 2008, OIB obtained a banking business license. At the time of its establishment, OIB's authorized capital was Birr 1.5 billion, whereas its subscribed capital was Birr 279.2 million, and its paid-up capital Birr 91.2 million. OIB began operation on October 25, 2008 by opening its first branch at the Dembel City Center. More specifically, its branch was named Bole Branch.

Therefore the student researcher is intended to undertake research in this area so that valid conclusions and recommendations could be made.

## **1.2 Statement of the Problem**

Customers form service expectation from past experiences, word of mouth and advertisements. In general, customers compare perceived service with expected service in which if the former falls short of the latter the customers are disappointed (Parasuraman, Zeithaml and Berry, 1985:23).

Customers generally have a tendency to compare the service they 'experience' with the service they 'expect'. If the experience does not match the expectation, there arises a gap. The first gap could be gap between consumer expectation and management perception: this gap arises when the management does not correctly perceive what the customers want. Consumer expectations are highly influenced by statements made by company representatives and advertisements. The gap arises when these assumed expectations are not fulfilled at the time of delivery of the service (Anderson and Best, 1997:13).

Finally the Gap between expected service and experienced service is considered as the fifth type of gap : This gap arises when the consumer misinterprets the service quality(Berry and Parasuraman, 1991:18).

Having made the preliminary study as per the requirement of the institution, the student researcher has went to the target bank and made an assessment over the service quality and the preliminary study has showed that there were complaints over the quality of services provided, the employees of the bank were judged as not responsive enough to the needs and interests of the customers and over all the location where the bank's branches are found were not found to be appealing. Thus the assessment has also showed that the dimensions of service quality have been not fitting to the required expectations of the customer.

Based on these gaps in the literature the student researcher has intended to identify the problems associated to it by asking the following research question whether the Bank (Oromia International Bank meets the specifications and or how it has handled them)

### **1.3 Basic Research Questions**

1. How does the service quality of the bank looks like?
2. To what extent prompt is the bank to deliver quality service delivery to its customers?
3. To what extent are the employees of the bank alert enough in providing quality service delivery?

### **1.4 Objectives of the Study**

#### **1.4.1 General Objective**

The general objective of this paper was to assess the quality service issues that Oromia International Bank is rendering.

### **1.4.2 Specific Objectives**

The specific objectives of this study were to

- ✓ Describe the service quality of the bank looks like
- ✓ Pin point the promptness of the bank in quality service delivery to its customers
- ✓ Analyze the extent the employees of the bank are alert enough in providing quality service delivery

### **1.5 Significance of the Study**

- ♣ To show the service quality dimension strongly meets customer needs.
- ♣ It helps to improve the quality service issues and forward better suggestion to the practice of the bank.
- ♣ It will be used as a secondary data for other researcher who will conduct a research in similar topic.

### **1.6 Scope of the Study**

Measuring quality is an immense importance in many aspects especially to those financial industries. Nevertheless, the topic is too broad in the time it requires, the number of participants it considers and the area it covers. In this regard Oromia International Bank found around Mexico opposite to Addis Ababa University School of Commerce was considered in this study because it is the branch where in customers of the metropolitan area of Addis visit and the bank has reportedly announces that many customers visit it. Those respondents who can describe service quality avail in the area. This study considered one participant from the context of the management team found in the branch, one manager, the Marketing Manager of the bank was contacted for interview and the 100 customers that came to the bank and the time consideration was from 2010-2012. As the bank was new and the customers were

reluctant fill out questionnaires provided to them, it was impossible to allow the respondents fill out the required number of questionnaires. Thus it was also difficult even to access the number of respondents as per the guidelines in place by different scholars. Consequently the student researcher has made due attempt to increase the number of the participants for the study population and 100 respondents out of 120 have responded.

## **1.7 Research Design and Methodology**

### ***1.7.1 Research Design***

In order to answer the above research questions the student researcher used descriptive research method. Descriptive research primarily aims at gathering knowledge about description and explanation of the objectives of the study. The student researcher simply described the things, events and data which collected through questionnaire and interview.

### ***1.7.2 Population and Sampling Technique***

The target populations of the study were marketing manager of Oromia International Bank S.C and customers of the company. Therefore, the student researcher used non probability sampling approach; specifically convenience sampling technique was employed to select the respondents. To select the respondents who visit the bank were asked their consent to fill out a questionnaire and were handed. Out of the 120 respondents who were willing to fill out, 80% of them or 100 respondents have filled out and returned. This took a couple of weeks in order to distribute and collect the questionnaire back.

### ***1.7.3 Types of Data Collected***

The student researcher used both types of data namely primary and secondary data.

#### ***1.7.4 Method of Data Collection***

Primary data was collected through structured interview that was held with the marketing manager and questionnaire that was distributed to 120 customers, yet 80% of,100, respondents have filled out and returned the questionnaire. The secondary data was collected from the company manuals, books literatures and internet.

#### ***1.7.5 Method of Data Analysis***

The information obtained from interview conducted with the marketing manager was analyzed by using qualitative method through paraphrasing his responses and then analyzing it. The data which was collected from closed ended questionnaire was presented in the form of tables and percentages followed by the interpretation.

### **1.8 Organization of the Study**

The paper consisted of four chapters. This chapter was chapter one it includes background of the study, statement of the problem, research questions, objectives of the study, scope of the study, significance of the study, population, sampling, sources and types of the study and organization of the study. Chapter two comprises the literature review section; the third chapter consists of data analysis, major findings and interpretation of results. Finally, the fourth chapter is about summary of findings, conclusion and recommendation.

## **Chapter Two**

### **Review of Related Literature**

#### ***2.1 General Introduction***

Oliver (1993:24) stated that during the past decades, in the marketing literature and marketing practices, the importance in the concept of service quality and service satisfaction has increased. Quality and satisfaction are indicators for corporate competitiveness and explores the benefit of marketing academics and practitioners. The relationship and nature of these customer evaluations remains unclear though satisfaction and service quality comes from two big research paradigms; expectations and perceptions which are considered as key instruments.

Zeithaml et al, (1993:12) mention that in empirical studies quality and satisfaction are introduced as synonyms within the service business. Schneider and Bowen (1985:16) and Tornow and Wiley (1991:13) found a positive correlation between the attitude of employees, the attitude of customers and employee and customer perceptions of service quality. They also found that customer satisfaction is directly related to the attitude and perceptions of employees, in turn, the attitude and perceptions of employees relate to the organization and its management practices. They also said that customer satisfaction is not just relating to the values and attitudes of employees, which means that the overall effectiveness of the organization has direct impact on values and attitudes.

According to Eskildsson (1994:42) over the past decades, many attempts have been made in both private and public sectors in the hope of making improvements in processes and services from the perspective of the customer. Many initiatives have been aiming for targeting the satisfaction of external customers. Often research has shown that these programs have failed to satisfy the first expectations. Consequently, consultants and experts have aimed for a broader focus within organizations in order



to include the perspective of employees and their interrelationships with both managers and customers (Tornow and Wiley, 1991:26).

According to Oliver (1980:15) the customer satisfaction research literature concerns how well the service delivery occurs in comparison with expectations. Today customer satisfaction is an important subject and is also often discussed in marketing literature. Satisfaction can be described as a number of post experience decisions. One reason for the big interest in this area is that researchers believe that customer satisfaction is crucial for all business organization. Researchers also argue that satisfaction has positive impact on intention to repurchase.

Andreassen T W (2001:32) mentions that customer satisfaction can be viewed as an evaluation where expectations and actual experience is compared. A service failure is when the service delivery does not manage to meet customer expectations. Often service recovery begins with a customer complaint. The aim with service delivery is to move customers from a state of dissatisfaction to a state of satisfaction.

Butcher and Heffernan (2006:45) discuss the relationship between customer and employees and that social regard plays an important role in service delivery, for example in a situation where a customer has to wait. A number of studies have shown the importance of friendly behavior from the staff in order to improve service delivery and create long term relationships.

## ***2.2 Concepts of Service Quality***

According to Parasuraman et al. (1991:18), companies can get their competitive advantage by using the technology for the purpose of enhancing service quality and gathering market demand.

For decades, many researchers have developed a service perspective (Zeithaml, 2009, Ramsaran and Fowdar, 2007:18). Chang (2008:19) describes that the concept of service quality should be generally approached from the customer's point of view because they may have

different values, different ground of assessment, and different circumstances. Parasuraman, Zeithaml and Berry (1990:21) mention that service quality is an extrinsically perceived attribution based on the customer's experience about the service that the customer perceived through the service encounter. According to the work of Kumra (2008:46), service quality is not only involved in the final product and service, but also involved in the production and delivery process, thus employee involvement in process redesign and commitment is important to produce final tourism products or services.

Another research study on service quality is presented by Grönroos (2007:32) who focuses on a model that is a comparison between customer expectations of the service and their experience of the service they have received before. This model is named "total perceived service quality". As he emphasizes on what customer is really looking for and what they evaluate, the service quality is based on two dimensions. The first dimension is the technical quality and this dimension refers to the outcome, what is delivered or what the customer gets from the service. The next dimension is the functional quality which refers to the manner in which the service is delivered or how it is delivered. Both dimensions affect the corporate image and the perception of quality in various ways. According to total perceived service quality model, perceived quality of a service is not only affected by the experiences of the quality dimensions that the consumer used for evaluating whether quality is perceived as good, neutral, or bad. It is also affected by the perceived quality of given service as well as the outcome of the evaluation process.

Chang (2008:34) support the earlier line of thinking by Grönroos but Parasuraman, Zeithaml, and Berry developed "The Gap Analysis Model", which is a well known model of service quality. This model shows an integrated view of the consumer-company relationship. The main idea of the model is focused on the premise that service quality is dependent on

the size and direction of the five gaps that can exist in the service delivery process.

- A. Gap 1: the gap between customer expectations and those perceived by management to be the customer's expectations.
- B. Gap 2: the gap between management's perception of consumer expectations and the firm's service quality specifications.
- C. Gap 3: the gap between service quality specifications and service delivery.
- D. Gap 4: the service delivery, external communication gap.
- E. Gap 5: the perceived service quality gap, the difference between expected and perceived service (Parasuraman et al, 1990:37).

The first four gaps are identified as functions of the way in which service is delivered from the service provider to the customer, while gap number five is connected to the customer and as such is considered to be the truth of service quality. Gap five is also the gap that the SERVQUAL instrument influences. Edvardsson (1996:56) mentioned that it is important for a service organization to define the level of quality at which to operate; he argued that it is more relevant to speak of the "right quality" than of merely high quality.

### 3.1.1 Different perspective of service quality

The word quality means different things to people according to the context. Lovelock and wirtz (2007, P. 418) mention that David Garvin identifies five perspectives on quality.

1. The transaction view of quality is synonymous with innate excellence: a mark of uncompromising standards and high achievement. This viewpoint is often applied to the performing and performing of visual arts. It is argued that people learn to recognize quality only through the experience gained from repeated exposure and managers or customers will also know quality when they see it is not very helpful.

2. The product- based approach sees quality as a precise and measurable variable. Differences in quality, it is argued, reflect differences in the amount of an ingredient or attribute possessed by the product or service. Because this view is totally objective, it fails to account for differences in the tests, needs, and preferences of individual customers or even entire market segments.
3. User based definitions starts with the premise that quality lies in the eyes of the beholder. These definitions equate quality with maximum satisfaction. This subjective, demand oriented perspective recognizes that different customers have different wants and needs.
4. The manufacturing based approach is supply based and is concerned primarily with engineering and manufacturing practices, quality is also operation driven.
5. Value based definitions define quality in terms of value and price. By considering the tradeoff between perception and price, quality comes to be defined as “affordable”.

Grönroos (1983:39) also describes different definitions and one of them comes from Philip Crosby (1979:67) who defines service quality as conformance to specifications. Services are performances and often they are performed in the presence of the customer. Services have a nature of varying from one firm to on other and from one situation to on other. It is also possible to make a distinction between technical and functional service quality, technical quality is connected to what is delivered and functional quality is connected to how it is delivered. On other example is Jarmo Lehtinen who describes customer quality in terms of process quality and output quality. The process quality is evaluated during the service delivery and output quality is evaluated after the service delivery. In the study described by Grönroos (1983:59) 10 determinants of service quality was identified: reliability that is connected to the consistency of

performance and dependability. Here it is determined if the company give the service in the right way the first time and keeps to its promises.

**Responsiveness.** This factor concerns to what extent the employees are prepared to provide service. This involves factors such as mailing a transaction slip immediately, calling a customer back in short time and giving prompt service.

**Competence.** Competence is connected the knowledge and skills of contact personnel, operational support personnel (and also research capability) that are needed for delivering the service.

**Access.** This factor is connected to the approachability which means for example if the operating hours are convenient, the location of the facilities are convenient, the waiting times are short and also easy access by telephone.

**Courtesy.** This factor involves politeness, respect, consideration, friendliness of contact personnel (including receptionists, telephone operators and so on).

**Communication.** This is about keeping the customer informed in a language they can understand and also listen to the customer. The company may have to make some adjustments in order to include foreign customers.

**Credibility.** Factors such as trustworthiness, believability and honesty are included. It means to the level the company has the customer's best interest at heart. Factors that affect the credibility are the company name, reputation, personal characteristics and the degree to which the hard sell is connected to interactions with customers.

**Security.** Security means freedom from danger, risk or doubt. Factors included are: physical safety, financial security and confidentiality.

**Understanding the customer.** This is about making an effort to understand the customer which involves learning about specific

requirements, providing individualized attention and recognizing also the regular customer.

Tangibles, they include physical aspects of the service such as physical facilities, appearance of personnel, tools or equipment that is used to provide the service, physical representations or other customers in the service facility.

Grönroos (1983) describes that the analyses of the study resulted in four conclusions. Conclusion number one is that service quality is determined by the customer's perceptions which result from comparing expectations that the customer have before receiving the service and the actual experience that the customer get from the service delivery. If the expectations are met the service quality is described as satisfactory. They can also be exceeded and then they are considered as more than satisfactory. Conclusion number two is that the evaluation depends on the service process and also the service outcome. As the third conclusion it is described that it exists two types of service quality: quality at the level where the regular service is delivered and the quality level where expectations or problems are handled.

### ***2.3 Service-based Component of Quality***

Lovelock and Wirtz (2007, P.420) describe that researchers argue that the nature of service quality requires a distinctive approach to identify and measure service quality. The intangible, multifaceted nature of many services makes it harder to evaluate the quality of a service compared to products. Because customers are often involved in service production, a distinction needs to be drawn between the process of service delivery and the actual output of the service which is called technical quality. Other researchers suggest that the perceived quality of service is the result of

an evaluation process in which customers compare their perceptions of service delivery with the expected outcome.

### **Customer expectations**

Ekinci (2002) argues that the term expectation in service quality literature has different meanings for different authors. According to Tam (2005), it is important for success in influencing customer satisfaction to understand how customer expectations develops and update even if the term expectation is vague and difficult to interpret in surveys. Kandampully (2000) argues that the management of these customer expectations is also an imperative concept in tourism companies for further products and services designed to match and exceed those expectations.

Grönroos (2007) suggested that in order to increase long term quality, the customer expectations should be focused, revealed, and calibrated and he also developed the dynamic model of expectation that describes that the quality of professional services develops in a customer relationship over time. This model is illustrated in fig (1) which classifies the expectations into three distinguishable types and can be characterized in the following;

- a. Fuzzy expectations exist when customers expect a service provider to solve a problem but do not have a clear understanding of what should be done.
- b. Explicit expectations are clear in the customer's minds in advance of the service process. They can be divided into realistic and unrealistic expectations.
- c. Implicit expectations refer to element of a service which are so obvious to customers that they do not consciously think about them but take them for granted" (Grönroos, 2007, P. 100)

Grönroos, (2007) stated that an explicit service provider should understand fuzzy expectations because these expectations still have impact on customer satisfaction about quality and customers will be disappointed in case the service provider does not fulfill it. The characteristics in this customer expectations are: “customers may feel that there is a need for understanding what would fulfill this need or change their current state in general, but they do not have a clear understanding of what would fulfill this need or change in the current situation”. (Grönroos, 2007, p.100) also state that customers expect something more in addition to be done but they don’t know exactly what and how it should be done. The author also said that if the service provider “can make the explicit of these expectations for the customer and for itself, it is an opportunity for the customer”.

Grönroos, (2007) mentions that customers normally presume that explicit expectations will be met and unrealistic expectations might be exited. Service providers have to help customers adjust these unrealistic expectations into more realistic ones to ensure that a service delivery will meet customer expectations. In this stage, service providers should be aware of the more vague promise or “implied –in-fact” promise because it can form unrealistic explicit expectations that lead customers to believe that services offered will include features that in fact are not included. Beside explicit expectations, implicit expectations also have to be fulfilled because they are apparent that customers are clearly expressed. Such implicit services will become explicit if they are not fulfilled.

(Grönroos, 2007, p.101) also mentions that both fuzzy and implicit provider expectations should be detected, because they can form explicit expectation as seen in the thick narrows (Fig. 2); called “intonation dynamics”. It shows how the service provider can and should actively manage expectations. At last, the service provider should design the service offering to customers in order to meet all their expectations, and



the dynamic approach to manage service contexts are therefore concerned.

According to Lovelock and Wirtz (2007) understanding the expectations of customers mean understanding that when customers evaluate service they compare their expectations with what they think they received from the supplier and if the expectations are met or even exceeded customers believe that the service have high quality. Customer expectations vary depending on what kind of business the service is connected to. Expectations also vary depending on different positioning strategies of different service providers. Thirdly the expectations are influenced by previous experiences of the service provider, competing services in the same industry or related services in different industries. If the customer don't have any previous experience they are more likely to base their expectations on word of mouth, news stories or the marketing efforts of the company. One more thing to consider is that customer expectations vary over time because they are influenced by advertising, new technologies, service innovation, social trends and so on. A successful company is able to meet expectations in every step

#### ***2.4 Perceived service quality***

Fiore and Kim (2007) present a conceptual framework that concerns the influences on the consumption experience by environmental variables such as physical elements of the service environment, individual variables, individual attributes and person-environment variables or situations. The physical environment has the possibility to provide ideas about the influence of customer perceptions on the brand image. Zeithaml and Bitner (2000) argue that customers do perceive quality in more than one way and they also have perceptions about multiple factors when quality is assessed.

Baker et al. (2002); Bitner (1990); Minor et al (2004) also put forward that the environment influences customer satisfaction. For example, the

environment in a hotel will affect customer satisfaction. Lovelock and Wirtz (2007) discusses how confirmation or disconfirmation of expectations relates to satisfaction and delight: The terms “quality “and “satisfaction” are sometimes used interchangeably. Some researchers believe, however, that perceived service quality is just one component of customer satisfaction, which also reflects price/ quality trade- offs, and personal and situation factors.

Baker et al (2002) also describes three components that influence the service encounter elements. The first component is physical environment and includes for example music, lightning and external and internal environmental design, the second one is customer interactions with intangible and tangible elements in the service environment and the periods when customers interact with physical facilities and other tangible elements in the service environment. Andaleeb and Conway, 2006; Wu and Liang, 2005) mentions the second component that is connected to the relationship between the service employee and the customer. Behaviour is a key determinant of how the service will be appreciated.

Bitner (1992); Baker et al., (2002) is describing the third component that is about how customers are influenced from the appearance, perceptions and behaviour of other customers. Baker and Cameron (1996), discusses that it is shown that the behaviour of other customers affect perceptions and that makes it important for service providers to be careful about the interaction between customers.

According to Lovelock and Wirtz (2007) a service encounter is a period of time during which the customer interact directly with the service provider. Some of these encounters are very brief and consist of just a few steps. If you use a service that requires the customer to make a reservation this first step might have been taken days or even weeks before the customer arrives at the service facility.

Lovelock and Wirtz also (2007) also discusses The Servuction Model. It is static and describes a single service encounter or moment of truth. Service processes usually consist of a series of encounters, such as your experience with a flight that consist of steps from making reservation to checking in, taking the flight, and retrieving customer's bags on arrival. Knowledge of role and script theories can help us to understand, design, and manage both customer behavior and employee behavior during those encounters.

### ***2.5 The relationship between customer expectations, perceptions and satisfaction***

Oliver (1997) mentions that customer satisfaction has a big research tradition of more than three decades. He also gives a definition about customer satisfaction: "a judgement that a product or service feature, or the product or service it self, provides pleasurable consumption related fulfilment. On other definition from Oliver (1997) is that customer satisfaction is as an over all emotional response to an entire service experience for a specific service encounter after purchasing consumption.

In an earlier article Oliver (1980) discusses that satisfaction can be understood as the discrepancy between expectations and perceptions. Differences are to be expected between importance attributes but also segments. Pizam and Ellis (1999) explain that customer satisfaction can be described as a comparison between performance and expectations.

Oliver and Swan (1989) expand the definition and mention that customer satisfaction is an affective term and they identify five different types of satisfaction which are pleasure, relief, novelty and surprise. There are many definitions but according to White and Yu (2005) one consensus that can be found is that the construct includes either cognitive or affective responses and customer satisfaction can be either product or service focused.

Gibson (2005) found in his studies that satisfied customers become repeat purchasers of a product or service and provide positive word of mouth. That means that it is important to understand what factors that influences customer satisfaction in order to create good products or services. Zeithmal and Bitner (2003) expands this discussion and describes that there is an overwhelming interest in service quality and the reason for that is that both practitioners and researchers believe that quality is crucial for the success of any business organization. The construct has great impact on customer satisfaction, repeat purchase behaviour and in the long run also the profitability of the organization. Bitner (1990) also mentions that if the service is affective it has a direct and immediate affect on the customer satisfaction.

Zeithaml and Bitner (2003) argue that customer satisfaction has become a major contributor for enhancing a service company such as long term profitability, customer loyalty, and customer retention. That means for example that it is important to encourage the staff to deliver the right service to the right people in reasonable time and showing good manner. Satisfied customers may also give positive word of mouth and for that reason attract new customers and create long term business profit.

Oliver (1980) suggest that in order to create customer satisfaction it is important for the company managers to identify which product or service attributes that can enhance customer satisfaction or delightfulness, than the performance can be improved and it will also be possible to find out which attributes that are expected by the customers (expected attributes can create dissatisfaction by their absence). Many researchers argue that customer satisfaction has big impact on customer intentions to repurchase (Cronin, Brady, and Hult, 2000). Andersson and Furnell (1995) also argue that satisfaction is an indicator of intentions to return to the supplier.

## **2.6 Capturing the Customer's Perspective of Service Quality- SERVQUAL MODEL**

Lovelock and Wirtz (2007, P. 420) discusses that to measure customer satisfaction with various aspects of service quality, Valarie Zeithaml and her colleagues developed a service research instrument called "SERVQUAL", this model is based on the premises by which customers can evaluate a firm's service quality through comparing their perception of its service and with their own expectations. SERVQUAL is seen as a generic measurement tool that can be applied across a broad spectrum of service industries. There are 22 perception items and expectation items that are reflecting the five dimensions of service quality. Respondents complete a series of scales that measure their expectation of companies in a particular industry in a wide area of service characteristics. They also discuss that when perceived performance ratings are lower than expectations, it is a sign of poor quality and reverse indicate good quality.

Parasuraman, (1988) says that in service and retail business, SERVQUAL is a multi-item scale which is developed to assess customer perceptions of service quality but originally it is developed from GAP model. The author also argues that SERVQUAL must be reliably assessed and measured in order to improve services quality. He mentions that SERVQUAL is an important model to identify the gaps between customer expectations of the service and their perceptions of the actual performance of the service.

## Chapter Three

### Data Presentation, Analysis, and Interpretation

This chapter deals with presentation, analysis and interpretation. To collect the data and extract findings, an interview question was prepared and interview was conducted with management of the bank. In order to arrive to this section the student researcher has distributed 120 questionnaires and collected 100 of the questionnaires, which constitutes 80% of the overall questionnaire. The interview response is taken as the company's response because the student researcher in advance submitted the list of interview question and all relevant individuals in the management section discussed on the issues.

#### *Part I General Characteristics of the Respondents*

**Table 1 General Characteristics of the Respondents**

<b>Item</b>	<b>Question</b>	<b>Category</b>	<b>Frequency</b>	<b>%</b>
<b>1</b>	<b>Gender</b>	Male	63	63
		Female	37	37
		Total	100	100
<b>2</b>	<b>Academic Qualification</b>	Grade 12 complete	-	-
		Certificate	-	-
		Diploma	80	80
		Degree	20	20
		Total	100	100

As it has been indicated in item 1 of table 1 in the previous page, 63(63%) of the respondents were male and 37(37%) of the respondents

were female. From this it is possible to say that most of the respondents were male.

According to item 2 of table 1 in the previous page , no one has responded as certificate or at post graduate level graduate, 80(80%) of the respondents have attained diploma and 20(20%) of the respondents have attained degree. From this it is possible to say that the respondents have acquired certain level of academic qualification and it is expected that their academic level has a lot to do with the judgment they give towards the service quality. What's more important about their qualification is that they are expected to read the manuscript between lines and understand there by accurately value the responses they give.

### **3.1 The Appearance of Employees and Materials**

**Table 2 The Appearance of Employees and Materials**

S.N	Questions	Strongly Agree		Agree		Average		Disagree		Strongly Disagree	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
		1	OIB has modern -looking equipment.	-	-	25	25	-	-	60	60
2	OIB's equipments are visually appealing	-	-	15	15	-	-	72	72	13	13
3	OIB employees appear neat.	-	-	67	67	-	-	23	23	10	10
4	Materials associated with the service (such as brochures or statement) are visually appealing at OIB	-	-	28	28	-	-	70	70	2	2

As it is described in item 1 of table 2 above, 25(25%) of the respondents pointed out that they do agree that OIB has modern looking equipments, 60(60%) disagree and 15(15%) strongly disagree that the bank's equipment are modern looking.

From this one can infer that the bank hasn't got modern looking equipment. This describes that the bank's equipments are somehow obsolete. As customers intend to use the equipments they need to be modern enough so that they can respond in the way they need them. When automation is lacking it is likely that the customer dissatisfaction to happen.

According to item 2 of table 2 in the previous page, respondents were asked to rate whether the equipments create visual impression no one strongly agreed, 0(0%) said neutral, 15(15%) of the respondents indicated that they agree 60(60%) of them disagree and 15(15%) strongly disagree that the bank's equipments are visually appealing. This entails that the bank's equipments are not attractive enough. It is likely that service quality issue remains a question when the equipments are not visually impressive and attractive.

The management doesn't believe that the equipments are as such unattractive and rather the furniture and equipments it is operating are one of the most appealing products they buy from the supplier.

*The type of building we rent and the location we are in could be a reason of course some of our branches are not as such accessible and their location makes our equipments unappealing. Nevertheless, we are very young in the business and we expect we are innovating our performance and we are in the move to explode in the business and we are in the start up right now. We are also working hard towards it by modeling banks that are to be bench marked.*



*Source : Interview result*

From this we can understand that the bank attributes that if there are failures they are due to the bank has poor little experience and very young and the type of building has affected the quality of the equipments.

As it is also indicated in item3 of table 2 in the previous page the neatness of employee was also considered and 67(67%) of the respondents believe that the employee wear neat cloth the remaining 23(23%) disagree and 10(10%) strongly disagree. From this we can understand that the employees wear neat clothes, yet there are significant number and percentage of respondents who believe that the employees don't wear neat clothes. In this regard it is true that the personal aspect of the service provision can be described by the way the dressed. When the employees fail to do so, there is a direct impact that the service quality will be challenged.

According to item 2 of table 3 in the previous page, the respondents were asked whether materials with the service is appealing, none of the respondents strongly agree, 28(28%) of the respondents agree, 70(70%) of them disagree and only 2(2%) strongly disagree that materials associated with the service (such as brochures or statement) are visually appealing at OIB. From this one can understand that the statements and various other black white descriptions about the services of the bank are hardly appealing. The marketing manager was inquired about this issue and the management believes that:

*The brochures or statement is not as such impressive for some customers and the management has already recognized that it is not impressive. The management attributes this due to most of its customers are strangers to the type of color and*

*approach it has employed, yet there are still some who have started to enjoy the design and structure of the brochures or statements.*

This entails that, it can be deduced from the views of the management that the customers have to wait for a while until they are accustomed to these brochures or statement structures and they will find it appealing in the long run.

### **3.4 Efficiency and Promptness of the Service Delivery**

**Table 3 Efficiency and Promptness of the Service Delivery**

S.N	Items	Strongly Agree		Agree		Average		Disagree		Strongly Disagree	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
		1	OIB promises to do something by a certain time, it does so.	-	-	12	12	-	-	69	69
2	When you have a problem, OIB shows a sincere interest in solving it.	-	-	56	56	-	-	32	32	12	12
3	OIB performs service right the first time.	-	-	21	21	-	-	69	69	10	10
4	OIB provides its services at the time it promise to do so.	-	-	23	23	-	-	80	80	7	7
5	OIB insists on error-free record.			5	5	5	5	89	89	1	1

According to item 1 of table 3 above, which asked respondents to rate whether OIB performs service right the first time, none of the respondents strongly agree, 12(12%) of the respondents agreed, 0(0%) of the respondents are neutral 69(69%) disagreed and 19(19%) strongly

disagreed to the statements. From this we can infer that the bank's service has promptness in its service delivery and this has a direct impact on customer satisfaction in that customers will be satisfied when they get their problem solved on time, yet still significant number of respondents admitted that there is delay in the service delivery, problem solving.

The management was also asked about the delay and the management admits that

*The problem exists and the management has promised that in the very short run it will change the status quo and improve the situation. The problem arises, the management admits, since the bank's customers are escalating from day to day.*

Therefore, from this we can understand that the management is working towards solving the problems though the problem is still at stand.

According to item 2 of table 3 in the previous page, which asked respondents to rate whether the case company shows a sincere interest in solving a problem when they face any problem, no one strongly agreed about the statement, 56(56%) of the respondents said they agree, no one said neutral, 32(32%) of them indicated that they disagree, while the rest 12(12%) of them pointed that they strongly disagree with statement. Based on the data indicated above one can infer that half of the respondents 56(56%) said they agree the company shows a sincere interest in solving a problem when there happens a problem. However, a significant number of respondents, 44(44%), said they disagree with the statement.

Nevertheless the bank is adamant that the bank is performing the service right the first time. From this we can understand that the management

doesn't think that problem exists in the service delivery with regard to consistency.

As it has been indicated in the item 4 of table in the previous page no one strongly agreed about the statement 23(23%) agree, no one said neutral, 80(80%) disagree and 7(7%) strongly disagree that OIB provides its services at the time as it promised. From this one can infer that the majority of the respondents, 87(87%), disagree that OIB provides its services at the time it promise to do so and insignificant 13(13%) of the respondents disagree to the statement.

As it has been indicated in item 5 of table 3 in the previous page the bank fails to insist on error free record no one strongly agreed about the statement, 5(5%) agree no one said neutral 89(89%) disagree and 1(1%) strongly disagree OIB insists on error-free record. From this fact we can understand that the recording system of the bank has defects and customers have been so far probed about it. Poor recording system of course affects the service quality and also it highly affects the financial performance as a whole.

### 3.5 Responsiveness of the Bank

**Table 4 Responsiveness of the Bank**

S.N	Items	Strongly Agree		Agree		Average		Disagree		Strongly Disagree	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1	The behavior of employees in OIB instills confidence in me.	-	-	24	24	1	1	75	75	-	-
2	I feel safe in my transactions with OIB.	-	-	87	87	-	-	13	13	-	-
3	Employees at OIB are consistently courteous with me.	-	-	45	45	-	-	55	55	-	-
4	Employees at OIB have the knowledge to answer my questions.	-	-	14	14	5	5	81	81	-	-
5	OIB keeps me informed about when services will be performed.	-	-	13	13	4	4	83	83	-	-

According to item 1 of table 4, which asked respondents to rate whether the behavior of employees in OIB instills confidence in them no one strongly agreed about the statement, agree 24(24%) of the respondents agree while 1(1%) neutral and 75 (75%) disagree and no one said strongly disagreed about the statement. From this fact we can infer that the three fourth of the respondents, 75(75%)disagree the behavior of employees in OIB instills confidence in them that , yet about a fourth of the respondents admit that they have a good manner in this regard.

According to item 2 of table 4 of the previous page, which asked respondents to rate whether they feel safe in their transactions with OIB and no one strongly agreed about the statement, 87(87%) of the respondents are feeling safe with their transaction 13(13%) disagree 0(0%) of the respondents strongly disagree to the statement. From this fact we can infer that there is hardly any hesitation about the transactions the customers are making. This is somehow related to extraneous variables such as the accounting service provided or based on the amount of asset the company has and the number of customers the company has currently have owned. Hence the respondents attribute their confidence with regard to their transaction due to the company's profit margin and this could hardly be generalized to the quality of service provided by the bank.

According to item 3 of table 4 of the previous page, which asked respondents to rate whether when asked employees at OIB are consistently courteous with them, no one strongly agreed about the statement, 0(0%) said neutral 45(45%) the respondents agree and disagree 55(55%) and no one said strongly disagree to the statement. From this fact we that more than half of the respondents 55(55%) agree that employees at OIB are consistently courteous with them and significant number of the respondents 45(45%) of the respondents agree to the statement.

The management admits that

*The reason why the employees are not courteous is because most of the employees, over 95% are fresh graduates and they are strange for the area. Even though their energy is fresh they still miss the delicacy required to entertain the customers.*

From this we can understand that the employees are not providing their best just because they haven't worked in somewhere else before they joined the bank. They lack experience.

According to item 5 of table 4 of the previous page, which asked respondents to rate employees at OIB have the knowledge to answer their questions no one strongly agreed about the statement, no one said strongly disagree 14(14%) agree, 5(5%) neutral and 81(81%) disagree. Based on the data the student researcher can infer that the majority of the respondents 95(95%) of the respondents disagree that employees at OIB have the knowledge to answer customer questions and insignificant number of the respondents have agreed to the statement.

According to item 5 of table 4 of the previous page, which asked respondents to rate if OIB keeps them informed about when services will be performed no one strongly agreed about the statement, no one said agree 13(13%) of the respondents agree 4(4%) neutral and 83(83%) of them disagree. From this fact we can infer that the majority of the respondents, 83(83%) disagree that OIB keeps them informed about when services will be performed the and only 13(13%) agree to the statement.

### 3.6 Individual Attention provided by Employees

**Table 5 Individual Attention provided by Employees**

S.N	Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1	Employees at OIB give me prompt service.	13	13	-	-	-	-	74	74	13	13
2	Employees at OIB are always willing to help me.	12	12	-	-	-	-	85	85	3	3
3	Employees at OIB are never too busy to respond to my request.	14	14	-	-	-	-	82	82	4	4
4	OIB give me individual attention	7	7	-	-	-	-	90	90	3	3
5	OIB has employees who give me personal attention.	7	7	-	-	-	-	88	88	5	5
6	OIB has my best interests at heart.	34	34	-	-	-	-	66	66	-	-
7	Employees at OIB understand my specific needs.	7	7	-	-	-	-	89	89	4	4
8	OIB has operating hours that are convenient for me.	46	46	-	-	-	-	54	54		

According to item 1 of table 5 above, which asked respondents to rate if employees at OIB give them prompt service 13(13%) of the respondents strongly agree, 85(85%) of the respondents disagree no one disagrees, and no one said neutral and 13(13%) strongly disagree. From this fact



we can infer that most of the respondents almost all 98(98%) of the respondents disagree that employees at OIB give them prompt service and insignificant number of respondents agree to the statement.

According to item 2 of table 5 of the previous page, which asked respondents to rate whether employees at OIB are always willing to help them no one strongly agrees, no one said neutral 12(12%) of the respondents agree, 85(85%) of them disagree while 3(3%) of the respondents strongly disagree to the statement. From this fact we can infer that most of the respondents 85(85%) disagree employees at OIB are always willing to help them and only few 12(12%) agreed to the statement.

According to item 3 of table 5 of the previous page, which asked respondents to rate whether employees at OIB are never too busy to respond to their request no one strongly agrees, no one said neutral 14(14%) of the respondents agree, 82(82%) of them disagree while 4(4%) strongly disagree. From this fact we can infer that most of the respondents, 86(86%) of the respondents disagree to the statement.

According to item 4 of table 5 of the previous page, which asked respondents to rate whether OIB gives lesser individual attention no one strongly agrees, no one said neutral 7(7%) agree and 90(90%) disagree and 3(3%) strongly disagree that the bank doesn't have such individual attention. From this fact we can infer that most of the respondents, 93(93%) of the respondents disagree that OIB gives lesser individual attention the statement and the rest very few of the respondents, 7(7%) of the respondents agree to the statement.

According to item 5 of table 5 of the previous page, which asked respondents to rate OIB has employees who give them personal attention no one strongly agrees, 0(0%) said neutral 7(7%) of the respondents

agree, 88(88%) of them disagree and 5(5%) strongly disagree. From this fact we can infer that most of the respondents, 93(93%), disagree that OIB has employees who give them personal attention and only 7(7%) of the respondents agree to the statement.

According to item 6 of table 5 of the previous page, which asked respondents to rate if the bank has the best interests at heart no one strongly agrees, 34(34%) of the respondents agree and 66(66%) disagree when asked. From this fact we can infer that the more than half of the respondents, 66(66%) disagree that the bank has the best interests at heart and significant number of respondents, 34(34%), agree to the statement.

According to item 7 of table 5 of the previous page, which asked respondents to rate if employees at OIB understand their specific needs, no one strongly agrees, 7(7%) agree 89(89%) disagree and 4(4%) strongly disagree. From this the student researcher can infer that most of the respondents, 93(93%)of the respondents disagree employees at OIB understand their specific needs and the others only 7(7%)of the respondents agree.

According to item 8 of table 5 of the previous page, which asked respondents to rate if the operating hours of the bank are convenient no one strongly agrees, 46(46%) of the respondents agree and 54(54%) of them disagree to the statement. Based on this data the student researcher can infer that more than half of the respondents, 54(54%), disagree that the operating hours of the bank are convenient but significant number of the respondents, 46(46%) of the respondents agree to the statement

## Chapter Four

### Summary, Conclusions and Recommendations

#### 4.1 Summary of Major Findings

- ♣ The employees wear neat clothes, yet there are significant number and percentage of respondents who believe that the employees don't wear neat cloths; the bank's service has promptness in its service delivery and this has a direct impact on customer satisfaction in that customers will be satisfied when they get their problem solved on time, yet still significant number of respondents admitted that there is delay in the service delivery, problem solving.
- ♣ Half of the respondents 56(56%) said they agree the company shows a sincere interest in solving a problem when there happens a problem. However, a significant number of respondents, 44(44%), said they disagree with the statement.
- ♣ The majority of the respondents, 87(87%), disagree that OIB provides its services at the time it promised to do so and insignificant 13(13%) of the respondents disagree to the statement.
- ♣ The recording system of the bank has defects and customers have been so far probed about it. Poor recording system of course affects the service quality and also it highly affects the financial performance as a whole.
- ♣ Three fourth of the respondents, 75(75%) disagree the behavior of employees in OIB instills confidence in them that, yet about a fourth of the respondents admit that they have a good manner in this regard.
- ♣ More than half of the respondents 55(55%) agree that employees at OIB are consistently courteous with them and significant number

- of the respondents 45(45%) of the respondents agree to the statement.
- ♣ 95(95%) of the respondents disagree that employees at OIB have the knowledge to answer customer questions and insignificant number of the respondents have agreed to the statement.
  - ♣ The majority of the respondents, 83(83%) disagree that OIB keeps them informed about when services will be performed the and only 13(13%) agree to the statement.
  - ♣ Most of the respondents almost all 98(98%) of the respondents disagree that employees at OIB give them prompt service and insignificant number of respondents agree to the statement.
  - ♣ Most of the respondents 85(85%) disagree employees at OIB are always willing to help them and only few 12(12%) agreed to the statement.
  - ♣ Most of the respondents, 86(86%) of the respondents disagree to the statement.
  - ♣ Most of the respondents, 93(93%) of the respondents disagree that OIB gives lesser individual attention the statement and the rest very few of the respondents, 7(7%) of the respondents agree to the statement.
  - ♣ 93(93%), disagree that OIB has employees who give them personal attention and only 7(7%) of the respondents agree to the statement.
  - ♣ 66(66%) disagree that the bank has the best interests at heart and significant number of respondents, 34(34%), agree to the statement.
  - ♣ 93(93%) of the respondents disagree employees at OIB understand their specific needs and the others only 7(7%) of the respondents agree.

- ♣ 54(54%), disagree that the operating hours of the bank are convenient but significant number of the respondents, 46(46%) of the respondents agree to the statement

## **4.2 Conclusion**

- The company's service quality remains at stake in that the equipments used are obsolete, unappealing, its promises are not kept. In this regard the service quality dimension of the company is not responsive enough.
- Records were not error free, the customers lack confidence in the way the employees are, yet the employees feel in their transaction, somehow the employees are not consistently courteous to the customers and employees lack the requisite knowledge to answer customer questions. This makes the company lose reputation that it could expect to gain from its customers.
- The bank doesn't provide prompt service to its customers. Hence prompt service emanates from the courteous behavior they might have developed, yet the employees have scored little in this regard too.
- There are times and that is often that the employees are not in a position to willing to help the customers of the bank.
- Generally the employees lack the requisite training and development program and have hardly excavated the required the customer handling tact that needs to be acquired at this level.
- It is true that customers want to be treated at individual basis. Hence no everyone has similar interest in a certain situation and even in similar situation. Therefore companies want their issues to be viewed from a different perspective and have a desire to be treated individually rather than as a crowd.
- Customers hardly have similar transactions and their issue could need personal attention and some need a special privilege and when this is lacking customers will feel anxious about the treatment they have gotten from the bank.

### **4.3 Recommendation**

Based on the major findings and conclusion presented in the previous consecutive pages the following recommendations can be made.

- In order to make the service very appealing, the bank should try to make its equipment more appealing, modern looking and make its clothes neat by making follow up. In addition, the bank should be meet the expectations of its customers and needs to work towards winning the hearts and minds of both the existing, current and prospective customers.
- As it was indicated earlier in the findings section the bank's record keeping is filled with errors. Thus the bank should make its records error free in that if it fails to do so it will lose its assets in the short period of time. With regard to employees the customers lack confidence.
- In order to build confidence the bank should develop various strategies that will make the customers feel safe in their transactions, employees should be courteous with customers and customers should be informed when services are to be performed.
- Service quality is measured whenever it is prompt, employees are willing to help and never busy to respond to their customers, gives individual attention, the bank has customers' best interest in it and its operating hours are convenient enough.
- The company is expected to provide the required customer handling training by cooperating with various renowned companies found in the country. What's more, the company needs to develop a checklist to track down the efficiency of the service quality.

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# **Appendix A**

**St. Mary's University College**

**Faculty of Business**

**Department of Marketing Management**

**Questionnaire filled by customers of Oromia International Bank**

This questionnaire is designed to gather information on “An Assessment of service Quality in Oromia International Bank”. The purpose of the study is to fulfill a senior essay requirement for the Bachelor degree on the field of Marketing Management at St. Mary's University College. Your highly esteemed responses for the questions are extremely important for successful completion of my senior essay. The information that you provide will be used only for the purpose of the study and will be kept strictly confidential.

**You do not need to write your name.**

Finally, I would like to thank you very much for your cooperation and sparing your valuable time for answering my request.

**Please tick to show how much you agree or disagree.**

1. Gender

1. Male

2. Female

2. Educational qualification

A. Grade 1- 12  diploma  C.1st degree  B. Masters degree

Doctorate degree  E. Other please specify \_\_\_\_\_

3. How long have you been customer of the bank

\_\_\_\_\_

1=strongly Agree    2= Agree    3=neutral    4=Disagree    5=Strongly Disagree

<b>Questions</b>		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
2	OIB's equipments are visually appealing					
3	OIB employees appear neat.					
4	Materials associated with the service (such as brochures or statement) are visually appealing at OIB					
5	OIB promises to do something by a certain time, it does so.					
6	When you have a problem, OIB shows a sincere interest in solving it.					
7	OIB performs service right the first time.					
8	OIB provides its services at the time it promise to do so.					
9	OIB insists on error-free record.					
10	The behavior of employees in OIB instills confidence in me.					
11	I feel safe in my transactions with OIB.					
12	Employees at OIB are consistently courteous with me.					
13	Employees at OIB have the knowledge to answer my questions.					
14	OIB keeps me Informed about when services will be performed.					
15	Employees at OIB give me prompt service.					
16	Employees at OIB are always willing to help me.					
17	Employees at OIB are never too busy to respond to my request.					
18	OIB give me individual attention					
19	OIB has employees who give me personal attention.					
20	OIB has my best interests at heart.					
21	Employees at OIB understand my specific needs.					
22	OIB has operating hours that are convenient for me.					

# Appendix B

በቅድሳተ ሚያም ዩኒቨርሲቲ ኮሌጅ

ቢዝነስ ፋኩሊቲ

የገበያ አስተዳደር ትምህርት ክፍል

በኦሮሚያ ኢንተርናሽናል ባንክ ደንበኞች የማህላ መጠይቅ

የዚህ መጠይቅ አላማ በባንኩ የማደረገውን የአገልግሎት ጥራት በምን መልኩ እንደሆነ መረጃ ለመሰብሰብ ነው። በመጠይቁ የተሰበሰበው መረጃ ተጠናቅሮ ለዩኒቨርሲቲ ኮሌጅ ተማሪ የመመረቅ ፅሁፍ ይሆናል። ይህም ማለት በዚህ መጠይቅ የሚሰበሰበው ማንኛውም መረጃ በማንኛውም መልኩ ከዚህ የመመረቅ ማሻገር በተለየ ለተለየ አላማ አይወልድም። ከዚህም በተጨማሪ በመጠይቁ አማካኝነት የሚሰበሰበው መረጃ ፍጹም ምስጢራዊነቱ የተጠበቀ መሆኑን አሳስባለሁ።

በመጠይቁ ላይ ስምዎን ማፍ አይጠበቅብዎትም

በመጨረሻም ክቡር ጊዜዎን ሰጧቸው ይህን መጠይቅ ለመሙላት ፈቃደኛ በመሆንዎ አስቀድሜ አመሰግናለሁ

አጠቃላይ መረጃ

ትዕዛዝ አንድ የሚሰጠውን ነጥቦች ተከትለው በሚገኙት ሳጥኖች ወስጥ የ/ምልክት ያስቀምጡ

- 4. ያታ ወንድ  ሴት
- 5. የትምህርት ደረጃ የቀለም ትምህርት  ርተፊኬት  ስማ
- የመጀመሪያ ዲግሪ  ታላቅ ዲግሪ
- 6. የዚህ ባንክ ደንበኛ ከሆኑ ምን ያህል ጊዜ ሆኖዎታል.....

**ትዕዛዝ ሁለት** ከዚህ በታች በተዘረዘሩት ጥያቄዎች ፊት ለፊት በአምስት የተከፈሉ ሰንጠረዦች ይታያሉ በእያንዳንዱ ሰንጠረዥ ውስጥ ቁጥሮች አሉ የሰምዎት መጠንዎን ለመለካት ቁጥሮቹ በሚከተሉት ቃላት ተወክለዋል

1. በጣም እስማህሁ      2. እስማህሁ      3. ምንም ሃሳብ የለኝም      4. አልስማምም  
5. በጣም አልስማምም

ጥያቄዎች		1	2	3	4	5
2	የባንኩ ቁሳቁሶች ለዕይታ ማራኪ ናቸው					
3	የባንኩ ሰራተኞች ልብሰቻቸው ፅዱ ናቸው					
4	ከአገልግሎት ጋር የተገናኙ ቁሳቁሶች ለምሳሌ ብሮሽሮችና ሌሎች መረጃዎች ለዕይታ ማራኪ ናቸው					
5	ባንኩ አንድን ነገር ቃል ከገባ ቃል በገባበት ሰዓት ይፈፅመዋል					
6	ከባንኩ አገልግሎቶች ጋር በተያያዘ ችግሮች ሲያጋጥሙኝ ፍጹም ከበሬታ በተሞላው ሁኔታ ያስተናግደኛል					
7	ባንኩ አገልግሎቶችን በተባለው ሰአት ያከናውናል					
8	ባንኩ በተባለው ሰአት አገልግሎቱን ይከፈናል					
9	የባንኩ መዛግብት ፍፁም ከስህተት የፀዱ ናቸው					
10	የባንኩ ሰራተኞች ስነምግባር በወሰጡ በራስ መተማመንን ያጭርብኛል					
11	ከባንኩ ጋር በማደርገው የገንዘብ ልወጫዎች ፍፁም በራስ መተማመን ይሰማኛል					
12	የባንኩ ሰራተኞች ቀጣይነት የሚታይበት ትህትና ያሳዩኛል					
13	የባንኩ ሰራተኞች ጥያቄዎቼን ለመመለስ የሚያስችል በቂ ዕውቀት አላቸው					
14	ባንኩ በትክክል ቃል የገባልኝን ነገር መቼ እንደሚከፈልኝ ሁልጊዜም በቋሚነት ያሳውቀኛል					
15	የባንኩ ሰራተኞች ፈጣን አገልግሎት ይሰጡኛል					
16	የባንኩ ሰራተኞች ሁልጊዜም እኔን ለመርዳት ፈቃደኞች ናቸው					
17	የባንኩ ሰራተኞች ጥያቄዎቼን ከመመለስ ደክመው አያወቁም					
18	ባንኩ ግለሰባዊ ትኩረት ይሰጠኛል					
19	የባንኩ ሰራተኞች ግለሰባዊ ትኩረት ይሰጡኛል					
20	የባንኩ አገልግሎት በወሰጡ የምፈልገውን ያሟላ ነው					
21	የባንኩ ሰራተኞች እያንዳንዱን ከባንኩ ጋር የተያያዙ ፍላጎቶች ይረዱልኛል					
22	የባንኩ የስራ ሰአታት ለኔ አመቺ ነው					

# **Appendix C**

**St. Mary's University College**

**Faculty of Business**

**Department of Marketing Management**

**Interview Checklist for Marketing Manager of the bank**

**Dear Sir/Madam**

**The intention of this interview checklist is to assess the existing service quality process the company follows. The intention of this research is for a senior essay in fulfillment of the degree program in department of Marketing Management in St. Mary's University College. I hereby ask you sincerely to provide your genuine response to the questions listed here.**

1. Can you describe the quality of equipments your bank is using currently?
2. To what extent is the materials in the bank are visually appealing?
3. Does the bank perform service right the first time? Please explain
4. How effective is the bank with regard to courteousness it shows towards customers?
5. Do you have anything to add?