ST.MARY'S UNIVERSITY SCHOOL OF GRADUATESTUDIES

MARKETING MANAGEMENT GRADUATEPROGRAM

Assessment of Customer Satisfaction on Point of Sale (POS) Terminals in Commercial Bank of Ethiopia (South Addis District)

BY: Tsion Getachew

Assessment of Customer Satisfaction on Point of Sale (POS) Terminals in Commercial Bank of Ethiopia (South Addis District)

A THESIS SUBMITTED TO DEPARTMENT OF MARKETING MANAGEMENT IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTERS OF ARTS IN MARKETING MANAGEMENT

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ADDIS ABABA, ETHIOPIA

DECLARATION

I, **Tsion Getachew**, hereby declare that the thesis titled "**Assessment of Customer Satisfaction on Point of Sale (POS) Terminals in Commercial Bank of Ethiopia (South Addis District)**" submitted to, in partial fulfillment of the requirements for the award of **Masters of Art Degree in Marketing** is a record of original and independent research work done by me under the supervision and guidance of **Dr. Teklegiorgis Assefa**. The ideas and views of other researchers have been duly expressed and acknowledged.

By: Tsion Getachew

Signature: _____

Date: _____

CERTIFICATION

This is to certify that the thesis prepared by Tsion Getachew, entitled "Assessment of Customer Satisfaction on Point of Sale (POS) Terminals in Commercial Bank of Ethiopia (South Addis District) and submitted in partial fulfillment of the requirements for the award of Masters of Art Degree in Marketing complies with the regulations of the University and meets the accepted standard with respect to originality and quality.

Advisor <u>Teklegiorgis Assefa (PhD)</u>   **Signature** _____   **Date** _____

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Dean, Graduate Studies   **Signature**   **Date**

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Internal Examiner   **Signature**   **Date**

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List of Acronyms

ATM	Automated Teller Machine
CBE	Commercial Bank of Ethiopia
CRM	Customer Relationship Manager
CSI	Customer Service Index
ICT	Information Communication Technology
IT	Information Technology
PC	Personal Computer
PDA	Personal Digital Assistant
PIN	Personal Identification Number
POS	Point of Sale
SMS	Short Messaging Service
SPSS	Statistical Package for Social Science
SERVPERF	Service Performance
SERVQUAL	Service Quality

Abstract

The adoption rate of Point of Sale (POS) terminals worldwide is on the rise as point of sale payments gain favor with today's customers who prefer to carry out transactions by card rather than cash. As the POS channel becomes more popular, banks must ensure that they have the right solution to deliver the advanced technology that their customers demanded. However the adoption of the E-Payment is comparatively lower to other payment systems in Ethiopia. Hence, this study set an objective to investigate the level of customer satisfaction of CBE's customers from the POS service focusing on the South Addis district of the bank. Data for the study was collected from CBE customers who either use POS service or aware about the service. In addition, information is gathered from the employees of the bank to augment the analysis. Descriptive statistics is used to analyze the data. The finding of the study shows that the customers of the bank are moderately satisfied with service with mean score of 57.2%. Non-users perceived the service as superior relative to users. Customers of the bank are more comfortable with user friendliness of the service and availability of customer support. However, they are less satisfied with other dimensions of service quality especially in terms of the performance of the service. So as to enhance the satisfaction of POS users and to increase number of users over time, few recommendations are forwarded including ensuring 27/7 Pos service, outsourcing maintenance service, using alternative means of networking and power generation, clear and appealing advertising etc.

Key words: POS, CBE, Customer Satisfaction

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Reliance on cash based economy has been found to be risky and cumbersome because money outside the banks cannot be subjected to regulatory and operational procedures, and the ability of monetary policy to achieve set of objectives in the presence of sizeable currency out of Bank is limited (Adeoti & Oshotimehin, 2011). According to Ayo (2009) a greater percentage of problems within the economies of most developing countries are attributable to the cash carrying nature of their economy. This cash carrying character of the economy is also responsible for large pool of money in the hands of the unbanked citizens. In order to reduce the volume of cash in circulation and reduce the risk of going about with cash, several electronic payment systems such as payment cards (smart card) and paper- based instrument were introduced by financial regulatory bodies. This has encouraged e-payment initiatives such as the establishment of switching companies that facilitate interconnectivity, introduction of payment instruments such as Automated Teller Machine (ATM), web transaction, e- money products such as credit and debit cards and point of Sale (POS) which gave rise to significant growth in the use of electronic payment systems (Salimon, 2006).

Generally, electronic payment system (e-Payment) refers to an electronic means of making payments for goods and services procured online or in supermarkets and shopping malls. It enables websites and shopping malls to securely process transactions in real time. It operates on a smartcard that stores information on microchips. The microchip contains a purse in which monetary value is held electronically. The electronic payment system takes the following forms: electronic financial payment system, where payment is through some specified protocols; and (b) smartcard payment system, where the information on the silicon is used to effect payment for services (Ayo 2009; Sumanjeet, 2009). This payment system provides a better audit trail than transactions that involve physical cash and thus reduce the amount of currency in circulation.

In Ethiopia, the Commercial Bank of Ethiopia has adoption electronic payment system for the first time in 2002G.C. By the June 2018, the bank has deployed 11,796 Point of Sale terminals

across the country (CBE, 2018). The level of this adoption by the consumers has continued to increase and the number of debit card holders reached over 1.8 million. However, despite the general increase in adoption of E-payment instruments, the rate of adoption and use of POS is relatively low when compared to the rest of E-payment system (CBE, 2018). Hence, this study intends to investigate the extent of POS use and the level of customer satisfaction from point of sale terminal service. The need to investigate consumer satisfaction for success in any commercial enterprise is obvious

1.2. Background of the Company

The history of the Commercial Bank of Ethiopia (CBE) dates back to the establishment of the State Bank of Ethiopia in 1942. Later, it was legally established as a share company in 1963. In 1974, CBE merged with the privately owned Addis Ababa Bank. Since then, it has been playing significant roles in the development of the country. Commercial Bank of Ethiopia is pioneer to introduce modern banking to the country. It has more than 1,288 branches stretched across the country and is the leading Ethiopia bank with assets of 566 billion Birr and deposit of Birr 451 billion as of June, 2018.

It also plays a catalytic role in the economic progress & development of the country, being financial source of mega projects of the country such as the Renaissance Dam, fertilizer manufacturing, various sugar projects, etc, according to the officials of the bank.

It is also the first bank in Ethiopia to introduce ATM service for local users. As of June, 2018 the Commercial Bank of Ethiopia has more than 18 million account holders. The number of Mobile and Internet Banking users also reached 2 million and 52,418, respectively. ATM card holders also reached close to 4.4 million (78.5 active users).

Internationally, Commercial Bank of Ethiopia has strong correspondent relationship with more than 50 renowned foreign banks such as Commerz Bank A.G., Royal Bank of Canada, City Bank, HSBC Bank. It has a SWIFT bilateral arrangement with more than 700 other banks across the world. It is also, pioneer to introduce Western Union Money Transfer Services in Ethiopia early 1990s and currently working with other 20 money transfer agents like Money Gram, Atlantic International (Bole), Xpress Money, Dahabshii and others. Commercial Bank of Ethiopia has opened four branches in South Sudan and has been in the business since June 2009.

It has reliable and long-standing relationships with many internationally acclaimed banks throughout the world, Commercial Bank of Ethiopia combines a wide capital base with more than 30,000 talented and committed employees as of May 23/2017(www.cbe.com.et).

1.3. Statement of the Problem

In today's fast changing world, banking environment has become highly competitive & banks are required to respond quickly to the dynamics of fast changing customers' expectations to be able to survive and exceed in this changing market banks are striving to improve their customer service delivery and productivity through adoption of electronic banking (Tiwari & Kumar, 2012)

In E-banking system, information is electronically transmitted over wireless communication channels and the internet. These processes raise issues of how users are authenticated, how integrity of data is maintained and importantly the confidentiality of this data. One of the issues raise with adaption of new technology is perceived risk or uncertainty about the outcome of the use of the innovation or uncertainty that the use of the innovation is secure (Gerrard & Cunningham, 2003). Uncertainty arises from a predicted validity of the attributes (for example functionality and security) that is how well users of new technology will predict future performance. Risk is a subjective determined expectation of loss; the greater the expected probability of loss, the higher the risk perceived (Mitaey, 1999) and thus the lower the motivation to adopt an innovation. Even if E-banking has a lot of benefit in service delivery to customers, the adoption of e-payment instruments, particularly the use of POS is still relatively low when compared to the rest of E-payment system such as ATM (CBN, 2009).

Various studies investigated the level of satisfaction of bank customers from the service of the banks in aggregate. In Ghana, Cudjoe, Anim, Nyanyofio (2015), investigated the level of satisfaction of customers of the Commercial Bank of Ghana using SEVQUAL model and show that the Responsiveness, Reliability, Tangibles, Assurance and Empathy of the service have significant influence on customer satisfaction. Similar result is also found in Pakistan that shows that all service quality dimensions had significant and positive association with customer satisfaction (Qureshi, 2013). Other studies also investigated the service quality dimensions in other countries.

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Sintayehu (2015), found that service quality dimensions that are reliability, customer support and ease of the use have strong Influence on the level of satisfaction of electronic banking (in general) users of Ethiopian banks in Addis Ababa. But no study is available that tried to assess the level of satisfaction of banks customers from POS service only. Hence, this study tried to assess the extent of satisfaction among CBE customers from POS service.

CBE has planned to deploy 6,000 POS per year. But, CBE deployed below the target of 6000 POS per year since the commencement of the service. This shows that there is a gap in adoption of POS, which could be one obstacle to achieve CBE vision to become world class bank by the year 2025. There are some possible reasons for the low adoption of the POS service, among them consumer level of satisfaction could be one.

1.4. Research Questions

Based on the statement of the problem and review of related literature, the study sought answers for the following questions.

- ➢ *What are the factors that influence the adoption and satisfaction of POS terminals?*
- ➢ *How satisfied are POS users with the quality of service delivery?*
- ➢ *How non users perceive the service of POS terminals?*
- ➢ *What are the main challenges encountered by customers in the use of POS machines?*

To gain a comprehensive understanding of the phenomena under investigation and in order to be able to provide a sufficient justification for answering these questions, the researcher has investigated the above four questions.

1.5. Objective of the Study

1.5.1. General objective

The general objective of the study is to examine the level of customer satisfaction on the use of POS terminals.

1.5.2. Specific objective

❖ *To examine the level of satisfaction of POS service from the experience of users and perceptions of non-users.*

❖ *To examine extent of satisfaction of POS service from each dimensions of the service.*

❖ *To examine the association between POS use and demographic factors.*

❖ *To examine the influence of POS advertising on use and level of satisfaction.*

1.6.   Significance of the Study

The study will help CBE to;

- Understand the level of satisfaction among POS users and the perception of potential users.

- To understand the impact of different variables on customer satisfaction from POS terminals.

- Formulate appropriate strategies in improving POS terminal service for enhancing customer satisfaction.

In addition to this, the study is expected to help other researchers who will be interested to conduct a study regarding the issue under investigation by providing useful information.

1.7.   Scope and Limitations of the Study

This study was confined only to know the level of customer satisfaction from POS service. It is limited to CBE's customers who either used POS terminals or are aware about the service. Purposely, the participants of the study were selected from four branches of Commercial bank of Ethiopia, South Addis Ababa District.

1.8.   Organizations of the Study

The study includes five chapters. Chapter one is the introduction chapter which includes background of the study, statement of the problem, research questions, objective of the study, significant of the study, scope & limitation of the study. The second chapter deals with review of related literature. The third chapter deals with the methodology part of the study. The fourth chapter of the study deals with the data analysis part. The fifth chapter deals with the conclusion and recommendations.

CHAPTER TWO

RELATED LITERATURE REVIEW

2.1. Theoretical Review

2.1.1. Definition of E-banking

E-banking is a form of banking service where funds are transferred through an exchange of electronic signal between financial institutions, rather than exchange of cash, checks, or other negotiable instruments (Kamrul, 2009). E-banking, also known as electronic funds transfer, is simply the use of electronic means to transfer funds directly from one account to another, rather than by check or cash (Malak, 2007). The term of E-banking often refers to online banking/Internet banking which is the use of the Internet as a remote delivery channel for banking services (Furst&Nolle, 2002). With the help of the internet, banking is no longer bound to time or geography. Consumers all over the world have relatively easy access to their accounts 24 hours per day, seven days a week. Another definition of E-banking is that "E-banking is the use of a computer to retrieve and process banking data (statements, transaction details, etc.) and to initiate transactions (payments, transfers, requests for services, etc.) directly with a bank or with other financial service provider remotely via a telecommunications network" (Yang 1997). It should be noted that electronic banking is a bigger platform than just banking via the internet. E-banking can be also defined as a variety of platforms such as internet banking or (online banking), TV-based banking, mobile phone banking, and PC (personal computer) banking (or offline banking) whereby customers access these services using an intelligent electronic device, like PC, personal digital assistant (PDA), automated teller machine (ATM), point of sale (POS), kiosk, or touch tone telephone (Alagheband, 2006). Different forms of E-banking system are discussed as follows.

Automated Teller Machine (ATM): is a computer controlled device that dispenses and provides other services to customers who identify them with a personal identification number (PIN). An ATM device allows a bank customer to withdraw cash from his account via a cash dispenser (Machine), and the account is debited immediately (Ojokuku and Sajuyigbe, 2012). A fundamental advantage is that it need not be located within the banking premises. It is usually in

stores, shopping malls, fuel stations etc. It saves customers time in service delivery as alternative to queuing in bank halls, customers can invest such time saved into other productive activities. ATMs are a cost-efficient way of yielding higher productivity as they achieve higher productivity per period of time than human tellers.

Point Of Sale Terminals: This mode of e-banking handles cheque verification, credit authorization, cash deposit and withdrawal and cash payment. It enhances electronic fund transfer at the point of sales. Thus customers account would be debited immediately with the cost of purchase in an outlet such as a petrol station or supermarket. The implication of this is that customers can make payment for goods and services without necessarily coming in contact with physical cash as the purchase price would be debited on the buyer's card and credited on the seller's account (Olanipekun et al, 2013).

Mobile banking: This mode of e-banking primarily uses mobile phones as the electronic devices. Mobile phone gives customer the opportunity to operate their account with bank as long as their phones and network services provider support the SMS (short messaging service) which would enable the customer check account balance (Olanipekun et al, 2013).

Card System: The card system is a unique electronic payment type. The smart cards are plastic devices with embedded integrated circuit being used for settlement of financial obligations. The power of cards lies in their sophistication and acceptability (Ojokuku and Sajuyigbe, 2012) to store and manipulate data, and handle multiple applications on one card securely. Depending on the sophistication, it can be used as a Credit Card, Debit Card and ATM (Automated Teller Machine) card.

PC Banking: The technology of e –banking has a universe of possible applications. Online banking for example provides the opportunity of paying bills and performing transactions of any kind. The availability of online information has provided banking and customer with a powerful vehicle for research (Olanipekun et al, 2013).

2.1.2. Benefit associated with electronic banking

Perception of various stakeholders especially bankers has attracted the attention of researchers as per the available literature on electronic banking. According to Berry (1984) maintenance of high

level of employee satisfaction and retention is essential if customer satisfaction has to be achieved and employees must be essentially viewed as internal customers by the management.

Banks normally assign their managers responsibility for the promotion of the use of electronic channels to customers (Lymperopoulos and Chainiotakis, 2004).Their input as delivery staff is important. It is also the manager's responsibility to ensure that branch staff is professional, well trained and knowledgeable about the range of services provided by the bank (Moutinho, 1997)

Similarly high lighting the impact of ICT in recent years observed that the 1990s witness the proliferation and high per growth of internet technologies, which together are creating a global and cost effective platform for business to communicate and conduct commerce. Oladejo and Dada (2008) investigated the impact of IT on the performance of insurance company in Nigeria.

Jen and Michel (2006) indicate that E-banking has created, unprecedented opportunities for banks and business globally, in the ways they organized financial product development, delivery, and marketing via the internet. While it offers new opportunities to banks, it also poses many challenges such as the innovation of IT applications, the blurring of market boundaries, the breaching of industrial barriers, the interface of new competitors, and the emergence of new business models (Liao and Cheung, 2003)

2.2. Customer Satisfaction

2.2.1.. The Concept of Customer Satisfaction

Customer satisfaction is typically defined as a post consumption evaluative judgment concerning a specific product or service (Gunderson, Heide & Olsson, 1996). It is the result of an evaluative process that contrasts pre-purchase expectations with perceptions of performance during and after the consumption experience (Oliver, 1980). It seems that the expectation and service performance perception of customers are the key components of customer satisfaction. Customers are satisfied when their expectations are met and delighted when their expectations are exceeded. Satisfied customers remain loyal, buy more, are fewer prices sensitive and talk favorably about the company.

Customer satisfaction can be defined as the company's ability to fulfill business, emotional, and psychological needs of its customers. In other word it is a summary of psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumers" prior feeling about the consumption experience (Chavan and Ahmad, 2013). However Kumbhar (2011) argued that a customer satisfaction is an ambiguous and abstract concept. He continued that, actual manifestation of the state of satisfaction will vary from person to person, product to product and service to service.

It is well-researched fact that there is a strong linkage between customer satisfaction and operational performance. According to Qureshiet et al. (2013) customer satisfaction has strong influence on the efficiency and financial performance of banks. It has great influence upon performance and profitability of the banks. He also claimed that satisfied customers share their experiences with other people and occupy unambiguous word of mouth (grapevine) advertisement and publication of the banks. This positive word of mouth publication is very helpful in increasing banks relationship and interaction with the whole community. Many literatures found that there is strong relationship between customer satisfaction and organizations efficiencies, operational and financial. The state of satisfaction depends on a number of factors which consolidate as psychological, economic and physical factors. The quality of service is one of the major determinants of the customer satisfaction (Kumbhar, 2011).

Service quality can be defined as the difference between customer expectations for services performance prior to service encounter and their perception of the service received (Wandaogou and Jalulah, 2011).

2.2.2. Measurements of Service Quality and Customer Satisfaction

Various scholars have proposed different methods to measure service quality. SERVQUAL and SERVPERF are the two major service quality measurement scales.

i. SERVQUAL Model

SERVQUAL is one of the most commonly used model in measuring service quality and therefore customer satisfaction. SERVQUAL is designed to measure service quality as the difference between the expected and perceived performances (Parasuraman et al, 1988). At the beginning, Parasuraman et al (1985) identified 97 attributes to assess overall service quality

which were condensed into ten dimensions. The ten dimensions were tangibility, reliability, responsiveness, competence, access, courtesy, communication, credibility, security, and understanding the customer. But after refinement, the attributes were reduced to 22 pair of likert-type items and the dimensions were reduced to five as tangibility, reliability, responsiveness, assurance, and empathy. The assurance dimension includes a combination of attributes originally designed to assess competence, courtesy, credibility, and security. On the other hand, the empathy dimension contains the attributes that were originally designed to assess accessibility, communication and customer understanding (Sabir, 2014).

Each attribute in SERVQUAL instrument is of two types (Adil et al, 2013). The first is to measure expectations and the other to measure perception regarding the firm's service after using the services. The quality gap (Q) is assessed by subtracting the expectation (E) score from the perception (P). The aggregated sum of difference between perceptions and expectations from the five dimensions result is used to construct the overall quality gap (Adil et al, 2013).

ii.   SERVPERF Model

Traditionally, service quality is measured as the difference between customer expectations and perceived performance of the service provider. However, there is little evidence that customers access service quality as the gap by subtracting expectations from perceptions (Sonne 1999, Adil et al 2013). This pave the way for the foundation of a new performance based measurement of service quality called SERVPERF (Service Performance). Adil et al 2013 argued that SERVPERF is an enhanced means of measuring the service quality construct. Jain and Gupta (2004) said "empirical *studies evaluating validity, reliability, and methodological soundness of service quality scales clearly point to the superiority of the SERVPERF scale''*.

SERVPERF is simply the performance component of the SERVQUAL scale. It tries to measure the five underlying dimensions of the SERVQUAL in terms of only performance or by dropping the expectation component.

Parasuramanet et al. (2005) incorporated e-services and conceptualized and constructed a multiple-item scale (E-S-QUAL and E-RecS-QUAL models) to assess electronic service quality. The final E-S-QUAL Scale, consisting of 22 items on four dimensions, which they labeled and defined the dimensions as follows:

1. Efficiency: The ease and speed of accessing and using the site.

2. Fulfillment: The extent to which the site's promises about order delivery and item availability are fulfilled.

3. System availability: The correct technical functioning of the site.

4. Privacy: The degree to which the site is safe and protects customer information.

Available literature shows that, the customer satisfaction is measured via service quality and service quality measured by various measurement tools and instruments developed by various researchers and marketing consultancy organizations (Kumbhar, 2011).

2.3. Empirical Study

2.3.1. Banking Service and Customer Satisfaction

Kombo (2015) investigated the pattern of customer satisfaction in Kenya banking industry using 403 sample customers of the top five banks in Kenya. The survey found that the overall level of satisfaction was about 64%. Furthermore, the survey reveals that accessibility of bank branches was the most important source of satisfaction for the customers. This means wide bank branches networks play a vital role in the level of customers' satisfaction. On the other hand, the study indicates that high price of products and services were the main source of dissatisfaction among the customers. On the basis of demography, the study found that women and persons with primary and secondary education had higher level of satisfaction compared to men and university graduates, respectively.

KPMG (2016) conducted a Retail Bank Customers Satisfaction Survey based on interview of more than 33,000 retail banking customers spread across 18 different African countries. The survey used internally developed Customer Service Index (CSI) to measure the level of customer satisfaction. This Index is a weighted average score that reflects the relationship between the importance of rating allocated by the customers to certain measures and their satisfaction with the same measure. The Index has six components, namely branding, customer care, convenience, executional excellence, products and services, and value for money. Accordingly, respondents in most of these countries (12 out of 18) rated excellent customer service as the most important reason for maintaining a banking relationship. Of the total respondents, 86.5% of them valued

customer care (excellent customer service) as the most important factor that the bank should focus on and about 72.5% of them satisfied with the existing customer care.

The other important indicator of overall satisfaction, executional excellence, which is focused on delivering fast, accurate and timely transaction rated by 86.2% of the respondents as the most important factor and 72.3% of them indicated that they were satisfied with the existing performance. Similarly, the product and services component of overall satisfaction, which is concerned with innovation of new products and service to meet the ever growing demand of customers, valued by 81.6% of customers as the most important factor and 66.8% revealed that they are satisfied with the existing product and services.

Another study was conducted in Sri Lanka (R.A. Chankala et al., 2014) using 22 SERVPERF scale to measure consumers' perceived service quality in state banks and its impact on customer satisfaction. The study employed multi-stage sampling to select the 150 sample respondents and administered structured interview to gather the data. The study found that all the five service quality dimensions (reliability, assurance, empathy, tangibles & responsiveness) contributed significantly towards the service quality in the state owned banks in Sri Lanka. Furthermore, the study revealed that there is a strong positive linear relationship between overall service quality and customer satisfaction in state banks. Finally, the study confirmed that the scale SERVPERF is applicable for measuring the service quality of the banking sector in Sri Lanka.

2.3.2. Studies related with POS terminals

Technology is enabling newer, faster and more mobile POS options for retailers. The POS Technologies can make the shopping experience faster and more pleasant for customers. Retailers need to recognize that their system has to be open and capable of accepting contactless transactions and transactions from wireless devices (Barry McCarthy, 2009).

Service quality dimensions; reliability, customer support and ease of the use have strong Influence on E banking users' satisfaction level in both public and commercial banks in A.A (Sintayehu, 2015).

To increase the tendency to use and subsequently to increase the true use of POS system in the retailers and stores, the users of POS system should have a thorough understanding of the usefulness and advantages of this system, for which the authorities can play a significant role

by Applying suitable advertising strategies. Thus if banks intend to expand electronic banking and electronic payment in general they have to provide the hardware, software, cultural, legal, Security infrastructures and relation management with the customer in addition to improving the Effective relations and interactions among the organization members, customers, networks and organizational groups (Mohammad et al., 2015).

The adoption level of Electronic banking is correlated with age and occupation in addition to other factors. Particularly age has major influence on this. The satisfaction of the customer mainly influenced by the convenience, awareness and responsiveness related with the service. In the present days with technology savvy generation, most of the banks customers prefer and switch to E banking facilities. Hence, banks need to improve their services, loyalty to customers and their retention by increasing awareness and concentrating on the factors contributing for customer Satisfaction (swaminatahan and Ananth, 2010).

The challenging factors to the efficient use of POS is found to be network failure, frequent power outage; limited numbers of POS per merchant store where they are available, security of communication over the network and unavailability of the POS at all merchant stores (Adeoti, 2013). The POS vulnerabilities which the system provide the initial interface for credit card transactions while the communication between POS system have been hardened through the use of Cryptography and a variety of authentication techniques. The devices themselves provide virtually no security. Few POS systems implement best practices for handling sensitive information, such as visa standards for credit card management (Neal, 2007). The POS terminals weaknesses that it reads the credit card information, performs the credit transaction, receives the confirmation code and stores information for audits. The type of information collected and stored varies by vendor and configuration. This includes the information found on the credit card; Name, card number, and expiration date. Some terminals also require manually entry pin codes; other information such as Address, phone or social security number are not stored on the credit card and is not stored on the POS terminal (Neal,2007). The relevance of efficient payment systems is a subject of interest to all stakeholders.

2.4. Conceptual Framework

From the theoretical and empirical literature reviews as well as the intuition of the researcher the following conceptual framework of the study is developed by the researcher.

Independet Variables

Dependent Variable

Service Quality Measure by:

- **Reliability**
- **Convenience**
- **Efficiency**
- **Customer Support**
- **Security**
- **Friendliness**
- **Performance**
- **Service Content**
- **Incentives**

Customer satisfaction
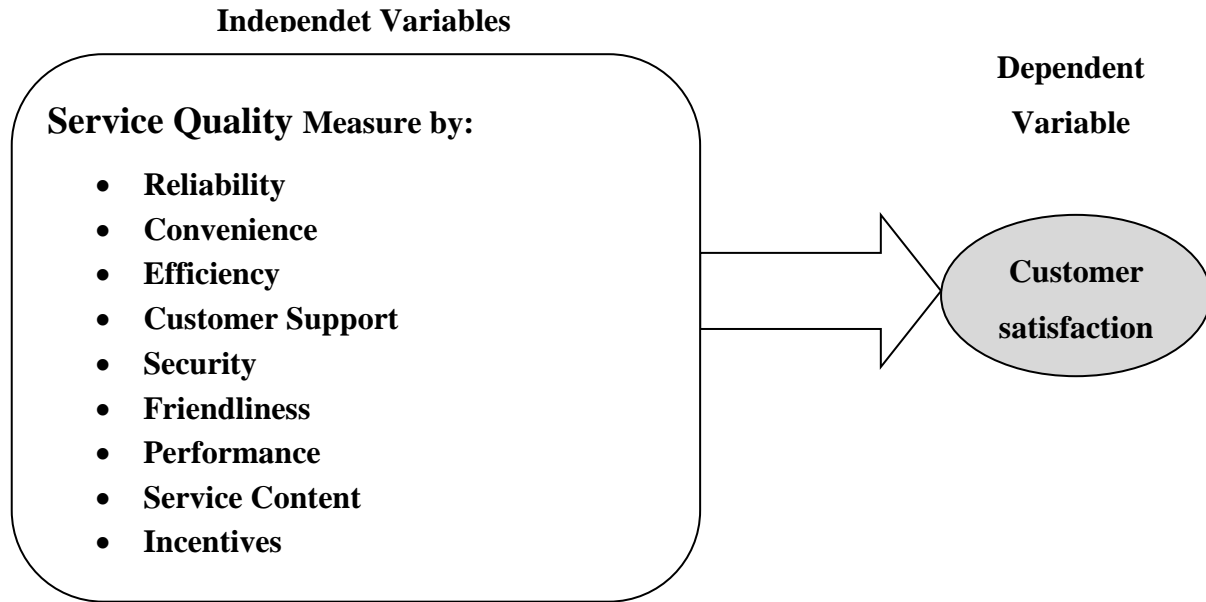
Source: - Compiled by the researcher based on literature review

Figure 1: Conceptual Framework of the Study

CHAPTER THREE
RESEARCH METHODOLOGY

3.1. Research Areas

The regional scope of the study is delimited with South Addis Ababa district of Commercial bank of Ethiopia. The District constitutes 85 branches that are located to South of Addis Ababa. The district is situated to south of Addis Ababa with 45 K.M radiuses in and outside Addis Ababa up to Debreziet/ Bishoftu city Administration.

3.2. Research approach

Research approaches are plans and the procedures for research that span the steps from broad assumptions to detailed methods of data collection, analysis, and interpretation, (Phillips & Burbules, 2000).

So as to achieve the stated objectives and answering research questions, the researcher adopted both quantitative and qualitative (mixed) research approach. Hence, concurrent procedure is employed to triangulate quantitative and qualitative data to provide a comprehensive analysis of the research problem.

3.3. Data Source and Collection Instrument

This study used primary and secondary source of data. Regarding the primary data, data from customers was collected through structured questionnaire which was designed based on the study by Melese (2015) with some modifications. Structured questionnaires were selected as it is simple to administer and relatively inexpensive to analyze (Abawi 2013). The study used close ended questionnaire to gather data from CBE customers who either use or are aware about the POS service. The questionnaire was structured in close-ended type and responses to the questions are being measured on a five point Likert rating scale including, Strongly Disagree, Disagree, undecided, Agree and strongly agree. The use of five point Likert scale is to make it easier for respondents to answer questions in a simple way. The questionnaire has three parts. The first part focuses at the collection of demographic data of the participants and general information. The second part used five point Likert scales which measures the customer feelings

about the POS terminal. The last part is open ended question for the respondents to add any comments related with the service. The questionnaire is attached on annex 2 for reference.

And also the researcher interviewed employees of CBE to collect key information about the bank and the POS service to augment the analysis. The interviewed employees are the Customer Relationship mangers (CRMs) of the selected four branches of the bank.

In order to strength the result and findings of the study the researcher referred different articles, academic journals, useful academic books and CBE's annual reports as secondary data.

3.4. Target population

Target populations of the study are active ATM/ Debit card holder customers of the selected four branches of CBE under South Addis Ababa district. Only four branches out of 85 branches selected mainly due to cost and time constrains of the researcher. The considered customers are those who either use the POS service at least once or those who are well aware about the service.

3.5. Sampling Design

The participants were selected using a combination Random sampling technique and convenience sampling. Branches of the bank were selected randomly from the south district, which is a probability sampling also known as 'random sampling' or 'chance sampling'. Under this sampling design, every item of the universe has an equal chance of inclusion in the sample. It is, so to say, a lottery method in which individual units are picked up from the whole group not deliberately but by some mechanical process. Here it is blind chance alone that determines whether one item or the other is selected. The results obtained from probability or random sampling can be assured in terms of probability.

There are 85 branches in CBE Southern District. Among these branches four of them are selected by lottery method. These branches are Bishoftu, SengaTera, Finfine and Gofasefer. Under these branches there are a total of about 812 customers who are active ATM card users. To determine the sample size of the study, the table developed by Krejcie& Morgan (1970) presented in annex 1 is used. Hence, the sample size is 260 based on the sampling table of Krejcie & Morgan.

Table 1: Number of active ATM card holders and sample size

Name of Branch	Number of Active ATM card holder	Sample size
Finfine	315	101
Senga Tera	215	69
Bishoftu	103	33
Gofa Sefer	179	57
Total	**812**	**260**

Source: CBE/ South Addis Ababa District

Since it is difficult to contact active ATM card holders who use POS service randomly, the researcher used convenience sampling. Hence, ATM card holders of the stated four branches who are well aware about POS service were approached, even though they had never used the service. Therefore a mix of POS service users and non user customers who are aware about the service filled the questionnaires. These individuals were targeted because the researcher believes that they are appropriate people to provide appropriate information and answer the research questions.

3.6. Validity and Reliability Test

Validity and reliability are the concepts that capture the measurement properties of a survey, questionnaire, or another type of measure. Whenever a test or other measuring device is used as part of the data collection process, the validity and reliability of that test is important. Just as we would not use a math test to assess verbal skills, we would not want to use a measuring device for research that was not truly measure. After all, we are relying on the result to show support or a lack of support for our theory and if the data collection methods are erroneous, the data we analyze will also be erroneous, (Christopher 2014).

And the researcher tested the validity and reliability using Cronbach alpha test, which is more truthful to diagnosis the reliability of the questions measured through five point likert scale. Hence, this method is applied in this study using SPSS.

3.7. Method of data Analysis

The entire questionnaire was handled confidentially. The collected data was coded, sorted, cleaned, and arranged for the analysis.

Finally the data was analyzed using descriptive statistical techniques like mean, standard deviation, percentages etc. The findings are presented using tables and graphs in addition to grammatical illustrations.

3.8. Ethical Consideration

Ethical approval is obtained from the university. In addition, each study participant was included in the study after giving written consent form. The study participants were informed about their right to decline at any time from the study and not to answer question they won't be forced to do so. Besides, they won't be expected to write or to tell their name and the data will not be used for other purposes than the research objective.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION OF THE FINDINGS

4.1. Reliability test

Cronbach's Alpha test is used to check the internal consistency and the quality of the questionnaire that was used to collect the required data through five points Likert scale. To say the questionnaire is internally consistent and reliable Alpha coefficient should be greater than or equal to 0.70 (Nunnally, 1978).

In this study, nine dimensions are included in the questionnaire to measure the level of customer satisfaction from POS service through five point Likert scale measurement. Each dimension consist a range of items (one to four) that are more or less consistent to each other as the average value of Cronbach's Alpha is 0.71, which is above the expected threshold limit. So, the test confirmed the reliability of the instruments.

4.2. Profile of the Respondents

The structured questionnaires were distributed to 260 customers of CBE. However, 175 valid questionnaires were collected, which results 67.3% response rate.

The questionnaire of the study included various demographic and other important variables to assess the variation of satisfaction of POS use among various groups. The information about respondents' sex, age, marital status, education level, and occupation are reported in table 2.
The majority or 65.7% of the respondents are female while 34.3% of them are male. Age wise, the respondents are aged from 18 to 50 years, of them 42.3% are aged between 25 and 35 years. 33.1% and 24.6% of the respondents are in age range of 18 to 24 years and 36 to 50 years, respectively. 55.4% of the respondents are single as far as their marital status is considered while the rest are married (33.1%), divorced (8.6%) and widowed (2.9%).

Table 2: Profile of the Respondents

Demographic Characteristics of the respondents		Frequency	Percentage
Sex	Male	60	34.3%
	Female	115	65.7%
Age	18-24	58	33.1%
	25-35	74	42.3%
	36-50	43	24.6%
	51-60	0	0.0%
	>60	0	0.0%
Marital Status	Single	97	55.4%
	Married	58	33.1%
	Divorced	15	8.6%
	Widowed	5	2.9%
Education Level	Illiterate	0	0.0%
	Primary School	11	6.3%
	High School	27	15.4%
	College Student	58	33.1%
	First Degree	72	41.1%
	Second Degree	7	4.0%
	Ph D	0	0.0%
Occupation	Unemployed	0	0.0%
	Student	0	0.0%
	Salaried	125	71.4%
	Business Man/Woman	50	28.6%
	Pensioner	0	0.0%
	Others	0	0.0%

Source: Own Survey, 2017

All the respondents are literate with at least a primary school education as 41.1% of them are first degree holders, 33.1% are college students, 15.4% are high school attendants and the rest 4% are qualified with post graduate degree. 71.4% of the respondents are employees of government and non-government organization with fixed salary whereas the rest 28.6% are engaged in trading business.

4.3. POS Uses among Respondents

During the data collection, many individuals refused to fill the questionnaire as many of them are not even aware of the service. Hence, individuals who at least know the availability of the service were approached. Among these individuals 115 (65.7%) of them are non-users and 60 (34.3%) of them are users of POS service as shown in figure 2.

Figure 2: Use of POS among respondents
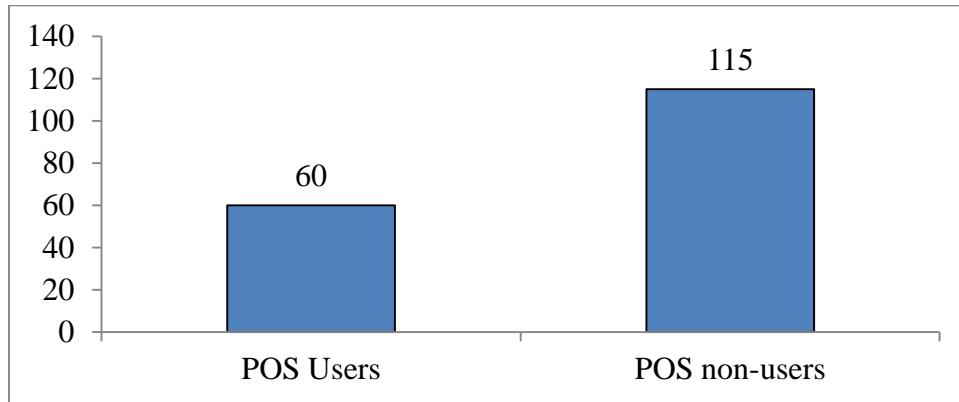
Source: Own Survey, 2017

As shown in table 3, the use of POS is higher among respondents who have deposit account and use other services such as money transfer, as 41.5% of them actually use POS service. 31.4% of respondents who only have deposit account also use POS service. Only 29.4% of respondents who are depositors and borrowers use this service.

Table 3: The use and non-use of POS among various types of customers

Type of Customer		POS Users	POS non-users	Total
Depositor	Frequency	33	72	105
	%	31.4%	68.6%	100.0%
Depositor& Borrower	Frequency	5	12	17
	%	29.4%	70.6%	100.0%
Depositor & Other Service	Frequency	22	31	53
	%	41.5%	58.5%	100.0%
Total	Frequency	60	115	175
	%	34.3%	65.7%	100.0%

Source: Own Survey, 2017

Among respondents who own deposit account in the CBE, the use of POS service is relatively common among those who own both saving and current account (37.5%) followed by saving account holders (35.7%) and current account holders (30.9%).

Table 4: The use of POS among various account holders

Account type		POS Users	POS non-users	Total
Current Account	Frequency	17	38	55
	%	30.9%	69.1%	100.0%
Saving Account	Frequency	40	72	112
	%	35.7%	64.3%	100.0%
Current & saving Account	Frequency	3	5	8
	%	37.5%	62.5%	100.0%
Total	Frequency	60	115	175
	%	34.3%	65.7%	100.0%

Source: Own Survey, 2017

4.4. The Association between Demographic characteristics and POS use

The extent of the use of technology based banking service such as POS depends on the demographic characteristics of individual customers. Hence, the use of POS service is triangulated with the characteristics of the respondents as follows.

Relatively, the use of POS is higher among women respondents as 21.7% of them use POS whereas only 12.6% of men use the service. This may be related to the sales campaign of the bank few months ago named "cash back", which offered 3% to 15% discount to women who purchase at designated shops who have agreement with the CBE using their women saving card on the POS terminals.

Figure 3: POS use vs. Gender
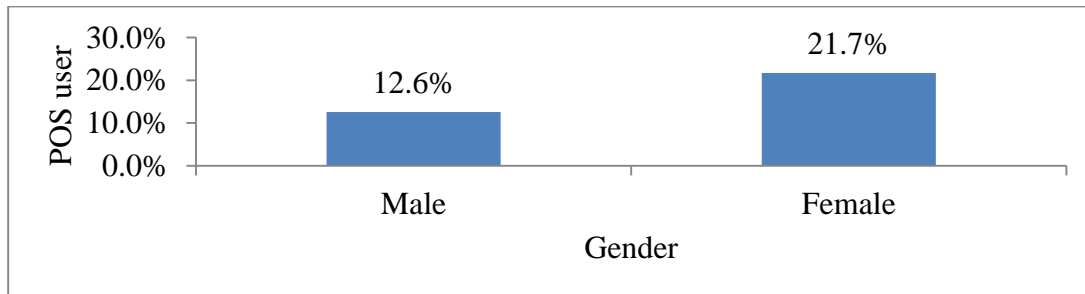
Source: Own Survey, 2017

Respondents whose ages are between 25 to 35 years and 18 to 24 years are better users of POS as 14.9% and 11.4% of them use POS service as compared with respondents more than 36 years

old. This indicates that POS use is inversely related to the age of customers, which implies that youngsters are more familiar with the service than elders.

Figure 4: POS uses vs. age category
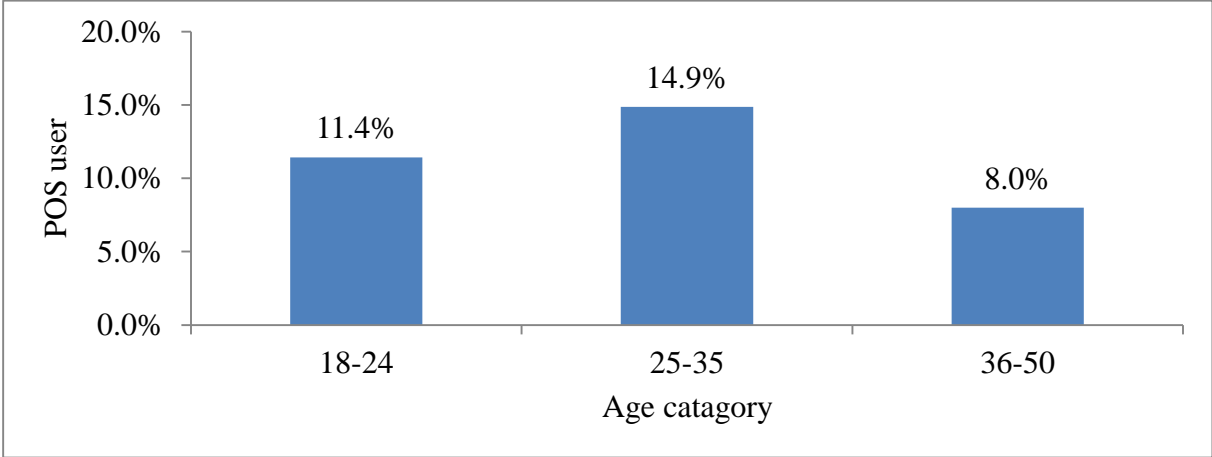
Even though there is no apparent explanation, respondents who are single have high chance to use POS service   relative to others. Hence, 21.7% of single respondents said to use POS terminals while 10.3% of married do the same.

Figure 5: POS uses vs. age category
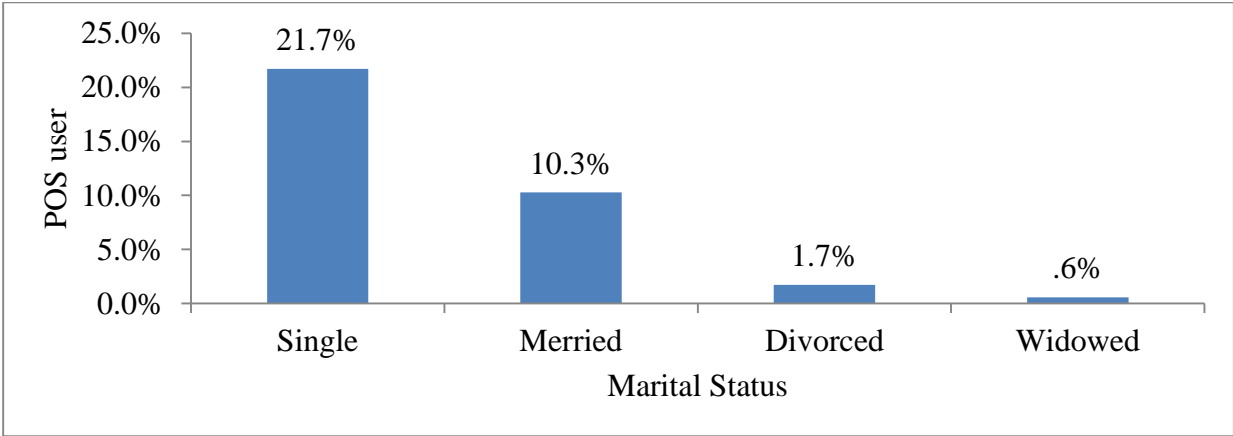
Since technology based banking service requires some level of literacy to use, people who have advanced educational background are more likely to use POS service. In line with this, high

proportion of respondents with tertiary education uses the POS terminals relative to others as 14.9% of first degree holders and 13.1% of college attendants use POS. Only 2.3% respondents with primary school and 2.9 of respondents with high school qualification use the service.

Figure 6: POS use vs. Education Level
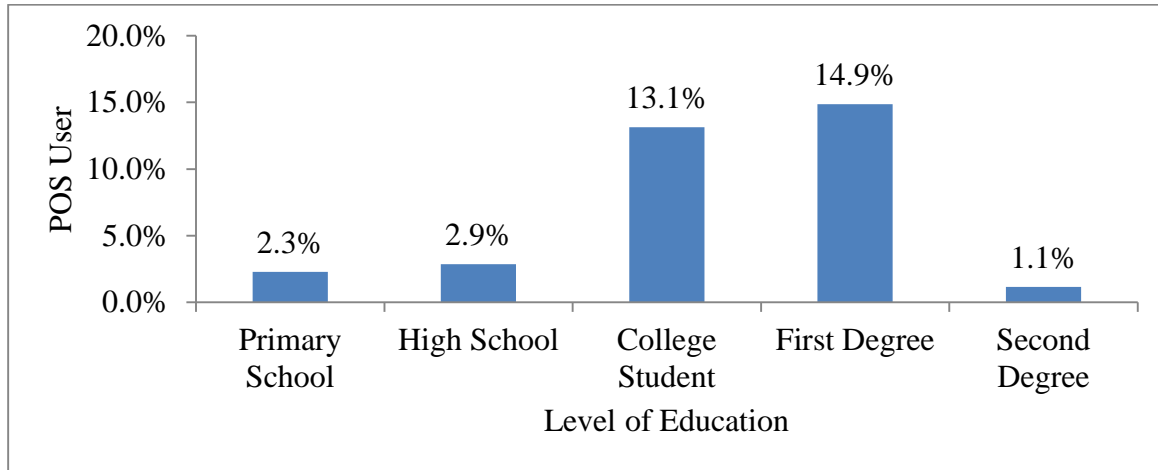
Source: Own Survey, 2017

The use of POS terminal is high among employed respondents who manage their life on fixed salary as 26.3% of them use the service while 8% of trader respondents are POS users. The relative awareness of employees about the service may encourage them to use the POS service.

Figure 7 Occupation vs. POS use
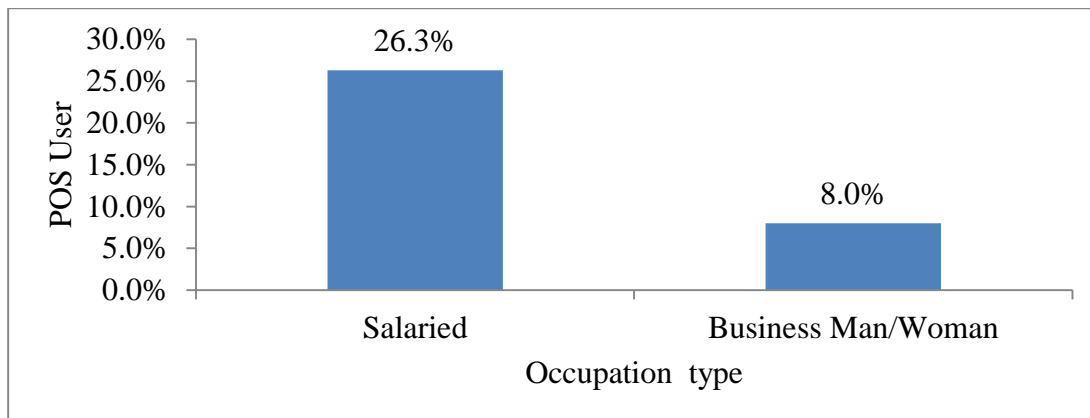
Source: Own Survey, 2017

4.5: Satisfaction of Respondents about POS Service

The study attempted to examine the degree of satisfaction among respondents, regardless whether they have used the service or not. The study assumed that while users can respond using their experience, non-users can respond using information they have collected from their friends, relatives or spouses who actually use the service.

Out of the total respondents, 30.3% of them are satisfied about the POS service while the rest (61.7%) are not. The level of dissatisfaction is high among non-users as 86.1% of them are dissatisfied with the service and 12.2% of them have no comment. Only 1.7% of non users are said to be satisfied about the service. On the other hand, 85% of POS users are satisfied with the service.

The high dissatisfaction of non-users about the service without using the service may indicate that it is one of their reasons not to use the service at all so far. One of their major reasons may be fear of technology based service.

Table 5: Respondents' satisfaction about POS service

Satisfied about the POS service?		POS User	Non POS User	Total
Yes	Frequency	51	2	53
	%	85.0%	1.7%	30.3%
No	Frequency	9	99	108
	%	15.0%	86.1%	61.7%
No Comment	Frequency	0	14	14
	%	0.0%	12.2%	8.0%
Total	Frequency	60	115	175
	%	100.0%	100.0%	100.0%

Source: Own Survey, 2017

The satisfaction of respondents about POS service is assessed through the following dimensions that are identified to be valid instruments in measuring level of satisfaction, which are reliability, convenience, transaction efficiency, customer support, service security, friendly to use, performance, service content, and incentive.

4.5.1. Reliability of the Service

More than 60% respondents agree that the POS terminals could complete a task accurately. Close to 60% of the respondent also agree with the statement about the delivery of the POS terminals as per promised. Only 40% of the respondents agreed with the right performance of the service correctly for the first time. However, the agreement level of non users with the reliability of the service is higher than users.

Table 6: Agreement level of respondents about the reliability of the service

Reliability		POS User		Non POS User		Total	
		Freq.	%	Freq.	%	Freq.	%
POS Terminal completes a task accurately	Strongly Disagree	9	15.0%	7	6.1%	16	9.1%
	Disagree	11	18.3%	19	16.5%	30	17.1%
	Neutral	9	15.0%	13	11.3%	22	12.6%
	Agree	21	35.0%	67	58.3%	88	50.3%
	Strongly Agree	10	16.7%	9	7.8%	19	10.9%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
POS Terminal Deliver the service exactly as promise	Strongly Disagree	7	11.7%	11	9.6%	18	10.3%
	Disagree	17	28.3%	20	17.4%	37	21.1%
	Neutral	6	10.0%	10	8.7%	16	9.1%
	Agree	25	41.7%	58	50.4%	83	47.4%
	Strongly Agree	5	8.3%	16	13.9%	21	12.0%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
POS Terminal performs the service right at the first time	Strongly Disagree	7	11.7%	15	13.0%	22	12.6%
	Disagree	26	43.3%	39	33.9%	65	37.1%
	Neutral	7	11.7%	11	9.6%	18	10.3%
	Agree	13	21.7%	39	33.9%	52	29.7%
	Strongly Agree	7	11.7%	11	9.6%	18	10.3%
	Subtotal	60	100.0%	115	100.0%	175	100.0%

Source: Own Survey, 2017

4.5.2. Convenience of the Service

The majority or 68% of respondents agreed with the functionality of POS anywhere at any time. 47% of the respondents said that POS has appropriate language support. The agreement level of non-users is higher in case of the first dimension and the agreement level of users is higher in case of the second dimension.

Table 7: Agreement level of respondents about the convenience of the service

Convenience		POS User		Non POS User		Total	
		Freq.	%	Freq.	%	Freq.	%
POS can be used anywhere at any time	Strongly Disagree	4	6.7%	9	7.8%	13	7.4%
	Disagree	14	23.3%	12	10.4%	26	14.9%
	Neutral	8	13.3%	9	7.8%	17	9.7%
	Agree	24	40.0%	59	51.3%	83	47.4%
	Strongly Agree	10	16.7%	26	22.6%	36	20.6%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
POS have appropriate language support	Strongly Disagree	4	6.7%	13	11.3%	17	9.7%
	Disagree	18	30.0%	36	31.3%	54	30.9%
	Neutral	9	15.0%	13	11.3%	22	12.6%
	Agree	21	35.0%	43	37.4%	64	36.6%
	Strongly Agree	8	13.3%	10	8.7%	18	10.3%
	Subtotal	60	100.0%	115	100.0%	175	100.0%

Source: Own Survey, 2017

4.5.3. Transaction Efficiency of the Service

Respondents who are about 61% of the total agreed that they could get help function from the POS terminals. Half of the respondents agreed with the speed of transaction process. 52% of the respondents also agree with the fairness of transaction limit. The agreement level among users and non-users about transaction efficiency is almost even.

Table 8: Agreement level of respondents about the transaction efficiency

Transaction Efficiency		POS User		Non POS User		Total	
		Freq.	%	Freq.	%	Freq.	%
POS Terminal provides complete help function	Strongly Disagree	7	11.7%	15	13.0%	22	12.6%
	Disagree	15	25.0%	22	19.1%	37	21.1%
	Neutral	2	3.3%	8	7.0%	10	5.7%
	Agree	30	50.0%	59	51.3%	89	50.9%
	Strongly Agree	6	10.0%	11	9.6%	17	9.7%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
The Transaction process is fast	Strongly Disagree	7	11.7%	9	7.8%	16	9.1%
	Disagree	16	26.7%	34	29.6%	50	28.6%
	Neutral	6	10.0%	13	11.3%	19	10.9%
	Agree	24	40.0%	35	30.4%	59	33.7%
	Strongly Agree	7	11.7%	24	20.9%	31	17.7%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
POS Terminal amount t of transaction limit is satisfactory	Strongly Disagree	11	18.3%	21	18.3%	32	18.3%
	Disagree	16	26.7%	22	19.1%	38	21.7%
	Neutral	2	3.3%	12	10.4%	14	8.0%
	Agree	23	38.3%	44	38.3%	67	38.3%
	Strongly Agree	8	13.3%	16	13.9%	24	13.7%
	Subtotal	60	100.0%	115	100.0%	175	100.0%

Source: Own Survey, 2017

4.5.4. Availability of Customer Support on the service

Most of the respondents agreed with the availability of customer support in case of need both from the machine itself and the staffs of the bank. 69% of the respondents agreed that the POS terminals contain enough service, while 84.6% of them said that the terminals contain responsible section to guide for common problem. In case of problem with POS, 65% of the respondents believe that they can contact staffs of the bank immediately. 70.3% and 76.6% of the respondents agreed that the CBE provide knowledgeable staff to solve problem and the Staffs can describe step to use and condition to use clearly, respectively. Relative to non-user, user of POS terminals agreed with the availability of customer service from the machines and the staffs of the bank, which may be because of the actual experience of users.

Table 9: Agreement level of respondents about customer support

Customer Support		POS User		Non POS User		Total	
		Freq.	%	Freq.	%	Freq.	%
POS Terminal contains enough service	Strongly Disagree	5	8.3%	12	10.4%	17	9.7%
	Disagree	5	8.3%	17	14.8%	22	12.6%
	Neutral	6	10.0%	9	7.8%	15	8.6%
	Agree	32	53.3%	62	53.9%	94	53.7%
	Strongly Agree	12	20.0%	15	13.0%	27	15.4%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
In Case of problem with POS I can contact staff immediately	Strongly Disagree	4	6.7%	9	7.8%	13	7.4%
	Disagree	11	18.3%	25	21.7%	36	20.6%
	Neutral	5	8.3%	7	6.1%	12	6.9%
	Agree	26	43.3%	54	47.0%	80	45.7%
	Strongly Agree	14	23.3%	20	17.4%	34	19.4%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
POS Terminals contains responsible section to guide for common problem	Strongly Disagree	1	1.7%	8	7.0%	9	5.1%
	Disagree	5	8.3%	10	8.7%	15	8.6%
	Neutral	0	0.0%	3	2.6%	3	1.7%
	Agree	37	61.7%	66	57.4%	103	58.9%
	Strongly Agree	17	28.3%	28	24.3%	45	25.7%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
CBE provides knowledgeable staff to solve problems	Strongly Disagree	3	5.0%	10	8.7%	13	7.4%
	Disagree	9	15.0%	21	18.3%	30	17.1%
	Neutral	4	6.7%	5	4.3%	9	5.1%
	Agree	27	45.0%	48	41.7%	75	42.9%
	Strongly Agree	17	28.3%	31	27.0%	48	27.4%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
Staff can describe step to use and condition to use clearly	Strongly Disagree	1	1.7%	4	3.5%	5	2.9%
	Disagree	8	13.3%	19	16.5%	27	15.4%
	Neutral	2	3.3%	7	6.1%	9	5.1%
	Agree	42	70.0%	74	64.3%	116	66.3%
	Strongly Agree	7	11.7%	11	9.6%	18	10.3%
	Subtotal	60	100.0%	115	100.0%	175	100.0%

Source; Own survey, 2017

4.5.5. POS Service Security

One of the basic concerns of bank customers to use or not to use the POS service is the security of the service according to the interviewed staffs of the bank.

72% of the respondents of the study agreed that POS terminals keep accurate record of transaction while 70.3% of them agreed with the ability of the POS Terminals to provide security for transaction data and privacy. However, only 24.6% of the respondents said that there is no problem during using POS Terminals. Half or 50% of the respondents believe that the POS service is secure

Table 10: Agreement level of respondents about POS service security

Service Security		POS User		Non POS User		Total	
		Freq.	%	Freq.	%	Freq.	%
POS Terminals keep accurate record of transaction	Strongly Disagree	5	8.3%	7	6.1%	12	6.9%
	Disagree	8	13.3%	16	13.9%	24	13.7%
	Neutral	5	8.3%	8	7.0%	13	7.4%
	Agree	29	48.3%	58	50.4%	87	49.7%
	Strongly Agree	13	21.7%	26	22.6%	39	22.3%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
POS Terminals provide security for transaction data and privacy	Strongly Disagree	3	5.0%	11	9.6%	14	8.0%
	Disagree	11	18.3%	19	16.5%	30	17.1%
	Neutral	3	5.0%	5	4.3%	8	4.6%
	Agree	35	58.3%	59	51.3%	94	53.7%
	Strongly Agree	8	13.3%	21	18.3%	29	16.6%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
No problem during using POS Terminals	Strongly Disagree	17	28.3%	27	23.5%	44	25.1%
	Disagree	26	43.3%	37	32.2%	63	36.0%
	Neutral	4	6.7%	21	18.3%	25	14.3%
	Agree	13	21.7%	29	25.2%	42	24.0%
	Strongly Agree	0	0.0%	1	.9%	1	.6%
	Subtotal	60	100.0%	115	100.0%	175	100.0%

Source: Own Survey, 2017

4.5.6. Friendliness of the POS Service to Use

The ease of the service to use the service is very critical to increase usage frequency and to encourage new users to start using. The majority of the respondents of this study agreed that the POS service offered by the CBE is indeed easy to use. Hence, 70% of the respondents agreed that it is easy to find information in the POS system while 82.3% of them agreed that it is easy to

use the service. The language in POS display is easy to understand according to 80.6% of the respondents. Information and text displayed on the POS are also clear and easy to understand as per the answer of 63.4% of the respondents.

Surprisingly, non-user respondents as compared with users perceive the service as easy to use. This may show that the service is not as easy as perceived as actual users are finding it somehow difficult.

Table 11: Agreement level of respondents about the friendliness of the POS service to use

User friendliness of the service		POS users		Non POS users		Total	
		Freq.	%	Freq.	%	Freq.	%
Easy to find information in the POs system	Strongly Disagree	6	10.0%	2	1.7%	8	4.6%
	Disagree	8	13.3%	17	14.8%	25	14.3%
	Neutral	7	11.7%	13	11.3%	20	11.4%
	Agree	30	50.0%	61	53.0%	91	52.0%
	Strongly Agree	9	15.0%	22	19.1%	31	17.7%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
Pos is easy to use	Strongly Disagree	2	3.3%	2	1.7%	4	2.3%
	Disagree	8	13.3%	9	7.8%	17	9.7%
	Neutral	4	6.7%	6	5.2%	10	5.7%
	Agree	34	56.7%	83	72.2%	117	66.9%
	Strongly Agree	12	20.0%	15	13.0%	27	15.4%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
The language in Pos displays is easy to understand	Strongly Disagree	4	6.7%	0	0.0%	4	2.3%
	Disagree	5	8.3%	12	10.4%	17	9.7%
	Neutral	5	8.3%	8	7.0%	13	7.4%
	Agree	40	66.7%	70	60.9%	110	62.9%
	Strongly Agree	6	10.0%	25	21.7%	31	17.7%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
Information and text are clear and easy to understand	Strongly Disagree	3	5.0%	4	3.5%	7	4.0%
	Disagree	11	18.3%	11	9.6%	22	12.6%
	Neutral	11	18.3%	24	20.9%	35	20.0%
	Agree	22	36.7%	54	47.0%	76	43.4%
	Strongly Agree	13	21.7%	22	19.1%	35	20.0%
	Subtotal	60	100.0%	115	100.0%	175	100.0%

Source: Own survey, 2017

4.5.7. Performance of the POS Service

The better performance of the POS service has a positive influence on the users to keep using the service and on non-users to start using the service. Only 22.3% of the respondents agreed that the POS terminals are provided in multiple languages that users can understand easily. 51.4% of the respondents said that POS terminals can provide 24 hours and 7 days service without interruption.

Table 12: Agreement level of respondents about the performance of the service

Performance of the service		POS User		Non POS User		Total	
		Freq.	%	Freq.	%	Freq.	%
POS Terminal is provided in multiple languages	Strongly Disagree	18	30.0%	24	20.9%	42	24.0%
	Disagree	19	31.7%	40	34.8%	59	33.7%
	Neutral	11	18.3%	24	20.9%	35	20.0%
	Agree	12	20.0%	26	22.6%	38	21.7%
	Strongly Agree	0	0.0%	1	.9%	1	.6%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
POS Terminals provide 24 hours -7 days service	Strongly Disagree	10	16.7%	5	4.3%	15	8.6%
	Disagree	13	21.7%	26	22.6%	39	22.3%
	Neutral	8	13.3%	23	20.0%	31	17.7%
	Agree	15	25.0%	37	32.2%	52	29.7%
	Strongly Agree	14	23.3%	24	20.9%	38	21.7%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
The scope of service (verity of service) offered by POS is enough	Strongly Disagree	7	11.7%	15	13.0%	22	12.6%
	Disagree	9	15.0%	35	30.4%	44	25.1%
	Neutral	15	25.0%	15	13.0%	30	17.1%
	Agree	25	41.7%	41	35.7%	66	37.7%
	Strongly Agree	4	6.7%	9	7.8%	13	7.4%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
It is possible to use other banks card on the POS terminal	Strongly Disagree	13	21.7%	29	25.2%	42	24.0%
	Disagree	15	25.0%	39	33.9%	54	30.9%
	Neutral	19	31.7%	21	18.3%	40	22.9%
	Agree	9	15.0%	20	17.4%	29	16.6%
	Strongly Agree	4	6.7%	6	5.2%	10	5.7%
	Subtotal	60	100.0%	115	100.0%	175	100.0%

Source: Own Survey, 2017

The scope of service or the variety of service offered by POS is enough according to 45.1% of the respondents. The possibility of using cards from other banks on POS terminals of the CBE is appreciated by 22.3% of the respondents. Respondents who actually use the POS terminals evaluate the performance of the service as poor relative to non-users, which require the bank to improve its service.

4.5.8. Service Content of the POS Terminals

Out of the total respondents 52.6% and 49.7% of them agreed that the POS terminal provides information that exactly fits needs and that is trusted, respectively. Respondents who use the POS service relatively are more comfortable with the content of service relative to non-users.

Table 13: Agreement level of respondents about the contents of the service

Service content		POS User		Non POS User		Total	
		Freq.	%	Freq.	%	Freq.	%
POS Terminal provides information that exactly fits needs	Strongly Disagree	4	6.7%	17	14.8%	21	12.0%
	Disagree	15	25.0%	18	15.7%	33	18.9%
	Neutral	9	15.0%	20	17.4%	29	16.6%
	Agree	24	40.0%	38	33.0%	62	35.4%
	Strongly Agree	8	13.3%	22	19.1%	30	17.1%
	Subtotal	60	100.0%	115	100.0%	175	100.0%
POS Terminal provides information that I `trust	Strongly Disagree	4	6.7%	10	8.7%	14	8.0%
	Disagree	10	16.7%	28	24.3%	38	21.7%
	Neutral	12	20.0%	24	20.9%	36	20.6%
	Agree	28	46.7%	37	32.2%	65	37.1%
	Strongly Agree	6	10.0%	16	13.9%	22	12.6%
	Subtotal	60	100.0%	115	100.0%	175	100.0%

Source: Own Survey, 2017

4.5.9. Incentive to Use the Service

The CBE offered various types of incentives such as "cash back" so as to encourage its customers to use POS terminals. Such incentives according to 61.7% of the respondents enhanced the usage rate of the service. However, the actual POS user respondents found the incentives less important in enhancing usage rate.

Table 14: Agreement level of respondents about customer support

Incentive		POS User		Non POS User		Total	
		Freq.	%	Freq.	%	Freq.	%
Incentive given on using POS Terminal enhance usage rate	Strongly Disagree	3	5.0%	14	12.2%	17	9.7%
	Disagree	10	16.7%	10	8.7%	20	11.4%
	Neutral	12	20.0%	18	15.7%	30	17.1%
	Agree	28	46.7%	47	40.9%	75	42.9%
	Strongly Agree	7	11.7%	26	22.6%	33	18.9%
	Subtotal	60	100.0%	115	100.0%	175	100.0%

Source: Own Survey, 2017

4.5.10. Summary of Customers Satisfaction level of POS service

To compute overall satisfaction of respondents averaging method is used. Hence, average score for each dimension is computed from their respective items. The overall satisfaction level is also computed using mean value of the dimensions as presented in table 15.

User friendliness of the service and availability of customer support are found to be the two prime sources of satisfaction for the customers as their agreement level is 74% and 73.1%, respectively. The availability of incentives to use and the convenience of the service have moderate mean scores, which are more than the average mean score. However, respondents are less satisfied as far as the other dimensions are concerned. Particularly, the respondents are highly dissatisfied with the performance of the POS service, which indicate the users are less comfortable with the language interface, continuity, and versatility of the service.

On average, 57.2% of the respondents are satisfied with the POS service as 42.5% of the respondents agreed and 14.8% of the respondents strongly agreed with the quality of the services in terms of the dimensions included.

Table 15: Average Satisfaction level of respondents

Dimensions of Satisfaction	Level of agreement					agree + strongly agree
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Reliability	10.7%	25.1%	10.7%	42.5%	11.0%	53.5%
Convenience	8.6%	22.9%	11.1%	42.0%	15.4%	57.4%
Transaction efficiency	13.3%	23.8%	8.2%	41.0%	13.7%	54.7%
Customer Support	6.5%	14.9%	5.5%	53.5%	19.7%	73.1%
Service Security	13.1%	23.1%	9.4%	41.4%	12.9%	54.3%
User Friendliness	3.3%	11.6%	11.1%	56.3%	17.7%	74.0%
Performance	17.3%	28.0%	19.4%	26.4%	8.9%	35.3%
Service content	10.0%	20.3%	18.6%	36.3%	14.9%	51.1%
Incentive	9.7%	11.4%	17.1%	42.9%	18.9%	61.7%
Average	10.3%	20.1%	12.4%	42.5%	14.8%	57.2%

Source: Own survey, 2017

4.6. Perception of respondents about Advertisement of POS

The CBE launched advertising about POS service through various channels including TV, radio, printed Medias including Newspapers, magazines, fliers and pamphlets according the information obtained from the interview with the staffs of the bank. In addition, the bank prepared various events and sales campaigns to increase the number of users and usage rate.

Table 16: POS use vs. feeling about the clarity of the advertising

Opinions about the advertising		POS Users	POS non-users	Total
Very clear	Frequency	25	42	67
	%	41.7%	36.5%	38.3%
Somewhat Clear	Frequency	22	50	72
	%	36.7%	43.5%	41.1%
Not Clear	Frequency	13	23	36
	%	21.7%	20.0%	20.6%
Total	Frequency	60	115	175
	%	100.0%	100.0%	100.0%

Source: Own Survey, 2017

38.3% of the respondents said that the advertising of the bank about the POS service is very clear while 41.1% of them evaluated it as somehow clear. However, the advertisings are not clear to 20.6% of the respondents. Respondents who use the service are more or less clear with advertising relative to non-users. This result may indicate that the ambiguity of the advertisings is one of the reasons for non-user respondents not to use the service.

Since the adverting about the POS service has a potential to provide information that can help to keep using the service, its clarity is essential. The answer of the respondents supports this argument as 43.4% of satisfied respondents are very clear with the adverting as compared to 37% of dissatisfied respondents who are clear with the advertising about the POS service.

Table 17: the relationship between satisfaction of respondents and clarity of advertising about POS service

Satisfied about the POS service?		Opinion about the advertising			Total
		Very clear	Somewhat Clear	Not Clear	
Yes	Freq.	23	19	11	53
	%	43.40%	35.80%	20.80%	100.00%
No	Freq.	40	47	21	108
	%	37.00%	43.50%	19.40%	100.00%
No Comment	Freq.	4	6	4	14
	%	28.60%	42.90%	28.60%	100.00%
Total	Freq.	67	72	36	175
	%	38.30%	41.10%	20.60%	100.00%

Source: Own Survey, 2017

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATION

5.1. MAJOR FINDINGS

From the analysis of the study the following major findings are drawn;

- 60 POS users and 115 ATM card holders who have abundant information about the service are included in the study, which made data collection difficult due to low user rate and low awareness.

- Use of POS is higher among women respondents as 21.7% of them use POS whereas only 12.6% of men use the service. Respondents who are single have high chance to use POS service relative to others. Respondents whose ages are below 35 years better users of POS relative to elders. In addition, educated respondents and salaried relative to traders are also better users of the POS service.

- Generally, 30.3% of the respondents are satisfied about the POS service while the rest (61.7%) are not.

- The level of dissatisfaction is high among non-users as 86.1% of them are dissatisfied while 85% of POS users are satisfied

- On average, only 35.3% of the respondents are found to be satisfied with the 27/7 performance of the POS service.

- Respondents are moderately satisfied with the reliability (53.5%), transaction efficiency (54.7%), convenience (57.4%), security (54.3%), contents (51.1%) and incentive packages (61.7%) of the service.

- Respondents well satisfied about the availability of customer support (73.1%) and user friendliness (74%) of the service.

- On average, the satisfaction rate of customers is 57.2%, based on the nine dimensions considered in the study.

- Only 38.3% of the respondents found that the advertising of the bank about the POS service is very clear.

5.2. CONCLUSION

In this study effort has been exerted to assess the level of customer satisfaction of Point of Sale (POS) service users of the Commercial bank of Ethiopia. The level of satisfaction of POS service is measured from the experience of users and perceptions of non-users who are well aware about the service. Nine dimensions of the service, namely reliability, convenience, transaction efficiency, customer support, security, friendliness, performance, service content and incentives are examined using disruptive statistics. In addition, the association between POS use and demographic factors and the impact of advertising clarity to use the service is examined.

The use of POS among bank users is at a very rudimentary stage, which posed difficulty to meet actual users during the data collection. Hence, a lot has to be done by the CBE to expand the service to the existing and new customers.

The findings of the study show that customers of the CBE are highly dissatisfied with POS service. Referring the general question that asked respondents if they satisfied with POS service, only 30.3% of the respondents are satisfied with the service. The level of dissatisfaction is high among non-users, which may be one of their reasons not to use the service at all so far. The average agreement level of the service quality dimensions indicate that 57.2% of the respondents are satisfied with the POS service as 42.5% of the respondents agreed and 14.8% of the respondents strongly agreed with the quality of the services in terms of the dimensions included.

Respondents are more satisfied with user friendliness of the service and availability of customer support. They are moderately satisfied with the availability of incentives to use and the convenience of the service. However, respondents are highly dissatisfied with other service dimensions. Mainly, they are highly dissatisfied with the performance of the POS service, which indicate the users are less comfortable with 24/7 service, language interface, and versatility of the service.

An association between demographic factors and POS use indicate that women, younger, unmarried, and highly educated respondents are better users of POS service relative to their counterparties.

The advertisings of the bank about the POS service is somehow clear to 41% of the respondents, while it is very clear to 38.3% and unclear to 20.6% of the respondents. Relatively, the

advertisings are somehow unclear to non user potential customers, which may imply that the ambiguity of the advertisings as one reason for non-user respondents not to use the service. The clarity of the advertising is found to have an impact on the use of the service and the level of satisfaction.

5.3. RECOMMENDATION

Based on the findings of the study, the following measures are recommended to enhance the satisfaction of POS users and to increase number of users through time.

- Ensure the 24/7 (24 hours and 7 days a week) POS service at any shopping or service centers to build up trust and increase customer satisfaction.
- Outsource maintenance service to competent service providers so as to ensure the maintenance of POS machines right on time after service interruption.
- Reduce or avoid network breakdown using alternative means of networks to ensure 24/7 service anywhere.
- Reinforce standby customer care support to give fast and accurate response for the customer's inquiries.
- Launch awareness creation programs to less literate individuals, elders and the likes to increase number of users and frequency of use. In this regard, the bank can use its TV and Radio programs.
- Prepare manual to use POS service to help less informed service providers and users.
- Reduce transaction errors to enhance security of the service through capacity building.
- Enhance the clarity of advertising to remind users and persuade non users about the service.

In the future, researchers may do in-depth analysis on the issue by including other bank customers to indicate the level of satisfaction at country level. In addition the reasons behind the low adoption of the POS service could be an area of investigations.

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Annexes

Annex 1: Table to determine Sample Size from a Given Population size

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	102	1800	317
45	40	290	105	1900	320
50	44	300	109	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	198	3000	341
80	66	420	201	2500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note: N = population size   S = sample size

Source: *Educational and Psychological Measurement, Krejcie& Morgan (2017)

Annex 2: Sample Questionnaire

> **Dear Sir/Madam**
>
> This questionnaire is designed to assess the level of satisfaction of the customers of the Commercial Bank of Ethiopia from POS terminals. All information will be treated confidentially and will be used only for the purpose of the research I am undertaking as partial fulfillment of Masters of Art in Marketing Management from St. Marry University.
>
> Thank you for your cooperation!
>
> **Best Regards, Tsion Getachew**

I. Background Information

(Please put right mark in front of your choice box that express yourself)

1. **Gender**: 1. Male ☐ 2. Female ☐

2. **Age**: 1. 18-24 ☐ 2. 25-35 ☐ 3. 36-50 ☐ 4. 51-60 ☐ 5. Above 60 ☐

3. **Marital status:** 1. Single ☐ 2. Married ☐ 3. Divorced ☐ 4. Widowed ☐

4. **Education level**: 1. Illiterate ☐ 2. Primary ☐ 3. High school ☐ 4. College student ☐
   5. First degree ☐ 6. Second Degree ☐ 7. PhD ☐

5. **Occupation**: 1. Unemployed ☐ 2. Student ☐ 3. Salaried ☐
   4. Business man/woman ☐ 5. Pensioner ☐ 6. Other ☐

6. Which **type of customer** you are with the bank

   1. Depositor ☐ 2. Borrower ☐ 3. Both depositor& borrower ☐ 4. other service ☐

7. If you are depositor, which **type of account** do you maintain in with the bank?

   1. Checking Account ☐ 2. Saving Account ☐ 3. Both ☐

8. Do you **use Commercial bank of Ethiopia Pos service**?
   1. Yes ☐ 2. No ☐

9. Are you **satisfied by the POS service**?
   1. Yes ☐ 2. No ☐ 3. No comment ☐

10. How clear is CBE's POS advertising through the different media?
    1. Very clear ☐ 2. Somewhat clear ☐ 3. Not clear ☐

II. Customer feelings about POS Terminals
(Please put right mark for response of your feeling about the questions provided)

Dimensions		Items	Strongly Disagree	Disagree	undecided	Agree	Strongly Agree
Reliability	1.1	Pos Terminal completes a task accurately					
	1.2	Pos Terminal Deliver the service exactly as promise					
	1.3	Pos Terminal performs the service right at the first time					
Convenience	2.1	Pos can be used anywhere at any time					
	2.2	Pos have appropriate language support					
Transactions Efficiency	3.1	Pos Terminal provides complete help function					
	3.2	Is the Transaction process fast					
	3.3	Pos Terminal amount t of transaction limit is satisfactory					
Customer Support	4.1	Pos Terminal contains enough service					
	4.2	In Case of problem with POS I can contact staff immediately					
	4.3	Pos Terminals contains responsible section to guide for common problem					
	4.4	CBE provide knowledgeable staff to solve problem					
	4.5	Staff can describe step to use and condition to use clearly					
Service security	5.1	Pos Terminals keep accurate record of transaction					
	5.2	Pos Terminals provide security for transaction data and privacy					
	5.3	No problem during using Pos Terminals					
	5.4	Pos Terminals is secure					
	5.5	Feel safe when using pos					
	5.6	Can check validity and detail of past transaction every time					
Friendly to use	6.1	Easy to find information in the POs system					
	6.2	Pos is easy to use					
	6.3	The language in Pos displays is easy to understand					
	6.4	Information and text are clear and easy to understand					
	6.4	Pos Terminal system provides clear instruction					

Performance	7.1	Pos Terminal is provided in multiple languages					
	7.2	Pos Terminals provide 24 hours -7 days service					
	7.3	The scope of service (verity of service) offered by Pos is Enough					
Service content	8.1	Pos Terminal provides information that exactly fits needs					
	8.2	Pos Terminal provides accurate information					
	8.3	Pos Terminal provides information that I trust					
Incentive	9.1	Incentive given on using POS Terminal enhance usage rate					

III.   Any other comment on POS services

_____

_____

_____

_____

_____

_____

_____