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**The Effect of Service Quality on Customer Satisfaction in Case of Bank of
Abyssinia**

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ADDIS ABABA, ETHIOPIA

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Abyssinia**

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**A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES OF ST. MARY'S
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Declaration

I declare that this thesis *The Effect of Service Quality on Customer Satisfaction in Case of Bank of Abyssinia* is my own original work with assistances and guidance from my Advisor and not submitted before for any institution. I further declare that all the sources used in this research report have been properly recognized and acknowledged as in-text- citation and reference list.

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ENDORSEMENT

The thesis entitled “The Effect of Service Quality on Customer Satisfaction in Case of Bank of Abyssinia” is done by Sinafekesh Gemechu under my guidance for partial fulfilment of Degree of Master of GENERAL MBA. This thesis has been submitted to St. Mary’s University, School of Graduate Studies for examination with my approval as a university advisor.

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Acronyms

BoA: Bank of Abyssinia

SPSS: statistical package for social science

B2B: business-to-business

Abstract

This research examined the effect of customer service quality on customer satisfaction at Bank of Abyssinia in Addis Ababa. Service quality is defined as a degree and direction of discrepancy between customers' service perception and expectations. Customer satisfaction is defined as the customer's subjective evaluation of a consumption experience, based on some relationship between the customer's perceptions and objective attributes of the product. To achieve the objectives of this study, data was collected through questionnaire from a sample of 396 bank customer. Out of these distributed questioners 361 questionnaires were returned. Therefore, the response of rate of the study was 90.16%. The data collected from the questionnaire were analysed using Statistical tools such as mean, standard deviation, correlation, and linear regression model has been applied to identifay the effectes service qulaity on customer stsfaction by using SPSS version 25. The study has been tested the classical linear regression model assumptions in order to maintain the data validity and robustness of the regressed result of the research and all assumption incorporated in this study were full filled its condition. From the analyses the results are confirmed that, all the service quality dimensions which were consider in this study have positive and significant effect on customer satisfaction. thus, the service quality dimensions which were considering in this study were significantly to explain the customer satisfaction in banks of Abyssinia in Addis Ababa at 5%. The finding of this study indicates that customers were satisfied with the tangibility, reliability, responsiveness, assurance and empathy dimensions of the service quality of the bank of Abyssinia. Based on the findings of the study, the researcher forwards some recommendations to the bank's management and suggestions for other researchers.

Key Word: Service quality dimensions, customer Satisfaction, Bank of Abyssinia

Chapter One

1. Introduction

1.1. Background of study

Customer is considered as a king in every business. The main purpose of every business is to satisfy their existing customers and to attract new customers. Customer satisfaction is a basic priority and it cannot be considered as a separate function in business and it is considered very important, it shows how firms are committed to provide quality product or services to their customers (Atalik & Arslan, 2009).

Service provider organizations are the range in size from huge international corporations like airlines, banking, insurance, telecommunications, hotel chains, and freight transportation to a vast array of locally owned and operated small businesses, including restaurants, laundries, taxis, optometrists, and numerous business-to-business (B2B) services .(Christopher H. & Laurent, 1999).

Banking sector is one of the service provider organization and they are the driving force for the economic growth of a country. Every commercial bank acts as a financial intermediary whose main aim is to earn profit through borrowing and lending funds in the profitable sectors and issuing diverse types of credit instruments. Therefore, the banking system occupies an important place and plays significant role in a nation's economy building process. Necessarily, banking sector also ensures commendable contribution in the economic development of a country and forms the core of the money market in an advanced country. This sort of financial intermediary accepting deposits and granting loans; offers the widest menu of services for different business ventures (Festus, Maxwell, & Godwin, 2006).

According to Malik, Naeem, & Arif, (2012), Customer satisfaction is actually how customer evaluates the ongoing performance and the ability of a service provider to create high degree of satisfaction is crucial for product differentiation and developing strong relationship with customers. However, one key challenges of this market is how they satisfy and retain their customers and also manage service quality, which holds a significant importance to customer satisfaction and their perceived performance.

Service quality and customer satisfaction are very important concepts that companies must understand in order to remain competitive in business and hence grow. It is very important for companies to know how to measure these constructs from the consumers' perspective in order to better understand their needs and hence satisfy them. Service quality is considered very

important because it leads to higher customer satisfaction, profitability, reduced cost, customer loyalty and retention (Kotler, et al., 2005).

Commercial banks have significantly expanded their financial services to the clients and governments around the world. The current business environment is very dynamic and fast changing. Furthermore, improving service delivery in the banking business is expected to affect the quality of service and customer satisfaction. On the other hand, the client will use a variety of dimensions or attributes that are important to banks to identify the quality of service through the customer satisfaction. These service dimensions or attributes play a significant role within service measurement, since they serve as indicators of service quality and customer's satisfaction (Timothy, 2012)

Bank of Abyssinia is one of a pioneer commercial bank in the private bank industry of Ethiopia. The present-day Bank of Abyssinia was established on February 15, 1996 (90 years to the day after the first but defunct private bank was established in 1906 during Emperor Menelik II). As of January 31 2020, the bank has more than 5,825 staffs and 1,012,177 account holders and works with known money transfer agents such as Western Union, Express Money, Ria International, Trans fats, Dahabshiil, Money Gram, kaah and Ezremit through its 334 domestic branch networks, of which 152 branches are in Addis Ababa and the remaining 182 are established in bankable towns (Bank of Abyssinia, 2020)

These days, there are higher computation in banks and also other service provider's institutions in developed and developing countries. In order to compete and survive in their respective market they focus on important activities to excelling their service quality to maintain customer satisfaction. As bank, they has been using different kinds of service quality measurements to bringing good service quality to attract customers and to exist favourable business interaction between users and banks. The most widely used models in measuring service quality in the banking sector is the SERVQUAL models. According to Buttle, (1995), the SERVQUAL model can be measured by identifying the gaps between customers' expectations of the service to be rendered and their perceptions of the actual performance of the service.

The major aim of this research is to measure the quality of service offered by Bank of Abyssinia. Moreover, it tries to investigate the relationship between service qualities dimensions & customer satisfaction.

1.2. Statement of the problem

Customer satisfaction is a well-known and established concept in several areas like marketing, consumer research, economic psychology, welfare-economics, and the most common interpretations obtained from various authors reflect the notion that satisfaction is a feeling which results from a process of evaluating what has been received against what was expected, including the purchase decision itself and the needs and wants associated with the purchase. Customer satisfaction plays an important role for the success and continuous existence of the company. Customer satisfaction is critical to any product or service, because it is a strong predictor of customer retention and products repurchase (Kotler & Keller, 2006).

Today market is a more customer oriented in the sense all the business operations revolve around satisfying the customer by meeting their needs through effective service. Service quality play an important role for customer satisfaction. It is a critical issue in the success of any business system and they recognized as it is the key to survival and the source of competitive advantage for organizations. Continuous assessment of the service delivery quality is the center of every service giving organization (Gitlow & Oppenheim , 1989).

Financial services provided by banks are generally undifferentiated products and they facing very intense competition and in deregulated markets put a heavy burden in the bank sector, particularly in the past few years in the bank context the problem is whether management can perceive correctly what customers want and expect and they try to distinguish themselves to others compotators under the basis of improving their quality of service which is critical for the expansion of market share (Sathye, 1999).

Due to this, the service quality has gained more importance in banking industry. And also much empirical evidence could be found in the literature worldwide investigating the relationship between service quality and customer satisfaction such as (Bahia & Nantel, 2014) Saghier & Nathan, (2013), and (Kamilia & Jacques, 2014) indicated that there is direct relationship between service quality dimensions and customer satisfaction in different sector. Thus, indicated that service quality has been a great role as a means to satisfy and retain customers. And also there are empirical studies conducted in Ethiopia by different individuals targeted to identify the effect of service quality dimensions on customer satisfaction in different sector rather than Bank industry. To mention some of them, Sintayehu, (2015); Abrham, (2015); Akalu, (2015). are some theme conduct resechrh.

Although, based on preeminent knowledge of this study, in the context of the relationship between service quality and customer satisfaction in Ethiopia bank industry has not been much considered. Besides to this, due to organizational duties of the researcher has been observing the problem arises with regarding service quality in the context of Bank industry. This thesis, therefore, designed in such a way that focuses on the areas not addressed by the preceding studies. Accordingly, the study will examine the effect of service quality diminutions these are tangibility, reliability, responsiveness, assurance and empathy on customer satisfaction in the in the context of Bank of Abyssinia (BoA).

1.3. Research questions

Based on the above statement of the problem this study will try to answer the following research questions.

1. What is the effect of service quality dimensions on the customer satisfaction in BoA,?
2. Which service quality dimension has a strong relation with customer satisfaction in BoA?
3. What is the relationship between service quality dimensions and customer satisfaction?

1.4. Objective of the study

1.4.1. General Objective

The main objective of this study is to examine the effect of service quality on customer satisfaction in the case Bank of Abyssinia.

1.4.2. Specific Objective

The study will have the following specific objectives;

- To assess the effect of service quality on customer satisfaction in BoA.
- To identify which service quality dimension has a strong relation with customer satisfaction in BoA
- To examine the relationship between each service quality dimensions with customer satisfaction.

1.5. Significance of the study

As described in the previous sections, this study is designed to assess the effect of service quality on customer satisfaction in the case Bank of Abyssinia. The finding will give insights so as to take measurement actions that can increase their services and strategists will learn about the relationship between service quality, customer satisfaction and organizational performance and the result will give them further insights about the area. And also it will be new way of understanding customer satisfaction and service quality with regard to the bank and the current situation in which banks are competing in Ethiopia. Future researchers and scholars may also use the study findings as a source of reference for further research in the same area.

1.6. Scope of the study

The research paper has focused to assess the effect of service quality on customer satisfaction in the case Bank of Abyssinia. In order to meet this objective it will be delimited by geographical, conceptual and methodological scope and discussed these scope as follows.

1.6.1. Geographical scope

Even though Bank of Abyssinia has reached 334 domestic branch networks, this study will focus only on the branch will located in Addis Ababa. Therefore, the geographical scope of the study will be Addis Ababa.

1.6.2. Conceptual scope

The conceptual scope of the research is the effect of service quality on customer satisfaction. as result the independent variables to be studied include customer service diminutions; assurances, responsiveness, tangibility, empathy and service reliability of the of the sample of study, service where has the dependent variables of the study will be the customers satisfaction from the service from the sample study of the study.

1.6.3. Methodological scope

To examine the effect of service quality on customer satisfaction the study will use quantitative data and also to an analysis this data the study will employed explanatory research design. To

examine the effects and relationships between the dependent and independent variable the study will use simple linear regression model with help SPSS 25.

1.7. Limitation of the study

As stated here above, this study is designed to undertaken to find out the effect of service quality on customer satisfaction in Bank of Abyssinia. As result this study was faced some limitation due to the current situation of pandemic, which impacts staff's availability in their work area & the sample respondent it may not willing to respond the questioner and it will take more time than expected to collect the data.

1.8. Organization of the paper

The paper has five chapters. The first chapter consisted background of the study, statement of the problem, research questions, and objectives of the study, significance of the study, scope of the study, limitation of the study, organization of the study and definition of the term.

And also the second chapter incorporates literature review on various theoretical concepts related to service, service quality, service quality dimensions, service quality measurement models and customer satisfaction. It also includes empirical review and conceptual frame work. The third chapter presented the research design, sample size determination, sampling technique, data source and data collection method, research instrument and the method of data analysis. Results and discussion will be presented in the fourth chapter. The final part of the study will be chapter five and it will have summary of findings, conclusions and recommendations that will be the finding of the study.

1.9. Definition of Terms

Service: - service is an act or performance offered by one party to another. Although the process may be tied to a physical product, the performance is essentially intangible and does not normally result in ownership of any of the factors of production (Lovelock & Lauren, 1999).

Quality: - Qualities totality of features and characteristics in a product or service that bear upon its ability to satisfy needs (Hardie & Walsh , 1994).

Service quality: - is how well a delivered service level matches customer's expectation. as (Parasuraman, Zeithaml, & Berry, 1991) sited on (Sang-Lin, 2004).

Customer perception: - is the actual level of service the customers received. Perceived service quality is a component of customer satisfaction.

Customer satisfaction: - is a person's feeling of pleasure or disappointment resulting from comparing a product's performance (outcome) in relation to his or her expectation (Kotler & Keller, Marketing management 3rd Edition, , 2006)

Reliability: - it's the ability to perform the promised service dependably and accurately (Parasuraman, Zeithaml, & Berry, 1991).

Responsiveness: - it's the willingness to help customers and provide prompt service (Parasuraman, Zeithaml, & Berry, 1991).

Assurance: - it's employee's knowledge and courtesy and their ability to inspire trust and confidence (Parasuraman, Zeithaml, & Berry, 1991).

Empathy: - it's being caring, individualized attention given to customers (Parasuraman, Zeithaml, & Berry, 1991).

Tangibility: - Appearance of physical facilities, equipment's, personnel and written materials (Parasuraman, Zeithaml, & Berry, 1991).

CHAPTER TWO

2. Review of Related literature

This chapter gives an overview of literature related to the topics, the effect of service quality on customer satisfaction and involves, the most widely used models in measuring service quality & it's important in the banking sector also the various gaps visualized in the model, the theoretical framework, empirical reviews in line with the objectives of the study. Furthermore, the conceptual framework of this study will be presented at the end of this chapter.

2.1. Theoretical review

One of the major trends of recent years has been the phenomenal growth of services. This shift towards a service economy is largely attributed to rising affluence, more leisure time and the growing complexity of products that require servicing. Moreover, as companies find it harder to differentiate their physical products, they increasingly turn to service differentiation, seeking to win and retain customers through delivering superior services.

Many developed countries have seen a dramatic increase in the importance of services to national economies and to the individual consumer. In the major European countries, the US and Japan, more people are employed in services than in all other sectors of the economy put together. Both public and private sector services in these countries account for between 60 and 75 per cent of gross domestic output. In international trade, services make up a quarter of the value of all international trade. In fact, a variety of service industries – from banking, insurance and communications to transportation, travel and entertainment – now account for well over 60 per cent of the economy in developed countries around the world. In some countries, service occupations have been forecast to contribute to all net job growth in the next five years (Kotler & Keller, Marketing management 3rd Edition, , 2006).

Because of their diversity, services have traditionally been difficult to define. The way in which services are created and delivered to customers is often hard to grasp since many inputs and outputs are intangible. Most people have little difficulty defining manufacturing or agriculture, but defining service can elude them (Lovelock & Lauren, 1999).

2.1.1. Definitions of services

Many writers define 'service' in different ways: for example, Kittler; 2003;128 defined service as "any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product". Any intangible actions that are performed by person or machines or both to create good perception within users called Service.

A service is an act or performance offered by one party to another. Although the process may be tied to a physical product, the performance is essentially intangible and does not normally result in ownership of any of the factors of production (Lovelock & Lauren, 1999).

Services are a continuous process of on-going interactions between customers and service providers comprising a number of intangible activities provided as premium(quality) solutions to the problems of customers and including the physical and financial resources and any other useful elements of the system involved in providing these services (Grönroos, 2004).

Services are products that are rendered but it is not correspondent to something which is physical. The main difference between the product and services are that customers get value with no underlying ownership of any tangible components.

In all, services are the production of an essential benefit, either in its own right or as a significant, not incidental, element of a tangible product, which through some form of exchange satisfies an identifiable customer need (Miller , Roger , Michael, Bruce, & William, 2000). He further argues that services are mostly described as 'intangible' and their output viewed as an activity rather than a tangible object which is not clear because some service outputs have some substantial tangible components like physical facilities, equipment and personnel.

An example is the services offered by the grocery stores, which involve mostly retailing goods to customers do have tangibles such as sales assistances, computers, and self-service equipment.

We consider the tangible components (services cape) when assessing retail activities offered by grocery stores in order to better understand service activities.

In summary, it is eminent (well-known) for service firms to consider the physical aspects of quality in order to offer high service quality.

2.1.2. The characteristics of services

There are five main service characteristics: intangibility, inseparability, variability, perishability and lack of ownership (Kotler, Wong, Saunders, & Armstrong , 2005)

Intangibility

Service intangibility means that services cannot be readily displayed, so they cannot be seen, tasted, felt, heard or smelt before they are bought. A buyer can examine in detail before purchase the colour, features and performance of an audio hi-fi system that he or she wishes to buy. In contrast, a person getting a haircut cannot see the result before purchase. Airline passengers have nothing but a ticket and the promise that they and their luggage will arrive safely at the intended destination, hopefully at the same time. Because service offerings lack tangible characteristics that the buyer can evaluate before purchase, uncertainty is increased. To reduce uncertainty, buyers look for ‘signals’ of service quality. They draw conclusions about quality from the place, people, equipment, communication material and price that they can see. Therefore, the service provider’s task is to ‘manage the evidence’ – they try to ‘tangibles the service’ or to provide concrete evidence of the benefits offered (Kotler, Wong, Saunders, & Armstrong , 2005).

Inseparability

Physical goods are produced, put into inventory, distributed through multiple intermediaries, later sold to users and, still later, consumed. In contrast, services are first sold, then produced and consumed at the same time and in the same place. **Service inseparability** means that services cannot be separated from their providers, whether the providers are people or machines. If a service employee provides the service, then the employee is a part of the service. Because the customer is also present as the service is produced, provider– customer interaction is a special feature of services marketing. Thus, it is important for service staff to be trained to interact well with clients.

A second feature of the inseparability of services is that other customers are also present or involved. The concert audience, students in the class, other passengers in a train, and customers in a restaurant, all are present while an individual consumer is consuming the service. Their behaviour can determine the satisfaction that the service delivers to the individual customers. Because of the simultaneity of service production and consumption, service providers face particular difficulty when demand rises (Kotler, Wong, Saunders, & Armstrong , 2005).

Variability (heterogeneity)

As services involve people in production and consumption, there is considerable potential for variability. **Service variability** means that the quality of services depends on who provides them, as well as when, where and how they are provided. As such, service quality is difficult to control. The ability to satisfy customers depends ultimately on the behaviour of frontline service employees. A brilliant marketing strategy will achieve little if they do their job badly and deliver poor-quality service (Edvardsson , Bertil , & Ovretveit, 1994)

Perishability

Service perishability means that services cannot be stored for later sale or use. Some dentists and general practitioners charge patients for missed appointments because the service value existed only at that point and disappeared when the patient did not show up (Gustafsson, Johnson, Donalde, & Roos, 2005).

Lack of ownership

When customers buy physical goods, such as cars and computers, they have personal access to the product for an unlimited time. They actually own the product. They can even sell it when they no longer wish to own it. In contrast, service products lack that quality of ownership. The service consumer often has access to the service for a limited time. Because of the lack of ownership, service providers must make a special effort to reinforce their brand identity and affinity with the consumer using one or more of the following methods:

They could reinforce the service brand identity and affinity with the customer. They could offer incentives to consumers to use their service again, as in the case of Frequent-flyer schemes

They could create membership clubs or associations to give a sense of belonging and ownership (Kotler et. al , 2005).

2.1.3. Integrated Service Management (the service mix)

According to (Lovelock & Lauren, 1999) When discussing strategies to market manufactured goods, marketers usually address four basic strategic elements: product, price, place (or distribution), and promotion (communication). Collectively, these four categories are often referred to as the "4Ps" of the marketing mix. However, the distinctive nature of service performances, especially such aspects as customer involvement in production and the importance of the time factor, requires that other strategic elements be included. This led to the

8ps of service marketing. Integrated service management is: the coordinated planning and execution of those marketing, operations, and Human resources activities those are essential to a service firm's success. According to them there are 8ps that creates the integrated service marketing this are

Product: All components of the service performance that create value for customers. Managers must select the features of both the core product and the bundle of supplementary service elements surrounding it, with reference to the benefits desired by customers and how well competing products perform (Lovelock & Lauren, 1999).

Place: management decisions about when, where, and how to deliver services to customers.

Delivering product elements to customers involves decisions on both the place and time of delivery and may involve physical or electronic distribution channels (or both), depending on the nature of the service being provided (Lovelock & Lauren, 1999).

Process: a particular method of operations or series of actions, typically involving steps that need to occur in a defined sequence. Creating and delivering product elements to customers requires the design and implementation of effective processes. A process describes the method and sequence in which service operating systems work. Badly designed processes are likely to annoy customers because of slow, bureaucratic, and ineffective service delivery. Similarly, poor processes make it difficult for front-line staff to do their jobs well, result in low productivity, and increase the likelihood of service failures (Lovelock & Lauren, 1999).

People: customers and employees who are involved in service production. Many services depend on direct, personal interaction between customers and a firm's employees (like getting a haircut or eating at a restaurant). The nature of these interactions strongly influences the

Customer's perceptions of service quality. Customers often judge the quality of the service they receive largely on their assessment of the people providing the service. Successful service firms devote significant effort to recruiting, training, and motivating their personnel, especially—but not exclusively—those who are in direct contact with customers (Lovelock & Lauren, 1999).

Promotion all communication activities and incentives designed to build customer preference for a specific service or service provider. No marketing program can succeed without an effective communication program. This component plays three vital roles: providing needed information and advice, persuading target customers of the merits of a specific product, and

encouraging them to take action at specific times. In service marketing, much communication is educational in nature, especially for new customers. Companies may need to teach these customers about the benefits of the service, where and when to obtain it, and how to participate effectively in service processes (Lovelock & Lauren, 1999).

Physical evidence: visual or other tangible clues that provide evidence of service quality. Service firms need to manage physical evidence carefully because it can have a profound impact on quality, customers' impressions. In services with few tangible elements, such as insurance, advertising is often employed to create meaningful symbols. For instance, an umbrella may symbolize protection, and a fortress, security (Lovelock & Lauren, 1999).

Productivity: how efficiently service inputs are transformed into outputs that add value for Customers (Lovelock & Lauren, 1999).

Price: expenditures of money, time, and effort that customers incur in purchasing and consuming services. This component addresses management of the outlays incurred by Customers in obtaining benefits from the service product (Lovelock & Lauren, 1999).

Service Quality

According to (Grönroos, 2004), the concept of service quality began to receive significant attention in the early 1980s. He identified ten dimensions of service quality, including; reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer, and tangibles. However, these dimensions are reduced to five dimensions that are: reliability, assurance, tangibles, empathy. Service Quality is a qualitative factor that is extremely difficult to standardize. However, most studies in this area have concluded that service quality has a definite bearing on customer satisfaction. Service quality is defined as the degree of discrepancy between customers' normative expectations for service and their perceptions of service Performance

To develop effective strategies that leads to increased level of satisfaction and customer loyalty, companies need to know how quality effects the satisfaction level, its role and cost to assess the customer value and its relationship with customer satisfaction. Delivering quality service is considered an essential strategy for success and survival in today's competitive environment. Defining service quality is difficult than defining goods quality because of three characteristics

of service –intangibility, heterogeneity & inseparability. (Parasuraman, Zeithaml, & Berry, 1991).

First most services are intangible because they are performance rather than objects. Most services cannot be counted, measured, inventoried, tested and verified in advance of sale to assure quality. Second services, especially those with high labour content, are heterogeneous; their performance often varies from producer to producer from customer to customer and from day to day. Consistency in behaviour from service personnel (i.e. uniform quality) is difficult to assure because what firms intended to deliver may be entirely different from what the customer received (Bitner & Boons, 1981) .

So examination of literature by (Lewis, 1993) on service quality suggests three underlying themes. Service quality is more difficult for consumer to evaluate than good quality. Service quality perceptions result from a comparison of consumer expectations with actual service performance. Quality evaluations are not made solely on the outcome of service; they also involve evaluations of the process of service delivery keeping in mind the previously mentioned case the following are some of the definitions formulated about service quality by different scholars.

The classification can also be the core (contractual) of the service, and the relational (customer-employee relationship) of the service. The core or the outcome quality, which refers to what is delivered and the relational or process quality, which refers to how it is delivered are the basic elements for most services. In their direct approach investigation on four service firms (dentist clinic, automobile shop, restaurant, and haircut salon) demonstrated that both core and relational service quality classes have significant impact on customer satisfaction McDougall & Levesque, (2000).

2.1.4. SERVQUAL

SERVQUAL was created to measure service quality and is based on the view that the customer's assessment of service quality is paramount. It is operationalized in terms of the relationship between expectations and outcomes. It is widely accepted that customers compare the service they expect with perceptions of the service they receive in evaluating service quality (Grönroos, 2004)

SERVQUAL is a concise multiple item scale with good reliability and validity that retailers can use to better understand the service expectations and perception of consumer and, as a

result, improve service. The instrument has been designed to be applicable across a broad spectrum of services. As such, it provides skeleton through its expectation/perceptions format encompassing statements for each of the five service quality dimensions (revealed that the criteria used by consumers in assessing service quality fit 10 potentially overlapping dimensions. these dimensions where, tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding/knowing customers and access as Philip & Shirley-Ann, (1997). These were subsequently condensed into five dimensions of service performance known as SERVQUAL namely this five scale items are

Reliability - the ability to perform the promised services dependably and accurately.

Responsiveness - the willingness to help customers and provide prompt service.

Assurance - the knowledge and courtesy of employees as well as their ability to convey trust and confidence.

Empathy - the provision of caring, individualized attention to customers, and

Tangibles - the appearance of physical facilities, equipment, personnel and communication materials.

2.1.5. The Gap Model

According to Parasuraman, A. , V. , Berry, & L. , (1988), service quality is a function of the differences between Expectation and performance along the quality dimensions they developed a service quality Model based on gap analysis. The various gaps visualized in the model are:

Gap-1 consumer expectation – management perception gap

Discrepancies between executive's perception and consumer's expectation exist. In essence service firm executive's may not always understand what futures connote high quality to consumers in advance, what features a service must have in order to meet consumers need and what and what level of performance on those features are needed to deliver high quality service.

E.g. The physical and security features of credit cards are important for the customer but didn't have critical importance from the view point of executive's. The gap between consumer expectation and management perception of those expectations will have an impact on the consumer's evaluation of service quality.

Gap-2 management perception – service quality specification gap

A variety of factor-resources consternates, market conditions, and / or management indifference may result in discrepancy between management perception of consumer expectation and the actual specifications established for a service. This gap between management perception of consumer expectation and the firm's service quality specifications will affect service quality from the consumer view point.

Gap-3 service quality specification – service delivery gaps

Even when guide lines exist for performing service well and treating customers correctly, high quality service may not be a certainty. Executives recognize that a service firm employee exert a strong influence on the service quality perceived by consumers and employee's performance cannot always be standardise. The gap between service quality specification and actual service delivery will affect service quality from consumers stand point.

Gap-4 service delivery – external communication gap

Media advertising and other communications by a firm can affect consumer's expectation. If expectation play a major role in consumer perception of service quality firms need to be certain not to promise more in communication than it can deliver in reality. Promising more than can be delivered will raise initial expectation but lower perception of quality when promises are not fulfilled.

External communications can affect not only consumer expectation about service but also consumer perception of delivered service. Alternatively, discrepancies between service delivery and external communication in a form of exaggerated promises and / or the absence of information about service delivery aspects intended to serve consumers well can affect consumer's perception of service quality. So this gap between service delivery and external communication will affect service quality from consumer's standpoint

Gap-5 expected service – perceived service gap

The key to ensuring good service quality is meeting or exceeding what consumers expect from the service. Judgments of high and low service quality depends on how consumers perceive the actual service performance in context of what they expected.

The quality that a consumer perceive in a service is a function of the magnitude and direction of the gap between expected service and perceived service.

2.2. Customer Expectation, Perception & Satisfaction

2.2.1. Customer Expectation

Customer expectations are beliefs about a service that serve as standards against which service performance is judged Parasuraman, Zeithaml, & Berry, (1991); what customers think a service provider should offer rather than what might be on offer. Expectations are formed from a variety of sources such as the customer's personal needs and wishes Edvardsson , Bertil , & Ovretveit, (1994) ,the customer's personal philosophy about a particular service, by promises (staff, advertising and other communications), by implicit service promises (such as price and the tangibles associated with the service), by word-of-mouth communication (with other customers, friends, family and experts), as well as by past experience of that service (Zeithaml & Bitner, 1996)

Customer expectations vary internal standards that customers use to judge the quality of a service experience. Customers' expectations about what constitutes good service vary from one business to another. Customer expectations embrace several different elements, including desired service, adequate service, predicted service, and a zone of tolerance that falls between the desired and adequate service levels (Lovelock & Lauren, 1999).

Desired service: the "wished for" level of service quality that a customer believes can and should be delivered

Adequate service: the minimum level of service that a customer will accept without being dissatisfied

Predicted service: the level of service quality a customer believes a firm will actually deliver

Zone of tolerance: the range within which customers are willing to accept variations in service delivery. The inherent nature of services makes consistent service delivery difficult across employees in the same company and even by the same service employee from one day to another. The extent to which customers are willing to accept this variation is called the zone of **tolerance** a performance that falls below the adequate service level will cause frustration and dissatisfaction, whereas one that exceeds the desired service level will both please and surprise customers, creating the "customer delight" that we discussed earlier in this chapter. Another way of looking at the zone of tolerance is to think of it as the range of service within which customers don't pay explicit attention to service performance. When service falls outside this range, customers will react either positively or negatively

2.2.2. Customer perceived service quality

Customer perceived service quality can be defined as a global judgment or attitude relating to the superiority of a service relative to competing offerings (Yang, Jun, & Peterson, 2004). Perceived service quality results from comparisons by consumers of expectations with their perceptions of service delivered by the suppliers. It is argued that the key to ensuring good service quality perception is in meeting or exceeding what customers expect from the service. Thus, if perception of the actual service delivered by the supplier falls short of expectation, a gap is created which should be addressed through strategies that affect the direction either of expectations or perceptions, or both (Buttle, 1995).

2.2.3. Customer Satisfaction

Customer satisfaction can be defined as a person's felt state, either pleasure or discontent, ensuing from comparing a product's perceived performance (or outcome) in relation to the person's expectations as cited on (Yang, Jun, & Peterson, 2004).

Customer satisfaction has long been recognized as one of the critical success factor in today's competitive business environment as it affects companies' market share and customer retention.

“Satisfied customers tend to be less influenced by competitors, less price sensitive, and stay loyal longer” as cited by (Yang, Jun, & Peterson, 2004).

Several studies seem to conclude that satisfaction is an affective construct rather than a cognitive construct (Oliver, 1997). Festus, Maxwell, & Godwin, (2006) Further defined satisfaction as the “customer's fulfilment response,” which is an evaluation as well as an emotion-based response to a service. It is an indication of the customer's belief on the probability of a service leading to a positive feeling as cited on .Satisfaction is “an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfilment of some needs, goals or desire (Hansemark & Albinson, 2004).

2.2.4. The Relationship between Service Quality Service Quality and Customer Satisfaction

The relationship between customer satisfaction and service quality has received a good deal of attention in the literature. Bolton & James H. (1994), Defined service quality and customer satisfaction as “service quality is a global judgment, or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction” Satisfaction is a “post consumption experience which compares perceived quality with expected quality, whereas service quality refers to a global evaluation of a firm's service delivery system” Parasuraman, Zeithaml, & Berry (1991)The key difference between service quality and customer satisfaction is that quality relates to managerial delivery of the service while satisfaction reflects customers' experiences with that service. They argue that quality improvements that are not based on customer needs will not lead to improved customer satisfaction (Iacobucci, Ostrom, & Grayson, 1995)

Bolton & James H.(1994) pointed out “customer satisfaction depends on pre-existing or contemporaneous attitudes about service quality”.

There is also a lot of argument regarding whether customer satisfaction is the antecedent of service quality or the outcome of service quality. Initially scholars take the position that satisfaction is an antecedent of service quality since to reach an overall attitude (service quality) implies an accumulation of satisfactory encounters (Bolton & James H. , 1994). However, other scholars take the opposite view that service quality is the antecedent of customer satisfaction (Cronin & Taylor, 1992); (Oliver, 1997); (Harr, 2008).

Empirical research by Cronin & Taylor, (1992) “showed that service quality has a significant effect on customer satisfaction.” Similarly, recent studies by (Gonzalez & Brea, 2005);as cited on Harr(2008), using recursive structural models provided empirical support that service quality results in customer satisfaction. Customer satisfaction “is a broader concept than service quality which focuses specifically on dimensions of service (Bahia & Nantel, 2014).

2.2.5. Measurement of Service Quality

According to Johns and Howard (1998), quality measurements only have operational value if they are able to indicate the ways in which service was or was not satisfactory. For service providers, the assessment of service quality is made during the actual delivery of the service.

Measurements need to take account of the service process, they need to measure both tangible and intangible aspects of services and they should take account of the specific context in which a service occurs. Given that services are processes; measurements need to take account of the complete service process. Such measurements need to address all stages in the service experience, the pre-, during and post-service experience of the customer and, where the design of a service is linked to technology, if appropriate (Gilmore & David, 2000).

There have been several attempts made by a group of researchers who have systematically identified the variables that quantify service quality, among which the two most popular metrics are SERVQUAL and SERVPERF Varambally & Motlagh(2011).SERVQUAL is based on the conceptualization of service quality as the difference between consumer's Perceived performance and Expectation (Parasuraman, Zeithaml, & Berry, 1991).On the other hand, SERVPERF is purely a Performance based approach to the measurement of service quality (Cronin and Taylor, 1992). Even though SERVQUAL and SERVPERF are the most commonly used scales of service quality measurement among these two the most commonly used measure is SERVQUAL Ladhari (2009) as cited on Varambally & Motlagh (2011). There is no universal and encompassing approach to quality dimensions which can be appropriate and applicable to all service industries and Based on the above literature review the following conceptual framework is developed.

Across all socio-cultural and economic environments. But as discussed by many researchers SERVQUAL has a wide range of applications in service quality measurement which includes: health care applications Woodside , Frey, & Daly (1989) as cited on Varambally & Motlagh (2011). Even though there is not one universally accepted measurement model of service quality that is applicable for all types of services as already mentioned there are two most popular models namely SERVQUAL and SERVPERF because SERVQUAL provides rich information and also as a measurement tool it also help as identify which parts of the service provided are contributing positively and which aspects of the service needs implement as a result the study used SERVQUAL model.

2.2.6. The Empirical Literatures

The relationship between customer satisfaction and service quality has received a good deal of attention in the literature Bolton & James H. (1994). Timothy, (2012), examined the Banking Services and Customer Satisfaction in the Nigerian Banking Industry. The results show that service quality has significant and positive impact on customer satisfaction. He suggests that

service marketing managers should understand the impact of service quality on customer satisfaction and behavioural intentions.

The results of (Atalik & Arslan, 2009), with title "A study to Determine the Effect of Customer Value on Customer Loyalty In Airlines Companies Operating: Case of Turkish Air Travelers." showed that customer satisfaction increases with better service delivery. Understanding the causal relationship between service quality and customer satisfaction has captured the interest of marketing for well over a decade now. Customer satisfaction became the battle cry of companies trying to compete in a newly globalized marketplace.

Further, (Bahia & Nantel, 2014) studied under the title "A reliable and valid measurement scale for the perceived service quality of banks" and they found out that service quality dominations are as an important factor that has an impact on establishing good relationships with customers. Then (Akalu, 2015), conducted research under the title the effect of service quality on customer satisfaction in selected insurance companies in Addis Ababa, and he also accepted the claim that returning customers are the most profitable ones, as they require less marketing effort and relationship building and he agreed that service quality service acquires a critical role to achieve customer satisfaction. In that manner, (Abrham, 2015) studied on Service Quality and Customer Satisfaction in Hotel Industry. His findings showed that the service quality is a marketing tool that create and establish a relationship with customers through good communication and flexibility. In long term, it leads to customer satisfaction. Amanuel, (2018), indicated that Banks are dedicating more and more recourses to service quality in order to achieve the objective of the bank. Financial and banking service has become more vital for the development of an economy especially for the developing country like Ethiopia. All Ethiopian commercial banks, whether private or public, compete on quality service to satisfy the customers to win and sustain in the competition. Quality spells superiority or excellence (Amanuel, 2018)

According to Naeem , Asma , & Iqbal , (2009), A bank can differentiate itself from competitors by providing high quality customer service. The service quality of banking services provided to customers have been enhanced and it can be used as a prime weapon to realizing service excellence to win competition, where legendary service has become the basis for differentiation between the banks. Under dynamic business environment, banks are seeking to reach beyond the quality by providing a distinguishing banking services, creating a sense of satisfaction to the customer through the service acquired and met their anticipation.

To realize the effectiveness of the bank, they need to know whether perceived service quality dimensions affect customer satisfaction or not. They also need to identify which service equality dimensions mostly affect customer satisfaction. (Suleiman , 2013)

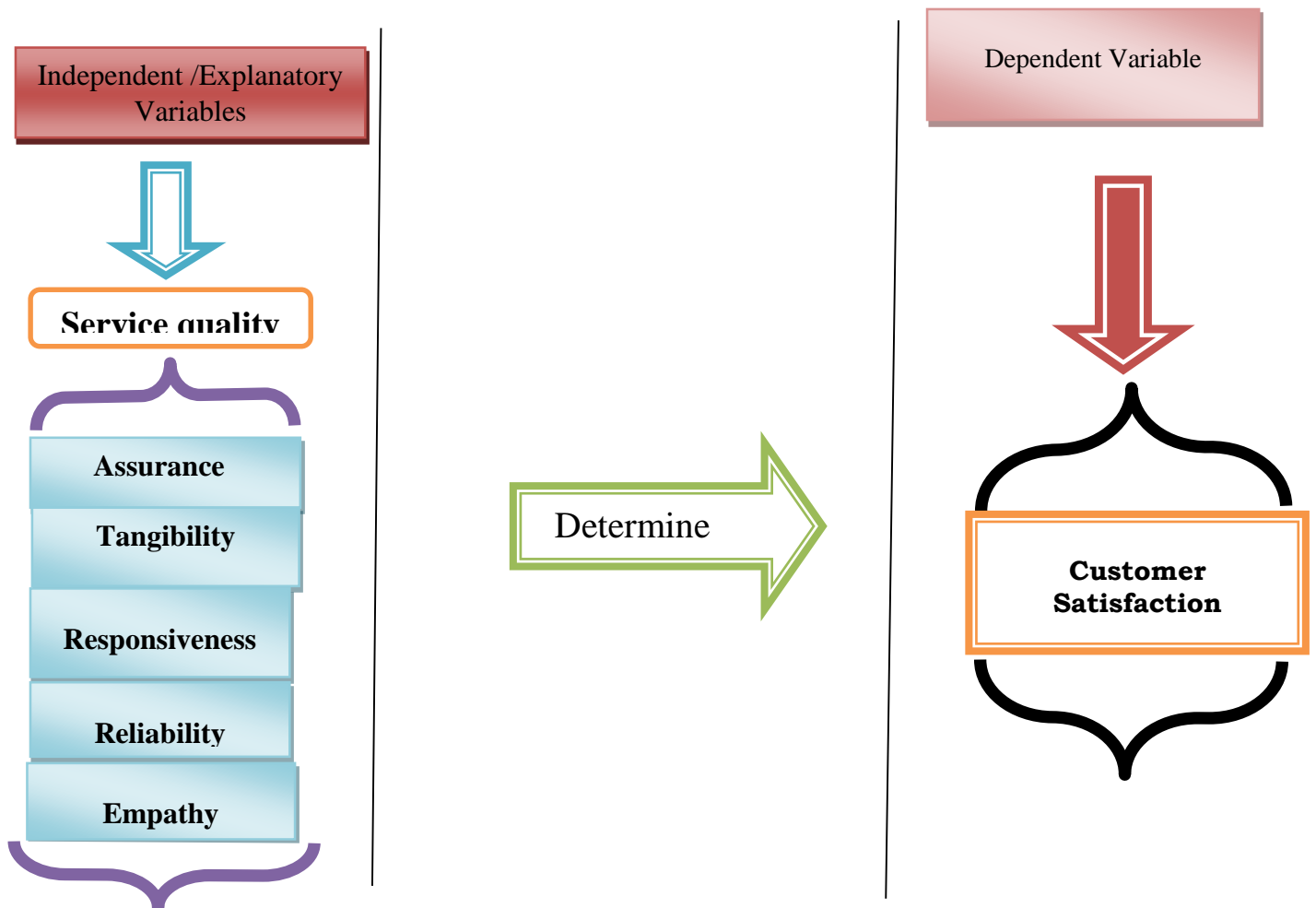
Generally, most of the literatures reviewed shows a trend that firms are giving due attention on improving service quality to create competitive advantage. In addition, most of them agree on the concept that rendering quality service will result in customer satisfaction which in turn will result in customer loyalty, improved sales and profitability.

2.3. Conceptual Framework of the study

The conceptual framework indicates the crucial process, which is useful to show the direction of the study. The study shows the relationship between the five service quality dimensions (reliability, responsiveness, assurance, empathy and tangible).

Based on the above literature review the following conceptual framework is developed

Figure 1: Conceptual Framework the study



Source: previous literature & own design, 2020

CHAPTER –THREE

3. Research Methodology

This chapter tries to cover the research design and methodology part of the study. The research type, the approach used the source of data and its method of collection, the sample design and other topic which has to be included in the methodology part are discussed here.

3.1. Research Approach

According to John, (2014), rresearch approaches are plans and the procedures for research that span the steps from broad assumptions to detailed methods of data collection, analysis, and interpretation. The selection of a research approach is also based on the nature of the research problem or issue being addressed, the researchers' personal experiences, and the audiences for the study. There are three basic approaches to research qualitative, quantitative and mixed methods. Quantitative survey is the most appropriate one to use if the purpose of an investigation is to describe the degree of relationship which exists between the variables. Accordingly, this research will be conducted using quantitative research approach hence, it examines effect of service quality on customer satisfaction and measure the relationship between service quality and customer satisfaction in the case Bank of Abyssinia.

3.2. Research Design

A research design is the set of methods and procedures used in collecting and analysing measures of the variables specified in the problem research (Creswell J. , 2014). There are different types of scientific research namely descriptive research and explanatory research. The major objectives of this studies is to examine the effect of service quality on customer satisfaction in Bank of Abyssinia, in order to identify the effect and the nature of cause and relationship between the service dimensions and customer satisfaction this research will be adapted explanatory research design.

3.3. Target Population, Sample size and Sampling Technique

3.3.1. Target population

The population of the study will consists of all customers of Bank of Abyssinia, specifically under East Addis Ababa district grad five branch customers. As of January 31, 2020, the total number of account holder in the district was 39,600. These were account holder of the district were the total population of the study. The reason why this study select or focus on East districts is the type of banking serves like depositing, withdrawing, transferring, forex remittance and

other bank service are providing. So that the customer have been exposed to the same banking service from any branches of the bank of Abyssinia. As result, the researcher believed that all the customers of the bank knew or experienced in the banking service of BoA. In addition, to this due to organizational duties of the researcher has been working more than eight years in this district and it will able easily understand the problem arises with regarding service quality in the context of the district. This it will helps to collect reliable data and produce reliable finding.

3.3.2. Sample size determination

Sample size determination is the act of choosing the number of observations or replicates to include in a statistical sample (Peck, Olsen, & Devore, 2008).

Considering the size, as well as the time, it will be difficult to collect data on the whole population of the customer. Thus, to avert such constraint the researcher will use sample from the whole population. Whenever it is not possible to access the entire population, it is possible to collect data from sample and use the behaviour within the sample to infer things about the behaviour of the population. According to Yamane, (1967), indicated that the following sample size determination formula and also this study will aplay the formula;

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n=sample size

N=total population that is 39,600

e= is the error term, at 5 %

$$n = \frac{39,600}{1 + 39,600(0.05)^2} = 396$$

Therefore, the sample size of the study is approximately 396

3.3.3. Sample selection technique

Sampling is the process or technique of selecting a suitable sample for the purpose of determining parameters or characteristics of the whole population (John, hafiz, Raeside, & white, 2007). This research will be conducted using Non probability sampling, specifically which is purposive sampling technique. The reason to use sampling techniques is because it will be more appropriate. For this studies since it will enable the researcher to select the sample based on his judgment some characteristics required from the sample element.

3.4. Type of data source and data collection technique

There are two kinds of sources for data collection and these are primary and secondary sources of data. In this study both Primary and secondary sources will be used in soliciting information for the study.

3.4.1. Primary data

Primary data for this study will be obtained from a structured self-administered questionnaire. The data will be collected in the form of questioners. These questioners are analysed and conclusions will be drawn from the analysis about the level of service quality provided by bank and its customer satisfaction.

3.4.2. Secondary data

Secondary data for this studies will be collected from different academic books, previous research related to the titles, journals, articles, and different annual reports generated by the bank, fliers, Brochure & unpublished materials of the bank /or internet reports generated.

3.5. Data Analysis Techniques

Data analysis is important in interpreting the results so that the information can be put in use of decision making. After reviewing the related literature in order to understand the effect of service quality on customer satisfaction at Bank of Abyssinia the study analysed the collected data through questioners by using SPSS version 25, with descriptive statistics: Frequency, mean and standard deviation and inferential statistics: correlation, regression and ANOVA.

3.5.1. Model Specification

According to Gujarati, Porter, & Gunasekar, (2011), in order to identify effects or the relationship between dependent and independent variables and they indicated the following simple linear regression model specification:

$$Y_{it} = \beta_0 + \sum \beta_K X_{it} + \epsilon_{it}$$

Where:

- Y represents the dependent variables
- β_0 is the intercept
- β_K represents the coefficients of the X_{it} variables

- X, represents the explanatory variables
- ε is the error term

Based on the above general empirical research and this study will adopt the following peculiar equation to find out the effect of service quality dimensions on satisfaction at BoA this study develop the following equation:

$$\text{Customer Satisfaction} = \alpha + \beta1 (\text{Assurance}) + \beta2 (\text{Tangibility}) + \beta3 (\text{Responsiveness}) + \beta4 (\text{Reliability}) + B5 (\text{Empathy}) + \varepsilon$$

3.5.2. Diagnostic Tests

According to Gujarati, Porter, & Gunasekar (2011) the classical linear regression model it need to be test the classical linear regression model assumptions in order to maintain the data validity and robustness of the regressed result of the research. As result, this study will be test the following classical linear regression model assumptions.

I. The Errors Have Zero Mean (E (e) = 0)

According to Creswell, (2014), if a constant term is included in the regression equation, Thus, the regression model used in this study was include a constant term.

II. Normality assumptions test

Residuals are normally distributed about the predicted scores on the dependent variable. In multiple linear regressions, the response variable is numerical while the predictor variables may be either numerical or categorical in nature and therefore, the normality assumption is only tested on the response variable. The most commonly applied tests for normality is tested graphically using histogram and k density normal test (Gujarati, et.al, 2011).

III. linearity assumptions test

In multiple linear regressions assumption implies that the model is the expected value of the dependent variable is a linear function of the independent, the independent variables in the explained variation are assumed to be linearly related to the dependent variable. A significant F-statistic indicates the model is a good fit hence confirming linearity. Linearity of data can be checked s by testing the lack of fit of the model using ANOVA in which the F-statistic as a measure of goodness of fit is utilized

$$F = [(SS_{yy} - SSE)/k]/[SSE/\{n-(k+1)\}] \quad (4.4)$$

Where,

$$SS_{yy} = (y_i - \bar{y})^2$$

$$SSE = (y_i - \hat{y})^2$$

The test hypothesis is:

H0: The model is not a good fit

H1: The model is a good fit

Decision rule: Fail to accept H0 if $F_c > F_t$. This implies that most variation in the model is caused by (explained) by regression. When using p-values, fail to accept H0 if p – value is smaller than the alpha value

IV. The Multicollinearity Test

Multicollinearity refers to the situation in which independent variables are highly correlated; resulting in a paradoxical effect, whereby the regression model fits the data well, but none of the independent variables has a significant impact in predicting the dependent variable. The existence of multicollinearity is tested by calculating the Variance Inflation Factor (VIF) where a VIF coefficient greater than 10 indicates the presence of multicollinearity (Gujarati, et.al, 2011).

3.6. Reliability and Validity

The term ‘Reliability’ is a concept used for testing or evaluating quantitative research, through the idea is often used in all kinds of research. The most important test of any qualitative study is its quality. Reliability is a concept to evaluate quality in quantitative study with a “purpose of explaining” while quality concept in qualitative study has the purpose of “generating understanding” (Stenbacka, 2001).

For the purpose of this study, Cronbach's alpha coefficient used to estimate Reliability of data. Cronbach’s alpha coefficient is the most popular and commonly used technique to estimate reliability or internal consistency of assessments and questionnaires in the behavioural sciences coefficient. It is mandatory that appraisers and researchers should estimate this quantity to add validity and accuracy to the interpretation of their data. It is expressed as a number between 0 and 1. Value of 0.6 or less generally indicates unsatisfactory internal consistency & poor reliability (Bollen, 1989).

Table 3.1. Reliability statistics of Service quality dimensions.

No.	Dimensions	No of items	Cronbach's Alpha value
1	Assurance	5	0.737
2	Tangibility	5	0.709
3	Reliability	7	0.793
4	Responsiveness	5	0.864
5	Empathy	5	0.758

Source: own study result, 2020

To meet the consistency reliability of instrument, the questionnaire was first distributed to 35 respondents. The duly filled questionnaires were tested for reliability and the Cronbach alpha for the independent variables (Assurance, Tangibility, Reliability, Responsiveness, and Empathy) and its Cronbach's Alpha value was above 0.7. Therefore, the five dimensions of service quality were found to be high in their internal consistency and thereby in measuring the dimensions of interest.

3.7. Ethical considerations

Since the researcher that will be use the data from customers which will be collect through questionnaire, permission is obtained from the customers. To maintain the confidentiality of the information provided by the respondents, the respondents will instruct not to write their names on the questionnaire and assured of that the responses would be used only for academic purpose and kept confidential. Brief description of the central objectives or purpose of the study will be clearly in the introductory part of the questionnaire so as to motivate them and participate in the study and provide pertinent information about the company under study. Finally, respondents were included in the study based on their free will.

CHAPTER FOUR

4. Data Interpretation and Analysis

This chapter consists of the data presentation and analysis of data gathered through structured questionnaire. The collected data demographic characteristics & background information of respondents also frequency, mean and standard was presented in descriptive statistics manner. After that correlation & multiple linear regressions analysis of the reply to questionnaire was presented in inferential statistics by using SPSS 25 version.

4.1. Demographic Characteristics of Respondents

The total structured questionnaires distributed to the customers of Bank of Abyssinia were 396 copies. Out of these distributed questioners 361 questionnaires were filled properly and returned and it used analysis. Whereas, 35 questioners were did not returned. Therefore, the response of rate of the study was 90.16%. The demographic information of the respondents was presented as follows

Table 4.1 Demographic characteristics of the respondent

Variable	Category	Frequency	Percentage
Sex	Male	174	48.3%
	Female	187	51.7%
	Total	361	100
Age	20-30	36	10.1%
	30-40	161	44.5%
	40-50	85	23.4%
	Above 50	79	22.0%
	Total	361	100
Educational Level	Primary school	-	-
	Secondary school	6	1.7%
	Certificate or Diploma	221	35.3%
	First degree	128	61.3%
	Master's degree and above	6	1.7%
Total	361	100	
How long have you been using the Bank service from Bank of Abyssinia	1-5	56	15.6%
	5-10	55	15.3%
	10-15	105	28.9%
	Above15 Years	145	40.2%
	Total	361	100
Frequency of visiting the bank per month	1-4 times	207	57.2%
	5-10 times	34	9.5%
	More than ten times	120	33.2%
	Total	361	100

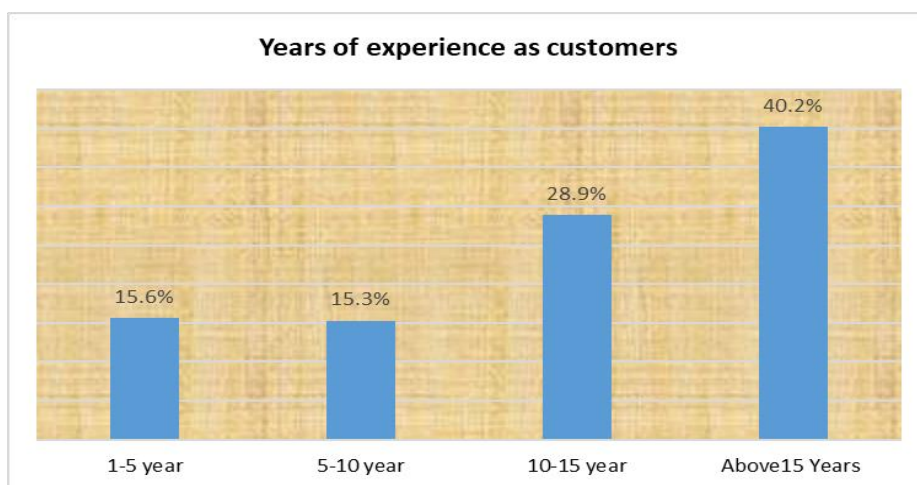
Source: Own Survey, 2020

As presented in table 4.1 on above, the respondents for this research have the following demographic characteristics makeup regarding sex, it shows 48.3% of the respondents were male and the remaining 51.7% of the respondents were female, which indicates that majority of the respondents were female. Regarding the age of respondents is found that 10.1 % of the respondents were in the age range of 20-30 years, 44.5 % of the respondents were in the range of 30-40 years, 23.4 % of the respondents were in the age range of 40-50 years, 22.0 % of the respondents were categorized above 55 years.

Also regarding the demographic data educational background, no respondents were found in Primary school category educational level, 1.7 % of respondents were secondary school certificate holders, 35.3 % of the respondents were certificate or diploma and 61.3 % of the respondents were having first degree and the rest 1.7 % of the respondent were have Master’s degree and above. This indicates that the respondents have well educational background to understand the questions they are asked through structured questionnaire raised to study the subject.

Regarding the responses for question that was how long you have been using the Bank service from Bank of Abyssinia, as indicated in the above table 4.1 and Figure 4.1 depicted below, 15.6% of customers used the service 1-5 years, 15.3 % of customers used the service 5-10 years, 28.9 % knows the bank with the bank service for 10-15 years and 40.2 % which is majority of the customers used the bank for more than 15 years. From this data we conclude that more than 60 % of the sample respondents has been used the banking service from Bank of Abyssinia for more than 10 years, which is also good for this study since they have better knowledge to describe about the service quality for Bank of Abyssinia.

Figure 4:1 Using Services as customers at Bank of Abyssinia.



Source: Own Survey, 2020

Concerning, the frequency of visiting the Bank of Abyssinia per month shows, 57% of respondents which is majority visit the bank for services 1-4 times in months, 9.5 % of respondents also visit the bank for service 5-10 times and the rest 33.2 % of respondents visit the bank for service more than ten times within a months. This shows the majority of the respondents /customers have good exposure to the banking service of at Abyssinia and it helps them to understand the service quality and they will reply properly.

4.2. Descriptive of Service quality dimensions

In section discussed about descriptive statistics that were the mean and standard deviation of the data. Descriptive statistics help describe and understand the features of a specific data set by giving short summaries about the sample and measures of the data. According to Peck, et al, (2008), the mean value represents in this study the average of all customer's response on certain dimensions while, standard deviation shows how diverse the responses of the respondents are that means if the standard deviation shows smaller number, it indicates that the response of the respondents shows close opinions and when the standard deviation is high, it indicates the response of the respondents show high variation. And they define the mean values Comparison bases of mean score for Likert Scale as if the mean vale is < 2.99 that is low, if the mean score from 3.00 to 3.49 is moderate and if the mean score is > 3.50 consider high mean value.

Table 4.2 Descriptive Statics

Description		Frequency		Mean	Std.
		N	In %		
Assurance	strongly disagree	168	9.3	3.541	0.59126
	disagree	229	12.7		
	Neutral	300	16.6		
	agree	659	36.5		
	Strongly agree	449	24.9		
Total		1,805	100 %		
Tangibility	strongly disagree	289	16	2.86	0.64864
	disagree	596	33		
	Neutral	722	40		
	agree	90	5		
	Strongly agree	108	6		
Total		1,805	100 %		
Reliability	strongly disagree	33	1.3	3.601	0.68141
	disagree	83	3.3		
	Neutral	113	4.5		
	agree	1,219	48.3		
	Strongly agree	1,078	42.6		
Total		2,527	100		
	strongly disagree	146	8.1		

Responsiveness	disagree	195	10.8	3.500	0.64864
	Neutral	307	17		
	agree	444	24.6		
	Strongly agree	713	39.5		
	Total	1,805	100 %		
Empathy	strongly disagree	36	2	3.510	0.54864
	disagree	59	3.3		
	Neutral	80	4.5		
	agree	865	47.8		
	Strongly agree	765	42.4		
		1,805	100 %		

Source: survey data, 2020

As shows in above Table 4.2, the mean value of assurance was 3.541 with standard deviation value of (SD=0.59126), this value implies that, majority of the respondents respond on the statements of assurance dimension questions that were the behaviour of employees of the bank helps build the confidence of the customers, employees of the Bank of Abyssinia are consistently well-mannered with customers, they makes customer to feel safe in transactions, and also they have the knowledge to answer customers' questions on average 3.541, which means the sample respondent have been satisfied or agree on that considered as the dimension of the service quality was assurance. The questions raised for describing the tangibility that were the availability of the modern equipment, visually appealing facilities, Employees who have a neat, professional appearance and visually appealing materials associated with the service at Bank of Abyssinia were less satisfied & consider its not modern looking & fit for the service for the sample respondent of this study. Since the mean value of tangibility as shown in the table 4.2 on the above was 2.86 with standard variation (SD= 0.44864). Regarding the mean values of reliability statistics as indicated in the above table 4.2 the mean score was 3.501 with standard variations (SD = 0.68141) this implies that the statements which were used this study to described the reliability of the Bank of Abyssinia for customers were score high mean values this means the banking service of Abyssinia & its products, a timely delivery of services, every information is communicated on the right time and also keeps the information of the customers and delivers service what they have promised. Regarding Table 4.2 respondents reply for responsiveness questions raised for the studies shows the mean value was 3.5 with standard value (SD=0.64864). this implies that the statements which were put under the questioner to describe the responsiveness that is the dimensions of service quality in the study was high range means they are highly satisfied with the responsiveness of employees of Bank of Abyssinia for the sample respondent of the study. Table 4.2 on the above shows that

the mean values of empathy was 3.510 with standard value (SD=0.54864), this implies that respondents reply for questions that were Bank of Abyssinia gives customers individual attention, has operating hours convenient to all of its customers, the Bank a has an employees who give customers personal attention, the employees of Bank of Abyssinia have their customers' "best interest at heart" & they understand the specific needs of their customers was high range means they were agreed with regarding the statements which were described the empathy at Bank of Abyssinia.

4.3. Correlation Analysis

The correlation coefficient r is a statistical measure of the strength of the relationship between the relative movements of two variables. The values r ranges between -1.0 and 1.0. A correlation of -1.0 shows a perfect negative correlation, while a correlation of 1.0 shows a perfect positive correlation. A correlation of 0.0 shows no linear relationship between the movements of the two variables (Creswell J. , 2014)

Table 4.3 Correlation coefficient for all service quality dimensions with customer satisfaction

Description		Tangibility	Reliability	Responsiveness	Assurance	Empathy	Customer Satisfaction
Tangibility	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	361					
Reliability	Pearson Correlation	.596**	1				
	Sig. (2-tailed)	.000					
	N	361	361				
Responsive ness	Pearson Correlation	.579**	.690**	1			
	Sig. (2-tailed)	.000	.000				
	N	361	361	361			
Assurance	Pearson Correlation	.781**	.481**	.680**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	361	361	361	361		
Empathy	Pearson Correlation	.569**	.684**	.599**	.475**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	361	361	361	361	361	
Customer Satisfaction	Pearson Correlation	.636**	.612**	.880**	.696**	.766**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	361	361	361	361	361	361

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

Source: survey data, 2020

To measure evaluate the strength of the two variables dependent and independent the following correlation analysis performed. From the analysis the result in table 4.3 below shows, in general all the service quality all service quality dimension Tangibility, Reliability, Responsiveness,

Assurance & Empathy have shown a strong positive relationship with customer satisfaction. Therefore, we can conclude that there is a positive and strong correlation or relationship between service quality dimensions and customer satisfaction so that any improvement in any of service quality dimensions will positively contribute to improve customer satisfaction.

4.4. Multiple Regression Analysis

Regression analysis is asset of statistical methods used for the estimation of relationships between a dependent variable and one or more independent variables. More specifically, regression analysis helps one understand how the typical value of the dependent variable changes when any of one of the independent variables is varied, while the other independent variables remain constant (Bhattacharjee , 2012).

4.4.1. Diagnostic Tests

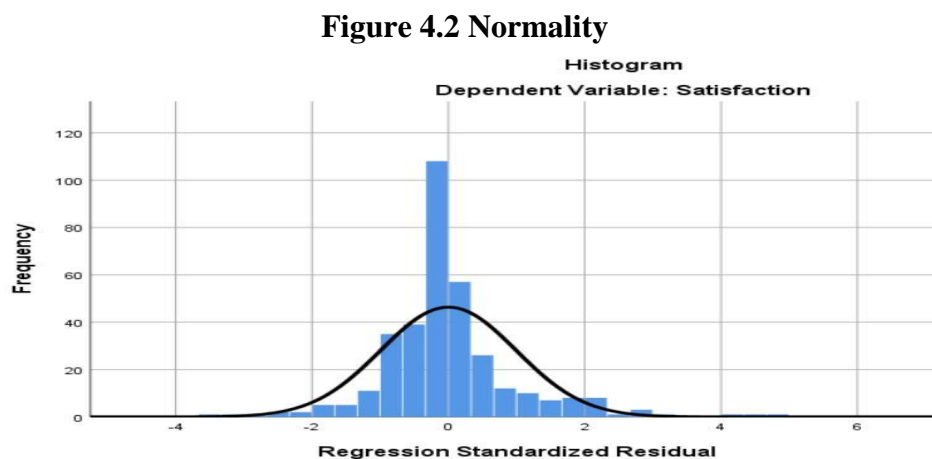
In this section presented the following classical linear regression model assumptions in order to maintain the data validity and robustness of the result of the research.

I. The Errors Have Zero Mean ($E(e) = 0$)

According to Creswell, (2014), if a constant term is included in the regression equation, Thus, the regression model used in this study was include a constant term. Therefore, the assumption of the errors Have Zero Mean ($E(e) = 0$) is fulfilled.

II. Normality Test

The most commonly applied tests for normality is tested graphically using histogram and k density normal test and the normality assumption test of the study was presented in the following figure 4.1.



Source: survey data, 2020

According to Gujarati, et al, (2011), normality of data can be tested using either graphical or statistical method, Normality assumes that mean of residuals is zero and it can be tested either by graphical methods. the condition of the graphical test is the shape of the histogram is exactly bell shaped and that confirming that residuals are normally distributed about its mean, which is zero. The normality assumption test of the study as depicted in the above figure 4.1 exactly bell shaped thus, fulfilled the normality assumption in this study.

III. Linear Assumption test

In linear regression analysis it is assumed that there is a linear relation between the predictors and the dependent variable. This study measured the linearity by testing the goodness of fit of the model by conducting ANOVA test.

The test hypothesis is:

H0: The model is not a good fit

H1: The model is a good fit

$\alpha = 0.05$

Table 4.4 Linearity assumption test

Model		Sum of Squares	df.		Mean Square	F	Sig.
1	Regression	13.956	5		2.791	1271.111	.000
	Residual	.771	351		.002		
	Total	14.727	356				
a. Dependent Variable: Customer Satisfaction							
b. Predictors: (Constant), Empathy, Assurance, Tangibility, Responsiveness, Reliability							

Source: survey data, 2020

As indicated the above table 4.15, the p-value, 0.000 is less than $\alpha = 0.05$. This result implies that a linear relation assumption is fulfilled since the p-value, 0.000 is less than 0.05

IV. Multicollinearity Test

Multicollinearity test is done using (VIF). Multicollinearity Test As a rule of thumb, if the VIF of a variable exceeds 10, there will be a serious multicollinearity problem.

Table 4.5: Multicollinearity assumption test

Multicollinearity assumption Test	
Variables	VIF
Tangibility	1.221
Reliability	2.171
Responsiveness	2.257
Assurance	1.126
Empathy	1.517

Source: survey data, 2020

The above table 4.5 indicates that the VIF values for all variables are below 10. Hence, the multi collinearity assumption is fulfilled in this study

4.4.2. Effect of Service Quality on Customer Satisfaction

The model summary of the study which is describes that Consumer purchasing Decision/Sales volume as dependent variable. Whereas, under the crown prizes, Price Discount, Buy and get one free and Brand image consider as a predictors or independent variables. The following table 4.6 presented the model summary of the study

Table 4.6 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.530	0.541	0.463	.44605

Source: survey data, 2020

The value of R square implies that how much the independent variables explained the dependent variable and it result between 0 and 1, higher value of R2 represents greater explanatory power of the regression equation, Peck, Olsen, & Devore, (2008). The above table 4.6 shows that the value of R square that is 0.541. This value implies that the independent variables explained the dependent variable by 0.541 or service quality (tangibility, reliability, responsiveness, assurance and empathy) explained the the satisfaction of customers by 54.1%. This study is applied multiple linear regression (MLR) analysis to examine the effect of service quality on customer satisfaction at Bank of Abyssinia. The regression result presented in the following table 4.7

Table 4.7 Regression Result

	Un standardized Coefficients		Standardized Coefficients	t	sig
	B	Std. Error	Beta		
(Constant)	0.139	0.076		1.833	0.068
Tangibility	0.124	0.143	0.499	5.043	0.000
Reliability	0.286	0.163	0.92	7.894	0.000
Responsiveness	0.955	0.107	0.454	1.210	0.000
Assurance	0.300	0.066	0.082	1.526	0.028
Empathy	0.415	0.124	0.295	3.335	0.001
a. Dependent Variable: Satisfaction Indicator					

Source: survey data, 2020

As indicate the above Table 4.7, tangibility, reliability, responsiveness, assurance & empathy have statistically significant at 5% to explain the customer Satisfaction at Bank of Abyssinia

since the $P < 0.05$ and also all these independent variables have a positive relationship with the satisfaction of customer at Bank of Abyssinia.

The Regression analysis result to show how each service quality dimensions' effects or influences customer satisfaction will be discussed as the following regression model equation:

$$\text{Customer Satisfaction} = \mathbf{0.139} + \mathbf{0.124} \text{ Tangibility} + \mathbf{0.286} \text{ Reliability} + \mathbf{0.255} \text{ Responsiveness} + \mathbf{0.300} \text{ Assurance} + \mathbf{0.415} \text{ Empathy} + e$$

Tangibility

As shown on table 4.7, the results of regression indicated that there is a statistical significant and positive relationship between tangibility and Customer Satisfaction. The coefficient of tangibility is 0.124. This implies that other things remain constant the average increase of tangibility, it will lead to increase the satisfaction of the consumer Bank of Abyssinia by 12.2 %. Thus, from the results it can be conclude that tangibility has significant effect on customer satisfaction. This result similar with the finding of the previous study of Akalu, (2015) and Abrham, (2015), were examined the effects of service quality on customer satisfaction and they provide the evidence that tangibility has effect on the customer satisfaction. Therefore, the bank should give emphasis on its physical facilities equipment, technology and appearance of its personnel to satisfy its customers.

Reliability

From the table 4.7 on the above we can see that reliability has significant effect on customer satisfaction since the P value is ≤ 0.05 and also there is a positive relationship between reliability and Customer Satisfaction. The coefficient of reliability is 0.286. This implies that other things remain constant the average increase of reliability will lead to an increase the satisfaction of the consumer Bank of Abyssinia by 28.6%. Thus, from the results it can be conclude that reliability has significant effect on customer satisfaction. This result similar with the finding of the previous study of Timothy, (2012), he was examined the Banking Services and Customer Satisfaction in the Nigerian Banking Industry and he provide the evidence that reliability has effect on the customer satisfaction by the bank service. Thus, the bank should invest more to enhance its ability to perform the promised service dependably and accurately so that the satisfaction level of its customer's increases.

Responsiveness

From the regression analysis table 4.7, we can see that the P value of responsiveness is ≤ 0.05 and also the coefficient of responsiveness indicates that there is positive relationship between responsiveness and customer satisfaction. The coefficient of responsiveness is 0.255. This implies that other tinges remain constant the average increase of responsiveness will lead to an increase the satisfaction of the consumer Bank of Abyssinia by 25.5%. Thus, from the results it can be conclude that responsiveness has significant effect on customer satisfaction. This result is alliance with the finding of Bahia & Nantel, (2014), they were studied under the title ‘‘A reliable and valid measurement scale for the perceived service quality of banks’’ and they found out that responsiveness was as an important factor to the bank to establishing good relationships with customers. Therefore, the more the bank invests on enhancing its employee’s ability to help customers and be responsive to customer’s enquiry, the more the customer is satisfied too.

Assurance

From the regression analysis on the above table 4.7, we can see that there is a positive and statistical relationship between assurance and customer satisfaction since the P value of assurance is ≤ 0.05 . The coefficient of assurance is 0.300. This implies that other tinges remain constant the average increase of assurance will lead to an increase the satisfaction of the consumer Bank of Abyssinia by 30%. Thus, from the results it can be conclude that assurance has significant effect on customer satisfaction. This result is similar with the finding of Abrham, (2015), he examined the effects of service quality on customer satisfaction and he concludes that assurance has effect on the customer satisfaction. Therefore, the more the bank invests on enhancing its employee’s knowledge, skill and on their ability to in still confidence to serve customers, the more the customer is satisfied.

Empathy

Regarding the regression result of empathy indicated on the above table 4.7 there is a positive and statistical relationship between empathy and customer satisfaction since, the P value of empathy is ≤ 0.05 . When we see the coefficient of empathy is 0.415. This indicates that if other tinges remain constant the average increase of empathy will lead to an increase the satisfaction of the consumer Bank of Abyssinia by 41.5%. Thus, from the results it can be conclude that

empathy has significant effect on customer satisfaction. This study result was similar with the finding of the previous researcher such that Bahia & Nantel, (2014) and Akalu, (2015), those who were conducted the research to examine the effect of service quality on customer satisfaction and they conclude that empathy was one of the determinant factor on the customer satisfaction of the company. Therefore, the more the bank gives care and individualized attention to customers, the more the customer is satisfied.

CHAPTER FIVE

5. Summary of finding; conclusion and recommendation

5.1. Summary of finding

This research paper is conducted to study the effect of service quality on customer satisfaction in the case of Bank of Abyssinia. It is undertaken to know the effect of service quality on customer satisfaction and to identify the relationship between service quality dimensions and customer satisfaction. The study used SERVQUAL model with structured questionnaire that contained 33 statements related to the five service quality dimensions and customer satisfaction. The data is analysed using Statistical Package for Social Science (SPSS) software version 25 through descriptive and inferential statistics.

In order to undertake the study, 396 questionnaires were distributed out of these 361 questioners has been completely filled and returned. The demographic data showed that 48.3% of the respondents are male and the rest 51.7 % is female. The descriptive analysis shows almost all the five variables under service quality dimensions' customers reply shows they are moderately satisfied with the four variables except for the tangibility which customers of Bank of Abyssinia.

In general, from the correlation analysis it is found that, all the five service quality dimensions were positively correlated with customer satisfaction. The regression analysis shows that all the five service quality dimensions that were tangibility, reliability, responsiveness, assurance & empathy has positive and statistical significant effect on Customer Satisfaction.

5.2. Conclusion

The primary objective of the study is to determine the effects of service quality dimensions on customer satisfaction at Bank of Abyssinia by using the SERVQUAL model. The findings of the study demonstrate that there is a positive and strong relationship between all service quality dimensions and customer satisfaction. Based on the data analysis and discussion of the results the following conclusions are drawn:

- ❖ The data analysis reveals that tangibility has the p-value is less than 0.05. This implies that, tangibility statistically significant, which means it has significant effect on the customer satisfaction. The physical facilities & atmosphere of the bank of Abyssinia were significant effect on the customer's satisfaction.

- ❖ And also the regression result revealed that the p-value of the banks reliability in this study is less than 0.05. This implies that, reliability is statistically significant, and it has effect on customer's satisfaction since p-value is less than 0.05. Reliability service quality dimensions describe in this study timely delivery of services or products like ATM, Bank statement & every information is communicated on the right time & keeping promise and delivers service were has effect on the customer satisfaction.
- ❖ The regression result revealed that responsiveness has effect on customer satisfaction since its p-value was less than 0.05. This implies that, responsiveness has effect on the customer satisfaction at Bank of Abyssinia. This shows Customer of the Bank of Abyssinia satisfied by the employees of the bank are responsiveness to help a customer receives
- ❖ The data analysis reveals that assurance has the p-value less than 0.05. This implies that, assurance statistically significant, which means it has significant effect on the customer satisfaction. This implies that the bank is assurance to their customers' questions.
- ❖ The regression result revealed that empathy has effect on customer satisfaction since its p-value was less than 0.05. This implies that, Empathy has effect on the customer satisfaction at Bank of Abyssinia. This shows that Bank of Abyssinia gives attention to the need for individual customers of the bank to maintain the customer satisfaction.

5.3. Recommendation

Based on the above conclusions of the study the researcher's forwarded the following recommendations for each of service quality dimensions;

- Since the tangibility has significant effect on the customer satisfaction. From the questions response which raised on tangibility dimensions indicates that office equipment, parking and location of the branch were some of determinate to customer satisfaction should be modified & fit for the service, Therefore, the bank should be making physical facilities & atmosphere of the bank to be visually appealing will increase their customer's satisfaction.
- The finding of study indicate that reliability has significant effect on the customer satisfaction Thus, the bank should be to improve their delivery time and thoroughly communicate the status of the customer service or product request. Since product requested by the customers like ATM, produced at the centre, it's difficult to decide the delivery time due to different factors, so they have to keep their promise as much as

possible or communicate the status with customers if there is delay and give individual attention.

- The findings of study conclude that the responsiveness has significant effect on the customer satisfaction. As result banks should be keep its responsiveness to the customers but it has to improve, how information should be kept or communicated in a way to be easily obtainable or understandable by a customer at any time.
- The regression result of the study revealed that assurance has significant effect on customer satisfaction. Therefore, the researcher recommends to the bank should give attention specially to give training to its employees in accordance with the transaction nature of the branches. In order to build trust and confidence the bank should make ready with knowledge required & update throughout accordingly.
- The finding of the study revealed that empathy has significant effect on the customer satisfaction. Bank should be encouraging non cash transaction and give customers individual attention and time, to those who are must to have service at the bank & understand the specific needs of the customers it will helps to the bank to have loyal customers

In general, the finding of the study that service quality dimension has significant effects on customer satisfaction at bank of Abyssinia. Therefore, the manager and staff of the bank should give duly attention for all the dimensions of service quality in order to meet their customer's expectation & to be them loyal customers to the bank.

Future studies need to examine in this topic in banking industry should be considering additional other variables which are affects the customer satisfaction. Moreover, future researches shall be done with large number of respondents to enhance the research findings.

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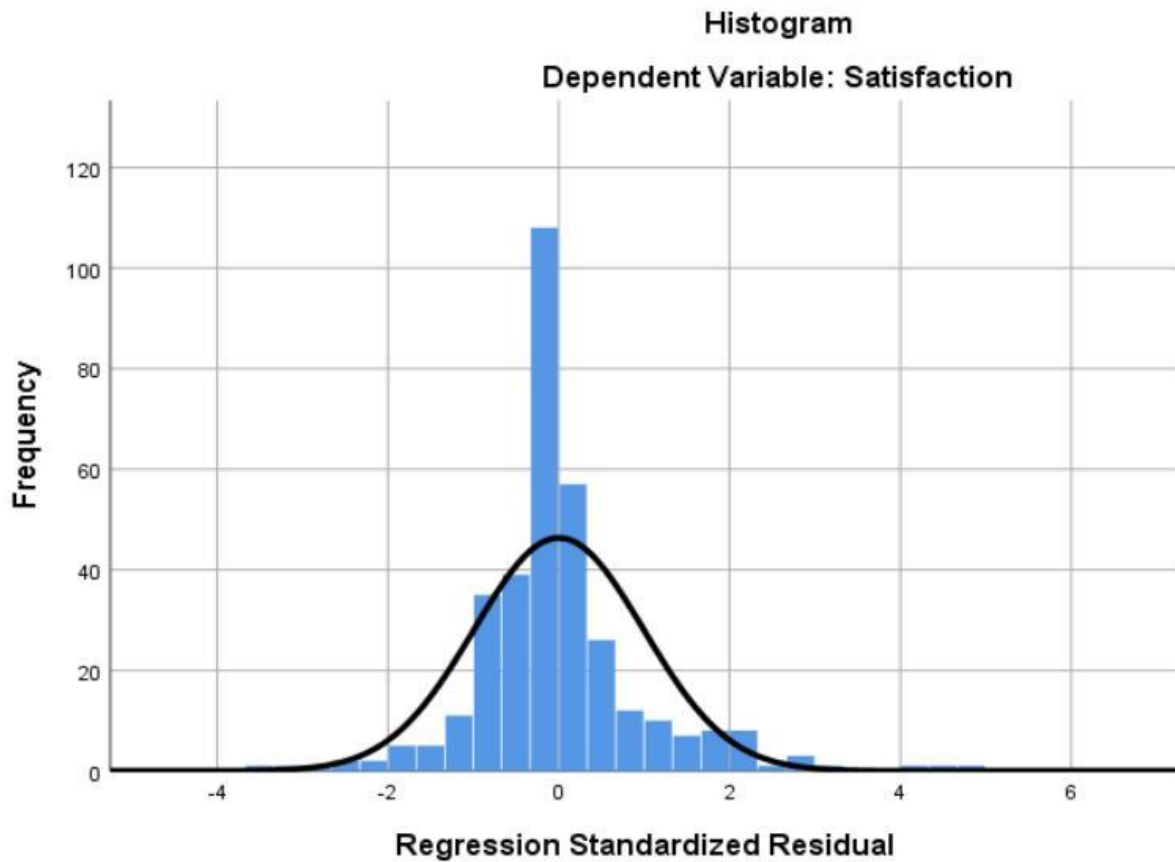
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Annex I Normality test



Annex II: Regression Result

	Un standardized Coefficients		Standardized Coefficients	t	sig
	B	Std. Error	Beta		
(Constant)	0.139	0.076		1.833	0.068
Tangibility	0.124	0.143	0.499	5.043	0.000
Reliability	0.286	0.163	0.92	7.894	0.000
Responsiveness	0.955	0.107	0.454	1.210	0.000
Assurance	0.300	0.066	0.082	1.526	0.028
Empathy	0.415	0.124	0.295	3.335	0.001

a. Dependent Variable: Customer Satisfaction

Annex III: Questionnaire

**ST MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
Questionnaire**

Dear respondent,

I am **Sinafekesh Gemechu** a post graduate student at **St. MARY'S UNIVERSITY** School of graduate studies. Currently I am carrying out research for my master's thesis with a research title of “the effect of service quality on customer satisfaction in the case Bank of Abyssinia”.

The purpose of the study is academic to make a partial fulfilment of Master Degree. Your genuine responses on this questionnaire are valuable for the quality and validity of the data to be used in the course of this study. Therefore, I kindly request you to voluntarily participate in filling out this questionnaire. Thank you in advance for your cooperation.

If you have any questions or concerns about completing the questionnaire, please contact me via the address provided below. Please note that your responses are confidential and your name and department will not be shared.

Sinafekesh Gemechu

Mobile: +251 911 14 43 74

Email: sinafikshg@gmail.com

Part I: Demographic characteristics

Instruction

- No need to mention name on the questioner.
- The questioner includes both open and close ended questions. Use the mark [√] for the close ended and a brief answer for the open one.

1 /Sex

Male []

Female []

2/ Age:

20-30 []

30-40 []

40-50 []

Above 50 []

3/ your educational level

Primary school []

Secondary school []

Certificate or Diploma []

First degree []

Master's degree and above []

4/ How long have you been using the Bank service from Bank of Abyssinia?

1-5 Years []

5- 10 Years []

10-15 Years []

Above 15 Years []

5/How frequent you are visiting the bank for services per month?

1-4 times []

4-10 times []

More than ten times []

Part- II: Questions related to determinants of service quality and customer satisfaction.

Directions: This part of the questionnaire intends to find your perception towards the service quality of Bank of Abyssinia. Please tick the number which reflects your perception.

1=Strongly Disagree (SD),

2=Disagree (D),

3=Neutral (N),

4=Agree (A),

5=Strongly Agree (SA).

SN	Assurance	Level of agreement				
		1 SD	2 D	3 N	4 A	5 SA
1	The behaviour of employees of Bank of Abyssinia helps build the confidence of the customers.					
2	Customers of the Bank of Abyssinia feel safe in transactions of the Bank					
3	Employees of the Bank of Abyssinia are consistently well-mannered with customers.					
4	Employees of the Bank of Abyssinia have the knowledge to answer customers' questions.					
5	Generally, the Bank service at Bank of Abyssinia create assurance to their customer.					
	Tangibility					
1	Availability of Modern equipment					
2	Visually appealing facilities					
3	Employees who have a neat, professional appearance					
4	Visually appealing materials associated with the service are attractive					
5	Generally, the physical or materials facilities & atmosphere of the Bank are suitable for its customer					
	Reliability					
1	Employees of Bank of Abyssinia show sincere interest in solving the problems you have as Customer					
2	There is a timely delivery of banking services or products & every information is communicated on the right time					
3	The service given at Bank of Abyssinia is always right at the first time					

4	Bank of Abyssinia always keeps its promise and delivers what they have promised.				
5	Bank of Abyssinia insists on error free records.				
6	The Bank of Abyssinia is maintaining error-free record				
7	Generally, the reliability of bank of Abyssinia is create satisfaction				
	Responsiveness				
1	Information is kept or communicated in a way to be easily obtainable or understandable by a customer at any time.				
2	Employees of Bank of Abyssinia give prompt service to customers.				
3	The Employees of Bank of Abyssinia are always willing to help a customer.				
4	The Employees of Bank of Abyssinia are willing to accept feedback and comments on irregularities.				
5	Generally, the Responsiveness of the bank of Abyssinia				
	Empathy				
1	Bank of Abyssinia gives customers individual attention.				
2	Bank of Abyssinia has operating hours convenient to all of its customers.				
3	Bank of Abyssinia has employees who give customers personal attention.				
4	The employees of Bank of Abyssinia have their customers' "best interest at heart.				
5	The employees of Bank of Abyssinia understand the specific needs of their customers.				

Part III - Overall Customer Satisfaction question

SN	Satisfaction indicators	Level of Agreement				
		1 SD	2 D	3 N	4 A	5 SA
1	I feel safe and satisfied when I using the Bank service from BoA					
2	The employees of Bank of Abyssinia has been giving the bank service according to my expectations					
3	I am satisfied associated with appealing materials in BoA					
4	I am satisfied with time it took to the delivered speed of services by BoA					
5	I am satisfied with the workwise and the capability of the staffs at Bank of Abyssinia					
6	I am satisfied with the overall the banking service at Bank of Abyssinia					

If you have any additional comments please state

Thank you so much for taking your time to fill this Questionnaire!

ቅድስተ ማርያም ዩኒቨርሲቲ

የድህረ ምርቃ ትምህርት ቤት

መጠይቅ

የተከበራችሁ አስታየት ሰጪዎች

ይህ መጠይቅ የተዘጋጀው እኔ ስናጭን ገመቱ በቅድስተ ማርያም ዩኒቨርሲቲ የድህረ ምርቃ ትምህርት ቤት ውስጥ ለማደርገው የሁለተኛ ዲግሪ ትምህርት ማሟያ ጥናት ይሆን ዘንድ ነው። የጥናቱ ጥቅል ዓላማ የአገልግሎት ጥራት በደንበኞች እርካታ ላይ የሚኖረውን አስተዋፅኦ ለመለየት ነው። በዚህም መሰረት አቢሲኒያ ባንክ ለጥናቱ ተመርጦታል። እርስዎም በዚህ ጥናት እንዲሳተፉ ሲመረጡ የሚሰጡት ትክክለኛውን መረጃ ለጥናቱ ውጤታማነት በጣም አስፈላጊ መሆኑን በመገንዘብ መጠይቁን በጥንቃቄ እንዲሞላ በአክብሮት እጠይቃለሁ። ተሳትፎዎ በእርስዎ በጎ ፍቃደኝነት ላይ የተመሰረተ ነው። በመጨረሻም የሚሰጡት መረጃ ሚስጥራዊነቱ የተጠበቀና እናደሚሆንና ለዚህ ጥናት ዓላማ ብቻ እንደሚውል አረጋግጣለሁ። የማንኛውም መልስ ሰጪ ማንነት በማንኛውም መልኩ የማይታተምና የማይሰራጭ ይሆናል። ሁሉም መረጃዎች ለትምህርታዊ ዓላማ ብቻ ይውላሉ። ጊዜዎን ሰውተው ስለሚያደርጉልኝ ትብብር በቅድሚያ አመሰግናለሁ።

ስናጭን ገመቱ

ስልክ:- +251 911 14 43 74

ክፍል 1: የግል መረጃ

መመሪያ

- በመጠይቁ ላይ ስም መፃፍ አያስፈልግም።
- መጠይቁ ማብረሪያ የሚያስፈልጋቸውን እና አጭር ጥያቄዎችን አካትቷል በመሆኑም ማብረሪያ ለማያስፈልገው ጥያቄ ትክክለኛ መልስ የያዘው አማራጭ ሳጥን ውስጥ የህምልክት በማድረግ ይመልሱ።

1. ያታ:

ወንድ []	ሴት []
---------	--------

2. እድሜ

20-30	[]
30-40	[]
40-50	[]
ከ 50 ዓመት በላይ	[]

3. የትምህርት ደረጃ

የመጀመሪያ ደረጃ	[]
ሁለተኛ ደረጃ	[]
ሰርቲፍኬት ውይም ዲፕሎማ	[]
የመጀመሪያ ዲግሪ	[]
ማስተርስ ዲግሪ እና በላይ	[]

4. የአቢሲኒያ ባንክ ደንበኛ ከሆኑ ምን ያህል ጊዜ ሆኖት

1 - 5 ዓመት	[]
5- 10 ዓመት	[]
10-15 ዓመት	[]
ከ15 ዓመት በላይ	[]

5. በወር ውስጥ ምን ያክል የባንክ አግልግሎት በአቢሲኒያ ባንክ ተጠቅመው ያዉቃ

ከ 1 እስከ 4 ጊዜ	[]
ከ 4 እስከ 10 ጊዜ	[]
ከ10 ጊዜ በላይ	[]

ክፍል 2፡ በተለያዩ የአገልግሎት ጥራት ዘርፎች ዙሪያ የደንበኞች እርካታ

መመሪያ፡- ይህ የመጠይቅ ክፍል ደንበኞች በአቢሲኒያ ባንክ የአገልግሎት አሰጣጥ የጥራት ሁኔታ ለማወቅ የተዘጋጀ ነው። እባክዎ በሰጡት ውስጥ ትክክለኛውን መልሶን በደረጃቸው መሰረት የ v ምልክት ያስቀምጡ።

- 1 በፍፁም አልስማማም
- 2 አልስማማም
- 3 መካከላዊ
- 4 እስማማሁ
- 5 በጣም እስማማሁ

SN	ማረጋገጫ (Assurance)	ደረጃ				
		1	2	3	4	5
1	የአቢሲኒያ ባንክ ሰራተኞች ባህሪ ለደንበኞች መተማመንን ይፈጥራል					
2	የባንኩ የዘውውር ሂደት በደንበኞች ላይ የእርግጠኝነት ስሜት ይፈጥራል					
3	የባንኩ ሰራተኞች ሁልጊዜ ለደንበኞቻቸው አግልግሎትን ሲሰጡ ስነስርዓትን በተላበሰ ሁኔታ ነው።					
4	የባንኩ ሰራተኞች ለደንበኞች ምላሽ የመስጠት አቅም አላቸው					
5	በአጠቃላይ የአቢሲኒያ ባንክ የባንክ አግልግሎት ለደንበኞቹ ማረጋገጫን ይፈጥራል					
ገጽታ (Tangibility)						
1	ባንኩ በዘመናዊ መሳሪያዎች የተደራጀ ነው					
2	ባንኩ ለዕይታ የሚመዘኑ አደረጃጀትና ገጽታ አላቸው					
3	የባንኩ ሰራተኞች ንፁህ እና የባለሙያ ገጽታ አላቸው					
4	በአገልግሎት አሰጣጡ ሂደት ጥቅም ላይ የሚውሉት መገልገያ መሳሪያዎች ሳቢ ናቸው					
5	በአጠቃላይ የአቢሲኒያ ባንክ የመገልገያ መሳሪያዎቹ እና አካባቢው ለደንበኞቹ ምችት እና እርካታን ይፈጥራል።					
ታማኝነት (Reliability)						
1	የአቢሲኒያ ባንክ ሰራተኞች የደንበኞችን አገልግሎት የሚያስተጓጉሉ ችግሮችን ለመፍታት የሚያደርጉት ጥረት ከፍተኛ ነው።					
2	የባንክ አገልግሎቶችን በሚጠበቀው (በሚፈለገው) ጊዜ ማቅረብ እና መረጃ መስጠት።					

3	ደንበኞችን በተደጋጋሚ ሳያመለልሱ (ሳያጉላሉ) አገልግሎቶችን በመጀመሪያው ጉብኝታቸው ማቅረብ					
4	በሚጠበቀው (ቃል በተገባው) መሠረት አገልግሎቱን ማቅረብ					
5	ከስህተት የፀዳ የሪከርድ አያያዝ እንዲኖር ይጥራል					
6	ስህተት ሲኖር የማስተካኪያ እርመጃ በፍጥነት መልስ ይሰጣል።					
7	በአጠቃላይ የአቢሲኒያ ባንክ የባንክ አገልግሎት በደንበኞቹ ዘንድ እምነትን በባንኩ ላይ እንዲኖራቸው ያደርጋል።					
ምላሽ አሰጣጥ (Responsiveness)						
1	ባንኩ የደንበኞቹን በቀላላሉና ፈጣን በማንኛውም ሰዓት ያቀርባል።					
2	የባንኩ ሰራተኞች ለደንበኞች ፍጥነት ያለው የባንክ አገልግሎት አሰጣጥ					
3	የባንኩ ሰራተኞች ደንበኞችን ለመርዳት ያላቸው ፍቃደኝነት (ፍላጎት)					
4	የባንኩ ሰራተኞች ከደንበኞች በኩል ለሚነሱ ቅሬታ ለመቀበል ያላቸው ፍቃደኝነት					
5	በአጠቃላይ የአቢሲኒያ ባንክ የባንክ አገልግሎት በደንበኞች ላይ የራስ መተማመን ስሜት ይፈጥራል					
የደንበኞችን ችግር መረዳት (Empathy)						
1	የአቢሲኒያ ባንክ ለእያንዳንዱ ደንበኛ ትኩረት መስጠት					
2	የአቢሲኒያ ባንክ የስራ ሰዓት አመችነት					
3	የአቢሲኒያ ባንክ ሰራተኞች ለእያንዳንዱ ደንበኛ ትኩረት መስጠት					
4	የአቢሲኒያ ባንክ ሰራተኞች ለደንበኞችን ፍላጎት ለማሟላት ከልብ መሻት					
5	የሰራተኞች የደንበኞቻቸውን ፍላጎት መረዳት					

ክፍል 3 - እርካታዎን መግለጫ

SN	እርካታዎን መግለጫ (Customer Satisfaction)	ደረጃ				
		1	2	3	4	5
1	ከአቢሲኒያ ባንክ የባንክ አገልግሎትን ስጠቀም አስተማማኝነት እና እርካታ ይሰማኛል					
2	የአቢሲኒያ ባንክ ሰራተኞች የሚሰጡት አገልግሎት እንደምጠብቀው ነዉ የሚያቀርቡልኝ					
3	ከአቢሲኒያ ባንክ ባገኘሁት አገልግሎት እና ባለው ምቹ ሁኔታ የአገልግሎት እረክቻለዉ					
4	ከአቢሲኒያ ባንክ አገልግሎቱ በወሰደዉ ሰዓት እና ያቅርቦት ቅልጥፍና እረክቻለዉ					
5	አቢሲኒያ ባንክ ባሉ ክፍሎች ሰራተኞችና ስራዉን ከማወቅ እና ከአቅም አንፃር እርካታ ይሰማኛል					
6	በአጠቃላይ አቢሲኒያ ባንክ በሚሰጠዉ የባንክ አገልግሎት እረክቻለዉ					

እባክዎ ተጨማሪ አስታዩት ካልዎ ከዚህ በታች ባለው ቦታ ይጠቀሙ

አመስግናለሁ!