

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



**THE EFFECT OF SERVICE QUALITY ON CUSTOMER
SATISFACTION IN ABAY BANK S.C**

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**DECEMBER, 2020
ADDIS ABABA, ETHIOPIA**

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BY

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ID. SGS/0268/2011A

**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY SCHOOL OF
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DECLARATION

I declare that this thesis is my original work and prepared under the guidance of Doctor Berhanu Endeshaw, All the sources of material used for this thesis have been duly acknowledged. I further confirm that this thesis has not been submitted either in part or in full to any other higher learning institutions for the purpose of awarding any degree.

Fikirte Wondimu Tadese
Name

Signature & Date

ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval of a University advisor.

Advisor

Signature & Date

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LIST OF ACRONYMS

ATM: Mobile banking

BSQ: Behavioral service quality

CS: Customer Satisfaction

MSQ: Machine service quality

POS: National Bank of Ethiopia

S.C: Share Company

SPSS: Software Package for Social Science

SSQ: Service system quality

STQ: Service transactional accuracy

SYSTRA-SQ: System Transaction Service Quality

VIF: Variance Inflation Factor

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ABSTRACT

The objective of this research was; to analyze the effect of service quality on customer satisfaction by using SYSTRA-SQ model. This study was conducted on customers of Abay Bank S.C in selected branches found in Addis Ababa. To achieve the study purpose, non-probability convenience sampling technique is applied and the researcher gathered the required data from customers of Abay bank S.C through questionnaire. Analysis and interpretation of the data was conducted by using descriptive and inferential statistical tools with the help of SPSS. Multiple regression model was used. After different diagnostic tests were tested the data analysis were performed using SPSS software. As result the study found out that variables Behavioural service quality, System service quality, Service transactional accuracy and Machine service quality have significant positive effect on customer satisfaction in Abay Bank Share Company at 5% level of significance. Also, the mean score result indicated that the respondents for all the customer satisfaction dimensions have a moderate agreement level. Moreover, the overall service quality as measured with customer satisfaction shows encouraging result, but with contexts that calls for further improvements. Furthermore, the result of the study identified issues that dissatisfy customers: such as less branch network in Addis Ababa as well as other regions, relatively less collateral estimation, a smaller number of ATM, and inadequate ATM machines. The researcher recommends that the Bank shall enhance the business research and product development department's capabilities to respond to customer's dissatisfaction areas and to design highly effective customer driven products/service as well as bringing unique features in the existing product/services. Besides, managements of the Bank shall work hard to increase the machine service quality, since it is one of the measures of service quality that scores very low.

Key words: Behavioral service quality, System service quality, Service transactional accuracy and Machine service quality, SYSTRA-SQ

CHAPTER ONE

INTRODUCTION

1.1 Background of The Study

According to Elain (1996), customer service is anything we do for the customer that enhances the customer experience. Customers have various ideas as to what they expect from customer interaction. The customer service provider must go to know his/her/its customers and strive to provide them with excellent customer service as customer satisfaction is the goal to attain. Good customer service is generally regarded as a way to retain existing customers and acquire new ones, reduce costs, enhance corporate image, generate positive word-of-mouth recommendation, and improve profitability (Gi-Du Kang, 2004).

Customer satisfaction is an ambiguous and abstract concept and the actual manifestation of the state of satisfaction will vary from person to person and product/service to product/service. (Matei, 2011). Some of the main concepts of satisfaction in the literature include value, quality and satisfaction. Value according to Zeithaml (1985) is the importance attached to services based on their usage and the amount paid in exchange. Quality on the other hand, is the meeting of the needs and expectations of customers, (A Parsu Parasuraman, 1985).

The quality of service and satisfaction are the most important indicators of cementing the relationship between the organization and its customers especially for service providing companies. Many organizations in various sectors do give prior attention as to how their customers do experience and perceive about their products and services. This is the same in the financial sector particularly in the banking industry, both locally and internationally.

Since banks sell undifferentiated products, the only effective tool they can use to survive in the market is the quality of service. Banks that offer very high-quality services have a competitive advantage because the benefits of improved quality of service are large market shares, increased in profits and increased in customer retention. The reputation of the banks enhanced, new customers are attracted and there is an increase in financial performance. (Mokhlis, 2012).

Almost all banks in Ethiopia have been providing a banking service that is characterized by nearly the same products and services. This resulted a widespread notion that customer service is one of the few comparative advantages left for differentiation, besides the small difference in terms of price paid for the deposit amount collected (Teshome Ketema et al., 2013) and (Joel Vaslow., 2018).

Abay Bank is one of private commercial bank in Ethiopia established in the year 2010 with 825 shareholders and subscribed capital of Birr 174.5 Million. It is the only bank that starts its operation through core banking system; it is also the first bank in the country to provide banking service up to 9:00 PM in the evening, it is also the first bank that starts diaspora banking service, and finance project ideas. Moreover, in Ethiopian banking history it is the first and the only bank that do not registered loss in its first-year operation. On December 2019, the Bank's paid up capital is reached Ato Birr 2,150 million, total asset 16,816 million, total deposit is Birr 13,166 million and gross profit of birr 670 million. From the technology side the bank provides card banking service, agent banking and, mobile banking.

On the bases of the above facts, this study is going to be undertaken to assess the effect of service quality on customer satisfaction in Abay Bank S.C. by using SYSTRA model, which is assumed the perfect measure of service quality for the banking sector.

1.2 Statement of the Problem

Private commercial banks are established for generating profit and maximizing values to their shareholders by discharging their responsibilities in the economic sector. In the case of our country, the local commercial banks generate their income mainly from interest on loans and advances and international trade (import transactions) as observed from their financial statements. The milestone for loans and advances is availability of loanable fund (deposit) and for import transactions is availability of foreign currency (mainly generated from export transactions).

Currently, banking service becomes a tough operation in our country; characterized by stiff competition especially for private banks. Almost all banks are providing same products and services (such as Internet banking, Mobile banking, Agent banking, ATM and POS transaction facilities, Interest free banking, etc...) with similar technological advancements.

A new product invented and provided by a single bank is followed by others and becomes popular.

In order to generate adequate deposit and foreign currency; banks are working aggressively with their maximum capacity and sometimes unethically contrary to the NBE rules and regulations. Like providing high interest rate for time deposit; providing mid and selling exchange rate for export transactions instead of buying rate; delaying payments of foreign trade transactions and availing loans and advances without collateral (on clean basis) or with minimum collateral that do not cover the value of the loan amount upon default.

On the other hand, as per the regulation of the Monitoring Bank, private banks are obliged to provide 40% of the total loan should be short term loan (loan granted only for one year). It tides up the loanable fund which refrain banks from providing credit facilities to their customers adequately, that in turn creates customer dissatisfaction. Despite the availability of the above challenges, Abay Bank is working hard to have the leading position from peer private commercial banks for the last ten years since its establishment

Besides all the above, many customers complain about inefficiency and lack of quality in the banking sector. Most of the time customers have to wait above 30 minutes to get the service, the qualities of service provided by the banking institutions are also too poor. Almost no banks could meet the need of their customers. There are studies, which demonstrate if indeed the quality of banking service in Ethiopia is poor. Tizazu (2012) and Beliyu (2015) has studied on the effect of service quality on customer satisfaction in private banks a case of United Bank, Awash Bank, Nib international Bank, and Lion international Bank; and The quality service delivery and its impact on customer satisfaction in four selected commercial banks of Addis Ababa like Commercial Bank of Ethiopia, Awash Bank, Bank of Abissinia and Wegagen Bank respectively. Those studies try to compare each banks service quality and their customer satisfaction level by using SERVIQUAL method. These two studies show, there is moderate level of customer satisfaction. On the other hand, Eskinder (2016) and Gember (2018) studied the effect of service quality in Dashen bank and the impact of service quality on customer satisfaction on Bank of Abysinia respectively by using SERVIQUAL method. The studies approve, there is moderate level of customer satisfaction except for the parameter empathy and reliability, which shows below expectation. However, no studies do not

undertake on the effect of service quality on customer satisfaction in Abay bank by using SYSTRA model. Therefore, this study examines the effect of service quality on customer satisfaction in Abay Bank using SYSTRA model.

1.3 Research Question

The main research question of the study was: What is the effect of service quality on customer satisfaction of Abay Bank?

The specific research questions of the study include;

- I. What are the factors that affect service quality in Abay Bank S.C?
- II. What is relationship between service quality and customer satisfaction in Abay Bank?
- III. Could customers get the expected service quality in Abay Bank?

1.4 Objective of the Study

The general objective of this study is to determine the effect of service quality on customer satisfaction in Abay Bank S.C.

1.4.1 Specific Objective(s)

- I. To examine factors that affect service quality in Abay Bank using SYSTRA model
- II. To determine the relationship between service quality and customer satisfaction in case of Abay Bank.
- III. To evaluate the level of customer satisfaction of the Bank

1.5 Scope and Delimitation of the Study

The study is delimited conceptually, geographically as well as methodologically. Conceptually; this study is only focus on the effect of service quality on customer satisfaction using a specific model called SYSTRA model. Besides, services quality can be determined by

other potential variables so that these studies not consider the possible factors. Geographically; this study is center on Addis Ababa city branches of Abay Bank that have above six-month openings and the result is not be extended to other Region branches of Abay Bank. Methodologically; this study is using a sample survey research i.e. based on the representative sample conclusion for the population is made.

1.6 Significance of the Study

The findings of the study have given a good insight for the bank management and all stake holders about the impact of service quality on customer satisfaction and it helps for the bank management body and other responsible organs to propose a sound policy. Generally, studying and measuring the customer satisfaction levels in Abay Bank will have a lot of importance to the existing literature by providing evidence in Ethiopian Banking sector in general and the customer satisfaction level of Abay Bank in particular. It was also use as a foundation for other researchers who would like to undertake research on similar and/or related area of study

1.7 Organization of the Paper

This research paper is organized into different parts. The first part is an introduction, which consist background of the study, problem statements, objectives, significance of the study, and scope of the study. The second part addresses review of related literatures, which consists theoretical backgrounds, review of previous empirical studies and conceptual frameworks. The third chapter consists of the research methodology, which is applied, in the study. Thereafter Chapter four focuses on the results of analysis and discusses findings. Finally, the researcher portrays the conclusions drawn from the findings and gives relevant recommendations on the basis of the conclusions; which is presented in Chapter five

CHAPTER TWO

REVIEW OF LITRATURE

This section of the paper presents related literature to conduct the study. It includes the theoretical review and empirical findings on the topics.

2.1 Theoretical Review

2.1.1 Customer Satisfaction

Customer's Satisfaction: customer satisfaction is a much-studied subject. However, there has not been a single definition, which can create consensuses among practitioner and researchers. However, many researchers on this topic consider this as pervasive and important (Gardial et al., 1994).

Accordingly, a study done by Oliver in 1997 has stated the following to show how difficult to define the concept

"Everyone knows what (customers satisfaction) is until asked to give definition."
(Oliver, p. 13)

In line with this Peterson and Wilson (1992) have stated that researches done on customer satisfaction are characterized by lack of common definition on the topic and method too. Because of this variation, two broad perspectives; 1) considering customers satisfaction as a process (evaluation of a process), and 2) see customer satisfaction as an outcome (a response to evaluation process). Each of the two ideas has their own gabs as described by the two researchers

"From a general definition perspective, process definitions are problematic in that there is little consistency in the satisfaction process. From an operational perspective, process definitions are plagued by antecedent constructs included in the conceptual definition; thus, there is an overlap between the domains of the determinative process constructs and the consumer satisfaction construct (Wilson and Peterson., 1992, p. 1)

Giese and A. Cote defined customer satisfaction consider as a response. The response of the customer can be emotional or cognitive. This response also emanates from the consumption of a specific product, expectation, and consumption experience, etc. The response is also

considered to be expected after the consumption in a given particular time. Hence, the researchers consider customer satisfaction of a particular product or service and expectation on a given period. It also further broadens to include the response type and intensity also. (Giese and Cote., 2014)

Halsted, Hartmand, and Schmidt (1994) defined it as affective response, which focuses on product performance compared to some purchase standard during or after consumption. This definition differed from Oliver by considering the time after and during where consumer /customer consume the service (Halstead, 1994).

Considering customer satisfaction as a response was changed and considered as an attitude. Mano and Oliver considered this in 1993. They specifically improve the previous definition to Attitude –evaluative judgment varying along the hedonic continuum of a product during post consumption of a service or products. Generally, they consider customer satisfaction as a post-consumption judgment of a product and service (Oliver and Mano, 1993).

Westbrook and Reilly do perceive that customers satisfaction as an emotional response. Besides this, it is also considered as a comparison between one's values to experience provided by service or product. This was of giving definition focuses on post-purchase evaluation.

There is general agreement that, satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's performance in relation to its expectations (Philip, 2003). Customer satisfaction is actually a term most widely used in the business and commerce industry. \It is a business term explaining about a measurement of the kind of products and services provided by a company to meet its customer's expectation. To some, this may be seen as the company's Key Performance Indicator (KPI). In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. It is a well-established that satisfied customers are key to long-term business success (Schneider, 2000). It also defined as a global issue that affects all organizations, regardless of its size, whether profit or non-profit, local or multi-national. Companies that have a more satisfied customer base also experience higher economic returns (Aaker and Jacobson, 1994). Apparently, many researchers conceptualize customer satisfaction as an individual's feeling of pleasure (or

disappointment) resulting from comparing the perceived performance or outcome in relation to the expectation (Walker, 2001). There are two general conceptualizations of satisfaction here, namely, the transaction-specific satisfaction and the cumulative satisfaction (Yi and La, 2004). Transaction-specific satisfaction is the customer's very own evaluation of his or her experience and reaction towards a particular service encounter (Cronin and Taylor, 1992; Boshoff and Gray, 2004). However, in general customers assess their level of satisfaction after the consumption of a product or a service.

Many scholars besides the above ones have also provided as to what to mean customer satisfaction, which are more or less similar to one another. For the sake of having one common operation definition, this study adopts Giese and A. Cote definition of customer satisfaction. This means that customer satisfaction is considered as a response followed to a service or a product provided at a particular time. This response can be emotional and cognitive.

2.1.2 Service Quality

Service quality and customer satisfaction Kotler and Armstrong (2012) preach that satisfaction is the post-purchase evaluation of products or services taking into consideration the expectations. Researchers are divided over the antecedents of service quality and satisfaction. Whilst some believe service quality leads to satisfaction, others think otherwise (Ting, 2004). The studies of Lee et al. (2000); Gilbert and Veloutsou (2006);

Suliman (2011) and Buttle (1996) suggest service quality leads to customer satisfaction. To achieve a high level of customer satisfaction, most researchers suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction. As service quality improves, the probability of customer satisfaction increases. Quality was only one of many dimensions on which satisfaction was based; satisfaction was also one potential influence on future quality Service quality and customer satisfaction

It is very difficult if not impossible to arrive at a universal definition of what constitute quality. Quality is an elusive and indistinct construct (Parasuraman et al., 1985) and it is often construed to mean imprecise adjectives like goodness, or luxury or shininess or weight. Unlike a product whose quality can be determined largely by examining its physical features like

style, hardness color, texture, packaging among others, three main characteristics possessed by a service intangibility, heterogeneity and inseparability makes it difficult to measure its quality. First, the study of (Chang and Lin, 1991) revealed that most services could not be measured, counted, inventoried, tested and verified in advance of sale to ensure quality. Thus, the intangible nature of services means, firms may find it difficult to understand how consumers perceive their services. Secondly, the heterogeneous nature of services performance often varies from producer to producer, consumer to consumer or from day to day makes it difficult to ensure consistency in its delivery. Third, production and consumption of many services are inseparable and such quality in services cannot be engineered at the manufacturing plant and delivered to the Customers. The concept of quality may therefore be likened to the popular saying “beauty lies in the eye of the beholder”, meaning what one person may perceive as quality may be different from what another perceives. Though the definition of service quality may vary from one person to another and even differs in different situations, it can be assessed by probing whether perceived service delivery meets, exceeds or fails to meet customer expectations (Cronin and Taylor, 1992). In service marketing literature, service quality is generally defined as the overall assessment of a service by the customers, (Eshghi, Roy, and Ganguli, 2008) or the extent to which a service meets customer’s needs or expectations, (Asubonteng, McCleary, and Swan, 1996).

2.1.3 Why measuring customer satisfaction

Many scholars who have done research have pointed out the very importance of the need to focuses on customer satisfaction in any business, including the banking sector. In particular of in the banking sector, measuring and knowing the level of customer satisfaction do associate with the level of profit, since a profitable business cannot exist without satisfied customers, especially in service-oriented sectors.

Some also attach the need to focus on this topic with the matter of survival in a service-oriented business. This mainly explained by constant development and becoming competitive in the service market in meeting or even exceeding the expectation of the customers.

Besides this, it can be said arguably that, in any kind of business-oriented companies have been giving great attention to how to satisfy their customers. Because of this

Measuring become the urgent need for managers and establish the mainstream in the academic literature about customer satisfaction in the recent past. Beside this measuring, it has significant impacts on long term performance and also customer purchasing behaviors. In the academics consistently providing high CS is will acknowledge being associated with higher customer loyalty and enhanced reputation. (Vu Min Ngo, 2014, p. 1)

The benefit also goes beyond the above-mentioned reasons. Giving adequate attention to CS will enable a company to maintain customer loyalty and retention.

2.1.4 Methodological Options in Measuring service quality

Reviewing various empirical studies has shown that almost all scholars in this field do believe the importance of measuring or assessing customer satisfaction. Contrary to this, there seems to be no consensus about how to measure customer satisfaction.

For instance, a literature review done by Vu Min Nego in 2018 has shown that there have been various methods of measuring customer satisfaction by different scholars. According to the review, there are mainly around eight (8) methods; National Customer Satisfaction Survey Index (NCSI), Service Quality (SERVQUAL) System and Transaction (SYSTRA) model, MUSA (Multicriteria Satisfaction Analysis) method, Probit /logit model, DEA method, Important Performance Analysis (IPA), Cluster Analysis , Other methods (includes cluster analysis, Data envelopment analysis,) , and National Customer Satisfaction Survey Index (NCSI).

2.1.4.1 National Customer Satisfaction Index (NCSI)

It is a method of measuring customer satisfaction at the national level using an Index. Under this method, customer satisfaction perceived as

“Customers’ overall evaluation of total purchase and consumption experience, both actual and anticipated” (Vu Min Ngo, 2014, p. 4)

This method depends on two major properties; 1) CSI (Customer Satisfaction Index) is a customer evaluation measured by proxy, not directly measured; and 2) it is more than consumption experience of the customer (antecedent), which include forward-looking (consequence too). The antecedents in particulars are performance expectation of product or service, the perceived performance, and perceived value. The forward-looking concept

includes the consequence of customers satisfaction, which is customer loyalty and compliant. In measuring the customer satisfaction level, the method also uses SEM (Structural Equation Modeling). This method was first used in Sweden, at the national level” (Vu Min Ngo, 2014).

2.1.4.2 Service Quality (SERVQUAL)

This method of measuring Customer Service was suggested by Parasuraman, Zeithaml, Berry in 1998 (Parasuraman, 1998). The method was constructed by expectation and disconfirmation paradigm. This means that the service quality (Customer Satisfaction) is expressed by the function of difference scores between expectations and perceptions. The SERVQUAL includes mainly five elements; Reliability (the ability of a company to perform the service accurately), Responsiveness (the willingness of employees to help customers delivery quality service), Assurance (the ability of employees to convey trust, their knowledge and courts, Empathy (the level of individualized attention to customer), and Tangible (aspects of personnel, equipment and physical facilities). The entire dimensions are also divided into subtopics. Jamali (2007) proposed additional elements from the above ones; Equity and attribution, cost and benefit analysis and emotion (Jamali, 2007).

2.1.4.3 system transaction service quality (SYSTRA-SQ)

This model is developed by Aldaigan and Buttle on 2002, to develop a new scale based on the Groenroos model of service quality. This model clearly assesses, the issues of transaction and system beside other models which makes perfect to evaluate service quality in banking sector. In doing so, it undertook a quantitative study that comprising four dimensions:

1. Service system quality. This factor is the strongest among the four. It represents the evaluation of service quality that can be clearly attributed to the service organizations a system rather than individuals within the system. It contains a combination of items that are related to both functional and technical performance at an organizational level. The functional quality attributes include listening to customer, ease of availability and accessibility, speed or response and organizational appearance. The technical organizational attributes include quality of advice, flexibility and customized service solutions, promise fulfillment, employee empowerment and customer updating on services.

2. Behavioral service quality (BSQ). This factor represents the evaluation of how the service is performed by employees. It is composed of behavioral attributes, such as politeness, courtesy, friendliness and helpfulness of the employees. It also contains the employee's service attitude.
3. Service transactional accuracy. This TSQ factor focuses on employee and system accuracy. It is derived from the customers' experience of the frequency of errors in transactions and employees' mistakes when performing service for customer. This dimension is a measure of how accurate the transaction is as experienced by customers in relation to both the system output and employees' output.
4. Machine service quality. This factor focuses on machine and equipment quality. It is related to the reliability of machines as well as their performance in terms of satisfactory output when used by customers.

2.1.4.4 MUSA (Multicriteria Satisfaction Analysis) method

This method of measuring CS perceive CS as

“ Aggregation of individual judgments into a collective value function assuming the clients global satisfaction depends on a set of n criteria or variables representing service characteristics dimensions” (Vu Min Ngo, 2014, p. 5)

Under this method, using a questionnaire as an instrument the customers will be asked about the overall satisfaction of service or product provided with a pre-defined set of criteria's. Then this expected to be analyzed using ordinary regression analysis.

This method has been used by Arabtizis and Grigoroudis in National Park to measure the satisfaction of the service provided to visitors. Finally, the study has effectively outlined which areas need the management of the national park need to focuses in order to improve the service provided and enhance customer satisfaction. The method has been also used in different sector of the economy, as the Health Sector. In particular, in the health sector, Manolizas et al in 2014 have shown are where the emergency department needs to improve in order to increase citizen satisfaction (Manolizas et al, 2014).

2.1.4.5 Ordered Probit and Ordered Logit Model

This method differed from others that it uses advanced econometric models and qualitative ordinary data to measure customer's satisfaction. The models include ordered probit and ordered logit model. Under this model, the customer satisfaction level is considered to be a dependent onset of independent variables. Most researches have used this also an extension to the method of SERVQUAL, in order to rank which factors, do impact on customer satisfaction.

2.1.4.6 Others Method

There are also other methods of measuring CS besides the above-listed ones. This includes, among others, important – performance analysis (IPA), Custer Analysis, and Data Envelopment Analysis (EDA).

2.2 Empirical Review

Rahaman et al (2011), explored service quality of the private commercial banks in Bangladesh, the findings from their study revealed that, one of the primary causes of service quality design failure is the lack of understanding of the evolving need and preferences of targeted customers. Research conducted by (Sackey et al , 2012) on the effects of service quality on customer satisfaction, loyalty and retention using the SERVQUAL model revealed that Barclays bank in Ghana implements all the five service quality dimensions (Empathy, Assurance, Tangibility, Reliability, and Responsiveness), which is to say that the bank strives to be at its best when it comes to quality. This quality service has also become a major critical cause of satisfaction for the banks customers. However on Empathy level, staffs do not give customers their utmost attention and also make decisions without considering the impact those decisions might have on their customers. The research further showed that when it comes to responsiveness, customer requests and complaints are not authorized and resolved on time enough by the staff and managers of Barclays bank.

Customer satisfaction was used as an intermediate variable. The findings show that improvement in service quality can enhance customer loyalty. The service quality dimensions that play a significant role in the equation are reliability, empathy, and assurance. The findings

indicate that the overall respondents evaluate the bank positively, but still there are rooms for improvements.

Saghier and Demyana (2013), in their research on service quality dimensions and customers' satisfactions of banks in Egypt also revealed that customer satisfaction in the Egyptian banking services is significantly affected by Reliability, Empathy, Assurance and Responsiveness, while the effect of the dimension of Tangibility does not have any significant impact on customer satisfaction.

It is imperative that service companies' measure and monitor service quality and satisfaction with a view of influencing the behavioral intentions of their customers (Saha and Theingi, 2009). The speed and intensity of change in service offerings has accelerated in recent years within the banking industry (Atilgan, 2008). Challenge in the financial industry is becoming globally tough as the customers' needs and wants are growing in variety.

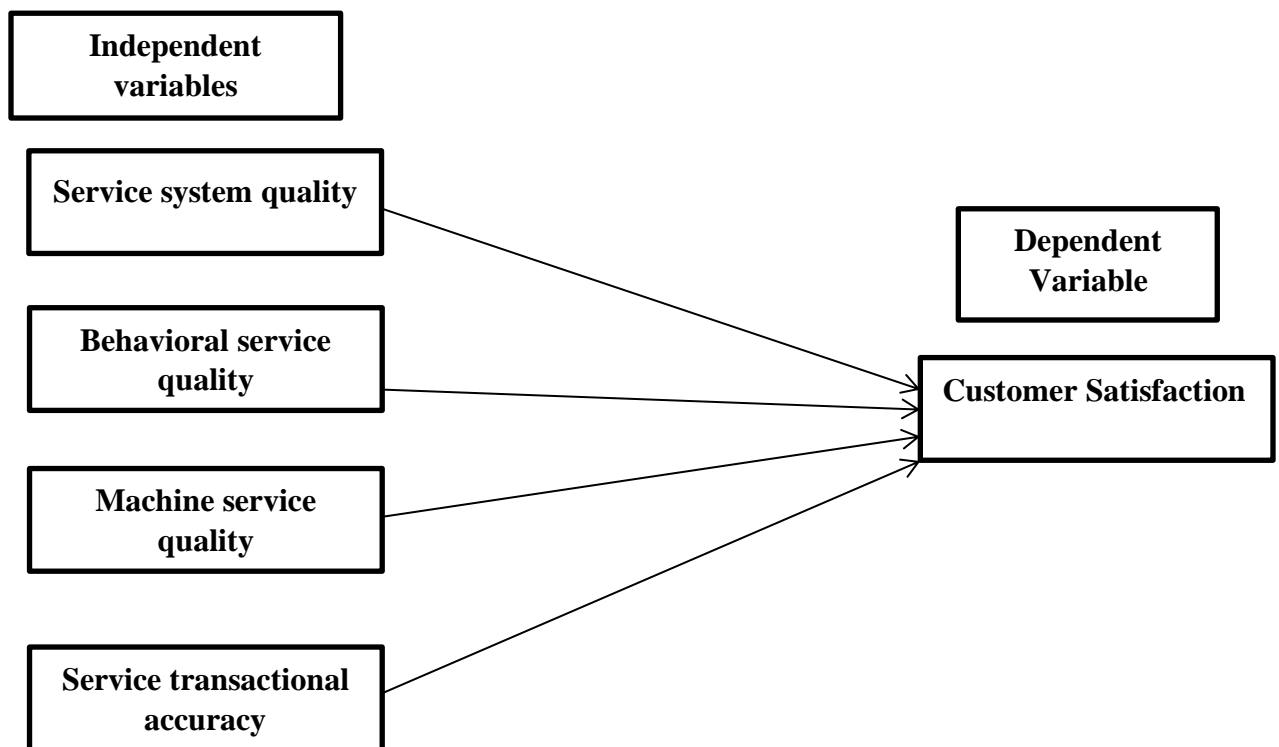
(Tizazu, 2012) study on the effect of customer service quality on customer satisfaction in selected private banks in Addis Ababa, the findings of the study also indicated that tangibility is the most important factor to have a positive and significant effect on customer satisfaction. In addition to this, except responsiveness the four service quality dimensions of SERVIQUAL model significantly explain the variations in customer satisfaction. (Beliyu, 2012) has conducted research on quality service delivery and it's impact on customer satisfaction in four selected commercial banks of Addis Ababa like Commercial Bank of Ethiopia, Awash international Bank, Bank of Abissinia and Wegagen Bank using SERVIQUAL model. Accordingly, all five dimentions of service quality have positive and significant effect on customer satisfaction. Eskinder(2016) founded that The three service quality dimensions (assurance, empathy, and responsiveness) have positive and insignificant effect on customer satisfaction. Tangibility has a positive and significant impact on customer satisfaction.

2.3 Conceptual review

Many researchers have been done to examine the relationship between the two concepts (customer satisfaction and service quality). Most empirical findings have found that there is a relationship between them; in particular service quality determines customer satisfaction using various service quality models.

The study is adopted the conceptual framework of Aldaigan and Buttle (2002) that is the SYSTRA-SQ model with four dimensions consisting: Service system quality (SSQ), Behavioral service quality (BSQ), Machine service quality (MSQ), and Service transactional accuracy (STA) were an independent variables and customer satisfaction as dependent variable. SYSTRA-SQ model is a suitable for measuring service quality and customer satisfaction in banking sector in particular. Thus, the theoretical model guiding the investigation is depicted in figure below.

FIGURE 1: CONCEPTUAL FRAMEWORK OF THE STUDY



Sources: Adopted from Aldaigan and Buttle (2002)

CHAPTER THREE

RESEARCH METHODOLOGY

This section outlines the methodology of the study. First, the researcher clearly presented the research approach and design of the study. Secondly, the researcher defined the target population of the study and presented the sampling technique to be followed and determined the sample size of the study. Also, in this part of the study the researcher was presented the type of data and method of data collection, data processing and analysis, validity and reliability sections and the ethical considerations sections of the study.

3.1 Research Approach and Design

3.1.1. Research Approach

Saunders et al., (2009) asserted that the choice of research approach is important when deciding the research design. It enables us to make more learnt decision about research design. It is more than just the techniques by which data are collected and procedures by which they are analyzed. Besides, it is the overall configuration of research question about what type of subject is gathered, from where and how to interpret it in order to provide an answer to the initial questions.

To achieve the aforementioned objective this research employed mixed research approach. According to Creswell (2003) mixed method research refers to the type of data being collected is multi-data (quantitative and qualitative data) and analyzed using multi-type analysis using quantitative and qualitative techniques. This provides a broader perspective of the overall issue or research problem.

A quantitative method is applied to identify the effect of SYSTRA SQ model variables on customer satisfaction. Creswell (2005) confirmed that quantitative analysis is the best approach for developing cause-effect relationship between variables that yield statistical data through running statistical tools to check whether the study hypothesized relationships of the

variables hold or not. While, qualitative approach is used in order to elaborate the regression results and to give explanation on the open-ended feedbacks, as well as secondary data.

3.1.2. Research Design

This study adopted both descriptive and explanatory research design. According to Shit al., (2009) descriptive studies are concerned with specific predictions, narrations of facts and characteristics concerning individuals, groups or situations of a defined target population. Therefore, this research describes systematically the extent customer's satisfaction towards SYSTRA- SQ model variables in Abay Bank S.C.

Explanatory research tests the research hypothesis and shows the effect of SYSTRA SQ model variables on customer satisfaction taking Abay bank as area of the study. In line with this, Saunders et al., (2009) described that explanatory research aims at identifying how one variable affects the other; it seeks to provide an empirical explanation to the causality and causes and effects relationship between one or more variables

3.2 Target Population

The study was carried out on Abay Bank S.C. branches customers which are found in Addis Ababa only. In contrary, the study not considered branches with opening date less than six month to capture the volatility that arises due to new establishment. From 225 total number of branches, the Bank has 75 branches in Addis Ababa, with seven branches that are below six months of operation and therefore did not include in the study. On the other hand with in Addis Ababa, the Bank has 134,501 customers which excludes customers of branches that only has less than 6 months of operation. Therefore, the target population of the survey was 68 number of branches and 134,501 customers of the bank as at December 30, 2019.

3.3 Sampling and Sample Size

According to Saunders et al. (2003) sample size determines the total number of sampling units needed to represent the defined target population. Thus, based on the above target population, the sample size of the study is determined using Kothari (2004) formula at 95% confidence interval.

$$n = \frac{Z^2 \cdot p \cdot q \cdot N}{e^2 (N-1) + Z^2 pq}$$

Sources: Kothari (2004)

Where; n= Sample size

N= Total Population

z= Standard normal value at 96% confidence level

p= Sample proportion

q= 1-p

e = acceptable error

So in this case we set e= 0.05, z = 1.96 and $\hat{p} = 0.5$, and thus,

$$n = \frac{(1.96)^2 (0.5) (0.5) 134,501}{(0.05)^2 (134,501-1) + (1.96)^2 (0.5) (0.5)}$$

$$n = \frac{129,174.7604}{336.2500}$$

$$n=379.5444 \approx 380$$

Accordingly, 380 number of total sample customer were drawn to conduct the survey. This total amount of sample drawn distributed to each sampled branch proportional to the percentage share of the customer from the total number of customers.

3.4 Type of data and Soucres

Concerning the data type, both secondary and primary data was considered for this study. Information was collected from targeted branches customers of Abay Bank by distributing self-administered questionnaire. The questionnaire includes both close-ended and open-ended questions. Questionnaires was adopted and customized in five-point Likert Scale ranging from five to one; where 5 represents strongly agree, 4 agree, 3 Neutral, 2 disagree, and 1 strongly disagree. These five-point scales are treated as interval scale to conduct statistical analysis.

3.5 Sampling Design and Procedure

To achieve the study purpose, non-probability convenience sampling technique is applied to select respondents from the sample frame because all the population of the bank cannot be available at the same time. According to Battaglia (2008), in convenience sampling technique elements of the samples have been selecting from the population on the basis of their accessibility to the researcher or they just happen to be situated, spatially or administratively. Then the researcher is allocated sample size for each branch proportional to the number of customer size.

In this study, the researcher gathered the required data from customers of Abay bank S.C through questionnaire because the questionnaires are the most appropriate tools for collecting primary data. In view of this, the questionnaire organized in tandem with the study objectives and it comprises two sections.

The first section of the survey questionnaire portrays the general demographic information of the sampled respondents. The second part contains the main questions covered SYSTRA model variables. These questions have Likert scale rating format ranging from 1 to 5 where; Strongly Agree (SA) = 5, Agree (A) = 4, Neutral (N) = 3, Disagree (D) = 2 and Strongly Disagree (SD)= 1. The final section comprises open ended questions which enable the respondents to give valuables comments for further improvements. After having permission from the management of Abay bank the final questionnaire distributed for 380 customers of Abay bank under Addis Ababa region as per their sample size proportion.

3.6 Data Processing and Analysis

3.6.1 Data Processing

The collected data from all branches was first edited, in other words checking whether all the questions were properly answered or not, followed by coding each questionnaire with a unique number. Finally, each questionnaire was verified whether they have passed through the above stated step or not and made ready for data entry. Before starting data entry, a data format was prepared on SPSS software. Following the preparation of the format, the data was entered.

3.6.2 Data Analysis

In this study two type of statistical analysis used to test the proposed hypotheses. These are descriptive statistics and inferential statistics. The descriptive statistics such as mean and standard deviation employed to understand the subject matters clearly. Then, correlation analyses between dependent and each of independent variables made to measure the strength of association.

Multiple regression analysis is applied to investigate the effect of SYSTRA model variables on customer satisfaction in Abay bank. More importantly, before the regression analysis and hypothesis testing, basic assumptions such as heteroskedasticity, multicollinearity and normality tested to know if the assumptions of CLRM violated or not.

3.7 Reliability and Validity

Reliability of measurement in simple terms is the consistency of measurement. This means that if a person is asked the same question again the result will be the same. There are mainly three types of reliability measurement; 1) over time (test-retest-reliability), 2) across items (internal consistency), and 3) across different research (inter-rate reliability).

In this case, the use of internal consistency was needed as there were items of questions that were intended to measure one thing. The internal consistency measurement or reliability tries to measure, the consistency of customers' responses across items on multiple item measurement. In general, all the items on such measures are supposed to reflect the same underlying construct, so customer's scores on the same items should be correlated with each other.

To execute this test (internal consistency), the most common statistic was used; Cronbach's alpha. Cronbach's alpha is the most common measure of internal consistency ("reliability"). It is most commonly used when you have multiple Likert questions in a survey/questionnaire that form a scale and you wish to determine if the scale is reliable.

In addition, the researcher will checked the important assumptions of one-way ANOVA that is the normality and homogeneity of variance assumptions, thus, Shapiro- Wilk test of normality and Levenes test of homogeneity of variance will be used.

3.8 Ethical Considerations

Participation of respondents is on voluntary basis. Participants are fully informed about the purpose of the study. Measures took to ensure the dignity and freedom of each individual participating in the study. In addition, participants notified that the information they provide be confidential and not disclosed to anyone else without their consent.

CHAPTER FOUR

DISCUSSION AND ANALYSIS

4.1 Response Rate

A total of three hundred eighty (380) questionnaires distributed, out of which, two hundred seventy-one (271) questionnaires giving 71% response rate were successfully returned. Based on the assertion of the response rate criteria of Mugenda and Mugenda (2003) this study response rate is considered as an excellent response rate. So, the analysis was made based on 271 successfully responded questionnaires and done in line with the research questions and objectives

4.2 Demographic Characteristics of The Respondent's

The respondent profile analysis included gender, age, and educational level. These variables helped to identify the background of the customers that participated in the survey.

TABLE 1: RESPONDENT'S PROFILE

Description	Frequency	Percent	Valid Percent
Age			
• 18-25	49	18%	18%
• 26-40	154	57%	57%
• 41-60	65	24%	24%
• Above 60	3	1%	1%
Gender			
• Male	190	70%	70%
• Female	81	30%	30%
Education level			
• No informal education	5	2%	2%
• Elementary (1-8)	30	11%	11%
• Secondary (9-10)	54	20%	20%

• Preparatory School (11-12)		57	21%	21%
• University		98	36%	36%
• Above University		27	10%	10%
Marital status				
• Married		157	58%	58%
• Single		103	38%	38%
• Divorce		11	4%	4%

Sources: Survey Result, 2020

Accordingly, 70 percent of the respondents were male while 30 percent of them were female; displaying nearly three-fourth of the respondents were male. In addition, 57 percent of the respondents were aged between 26-40 years; while 18 percent, 24 percent, and 1 percent of the respondents were aged between 18-25 years, 41-60 year, and above 60 years respectively. This implies that the largest percentages of the selected customers fall in the middle and youth age categories.

The distribution of total sample customer in terms of educational level as described in Table 2, has shown that 2 percent of the customers have no formal education at all, and 11 percent of the respondents were completed elementary (1-8 grade) school. From the total customers asked, it was found that more than 46 percent of the respondents were at least university graduates. Generally, most of the respondents were found to be young, educated, and male. This indicates that most of the sampled customers are educated middle age and young individuals. Therefore, therefore, the data collected from this types of respondents considered to be logical and have less biases elements.

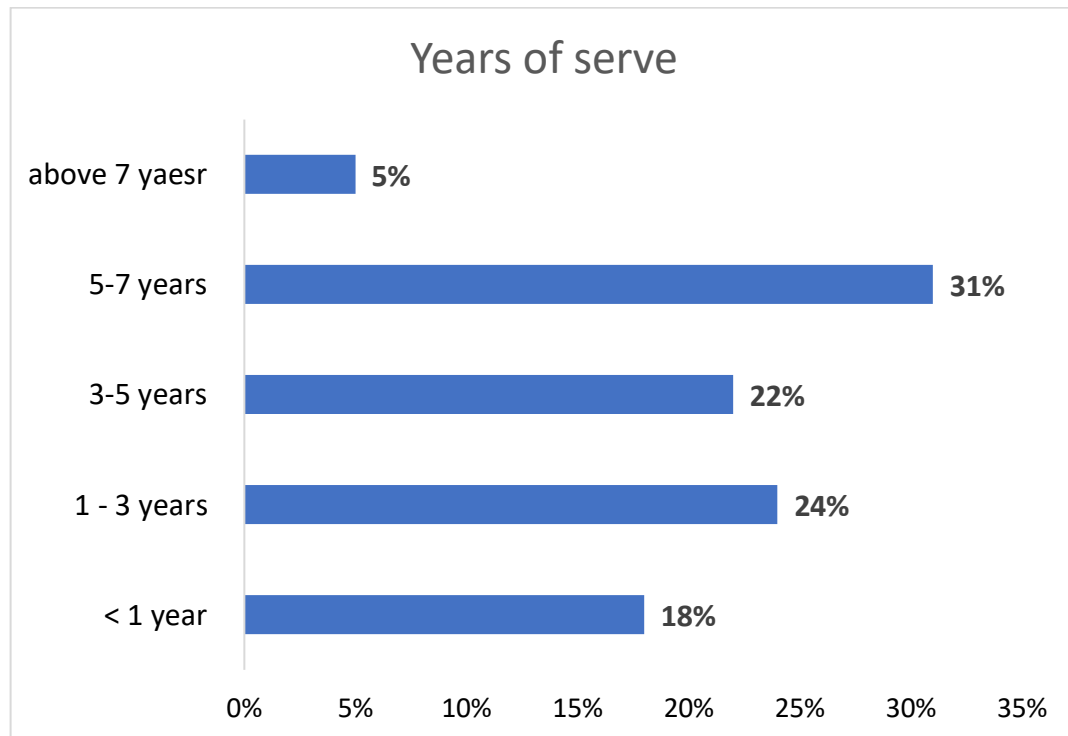
The other demographic variable to be considered in this study is marital status, representing 157(58%), 103 (38%), and 11(4%) of respondents were married, single, and divorced respectively. This displayed that the research consisted of different categories of household family units.

The researcher surveyed customers year of served at Abay Bank. As presented in figure 2 below the majorities of the respondents of 46% (124) served in Abay Bank between 1 and 5

years, on the other hand, 18% (49) and 36% (97) respondents were served in Abay bank less than 1 year and above 5 year respectively. There fore 82% of the respondent shave above 1 years' experience with Abay Bank

Most of the respondents of the study are composed of different units of households with a minimum of 1 years of experience. This implies, the data gather from this respondents considered to be adequate and covers different perspective and issues.

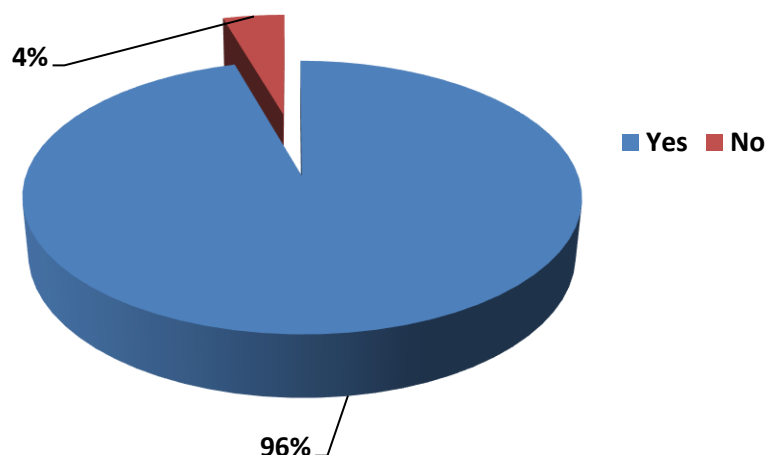
FIGURE 2: RESPONDENTS YEARS OF SERVE



Source: Survey, 2020

Besides the respondent demographic profile questions, the randomly selected customers of the bank were asked whether they have used the services of the bank once in the past three months and to choose the type of service they have used frequently. Accordingly, it was found that 96 percent of the sampled customers have used bank at least once in the past three months; whereas the rest 4 percent said that they have not used the services of the bank at least once in the past three months.

FIGURE 3: RESPONDENT LEVEL OF BANK USAGE



Source: Survey, 2020

Those customers who have said that they have used the bank at least once in the past three months were asked to indicate the type of service they often used. According to their response, more than 71 percent of the customers were using saving deposit service more often; while the rest used different type of services that the bank provides. For instance, the sampled service customers who have used demand deposit, time deposit, lending services, ATM and other international banking related services more often registered 14.4 percent, 0.3 percent, 0.3 percent, 1.1 percent, and 0.3 percent, respectively.

In addition to the above responses, other customers also used a combination of two or more service. For instance, from the sampled customers 3 percent of them were using both demand deposit and ATM service; and 29 percent used both saving and demand deposit (Table 2).

This implies, the respondents have enough information in regards with different products and services of the bank.

TABLE 2: THE DISTRIBUTION OF THE TOTAL NUMBER OF SAMPLED CUSTOMERS TO EACH BRANCH

No	Indicate the service that has used frequently?	In Percentage
1	Saving Deposit Service	71.9%
2	Demand Deposit Service	14.4%
3	Time Deposit Service	0.3%
4	Approval of Loans and Advances and disbursement	0.3%
5	Estimation of Collaterals	0.3%
6	A request for foreign currency approval	0.3%
7	Timely delivery of LC, CAD, and TT after preparing the required document.	0.3%
8	Other International banking-related Service	0.3%
9	ATM service	1.1%
10	Demand Deposit Service & ATM service	3.0%
11	Saving Deposit Service & Demand deposit service	7.9%

Source: Survey, 2020

4.3 Service Quality

This section measures the service quality of Abay Bank using SYSTRA model. The model evaluates service quality using four basic items such as Service system quality (SSQ), Behavioral service quality (BSQ), Machine service quality (MSQ), and Service transactional accuracy (STA).

4.3.1 Service System Quality

The extent to which respondent's agreement on the given statements concerning the service system quality dimension and customer satisfaction at Abay bank is presented in the table 3.

TABLE 3: SERVICE QUALITY: SYSTEM SERVICE QUALITY

System service Quality Parameters	Mean	Mode	Percentage
Employees of the bank listens their customers.	4.08	4	80
Employees address problems with flexible solutions.	4.27	5	85
Employees of the bank provide good advice for their customers.	4.14	4	83
The bank provides customized service	3.8	4	75
Employees of the bank can easily tell the products of the bank.	4.04	4	81
The bank provides its service at the time it is promised.	4.00	4	78
Employees of the bank provide response quickly.	4.00	4	77
The manager of the bank empowered the officers to fix customers problem when he/she is not there.	3.5	3	74
The customer of the bank feels secure.	4.15	4	81
Employees update their customers about the bank's new services.	4.11	4	81
The bank service is available in all places.	3.3	3	68
Over all	3.94	4	78.45

Source: Survey, 2020

According to the response of bank's sampled customers, it was found that 75 percent, 77 percent, 74 percent and 68 percent of the customers were agreed and strongly agreed with parameters that measure service system quality like Abay Bank provides customized service, good employees' response, empowered officers to fix customers problem when the manager is not around, and the bank branch availability; respectively.

With the rest parameters that evaluate service system quality such as employees of the bank listens their customer, addressing problems with flexibility, provision of good advice for customers, knowledge of the bank product, customers security feeling and update their customers about the banks new service; 80% and above 80% of respondents agreed and strongly agreed. Overall, 78.45 percent of Abay Bank's customers were agreed with the bank's system service quality parameter.

The mean and mode value of the respondents which is 3.94 and 4 respectively indicates that most of the respondents are agreed with the service quality of Abay Bank with respect to system service quality parameter. This implies, the service system quality of Abay bank is good and impressive as evaluated by the respondents.

4.3.2 Behavioral Service Quality (BSQ)

The extent to which respondent’s agreement on the given statements concerning the service transactional accuracy dimension and customer satisfaction at Abay bank is presented in the table 4

TABLE 4: BEHAVIORAL SERVICE QUALITY PARAMETERS

Behavioral Service Quality Parameters	Mean	Mode	Percentage
Employees of the bank are polite	4.11	4	82
Employees of the bank provide the service with courtesy	4.27	5	85
Employees of the bank provide services with friendliness	4.14	4	83
Bank’s employees are helpful	4.25	4	85
Bank’s employees have positive attitude towards their customers.	4.04	4	81
Overall	4.19	4	83.2

Source: Survey, 2020

Among the behavioral service quality parameters, the highest percentage customers (85 percent) was registered in showing sincere interest in solving customer’s problems and providing service with courtesy. While the lowest percentage of customers among this parameter was registered on Bank’s employees have positive attitude towards their customers, which is 81 percent. Overall, 83.2 percent of Abay Bank’s customers were satisfied as evaluated with behavioral service quality parameter.

Regarding with the mode value of the respondents, employees of the bank provide the service with curtesy scores 5, and the rest parameters that evaluates behavioral service quality scores 4. Which means most of the respondents are agreed with the behavioral service quality of the bank. This indicated that the bank employees are polite, provide service with courtesy, helpful, friendliness and they have positive attitude towards customers.

4.3.3 Machine Service Quality (MSQ)

The extent to which respondent’s agreement on the given statements concerning the Machine service quality dimension and customer satisfaction at Abay bank is presented in the table 5.

TABLE 5: MACHINE SERVICE QUALITY ITEMS

Machine service quality (MSQ)Parameters	Mean	Mode	Percentage
The bank has reliable ATM, POS and cash counting machines	2.4	2	48
The cash counting machine, ATM&POS machines do what I want	2.8	2	56
Overall	2.6	2	52

Source: Survey, 2020

According to table 5 above, customers are not agreed and strongly agreed with the reliability of the machines with a mean and mode scores value of 2.4 mean value with 2 mode value respectively. Regarding the performance of the machine 56% of respondents only are agreed with the machine’s performance. This implies, the customer of the bank is not agreed the machine performance; therefore, the bank needs to exert the required effort that settle the problem.

Generally, regards with measuring service quality of Abay Bank customers with machine service quality parameter, among the sampled customers included in the survey, on average only 52 percent of the customers are agreed and strongly agreed with the machine service quality with a mean value of 2.6 and a mode of 2. Which indicate most customers of the bank do not satisfied with the availability of reliable ATM, PoS and Cash counting machine. On the other hand, respondents also complain that, the machines do not do what they want.

4.3.4 Service Transactional Accuracy (STA)

The extent to which respondent’s agreement on the given statements concerning the service transactional accuracy dimension and customer satisfaction at Abay bank is presented in the table 6.

TABLE 6: SERVICE TRANSACTIONAL ACCURACY ITEMS

Service Transactional Accuracy (STA) Parameters	Mean	Mode	Percentage
The bank service system is accurate	4.25	4	85
Employees have not made noticeable mistakes	3.25	3	70
Noticeable errors are not occurred on Bank’s ATM&POS machines	2.25	2	45
Overall	2.99	3	66.67

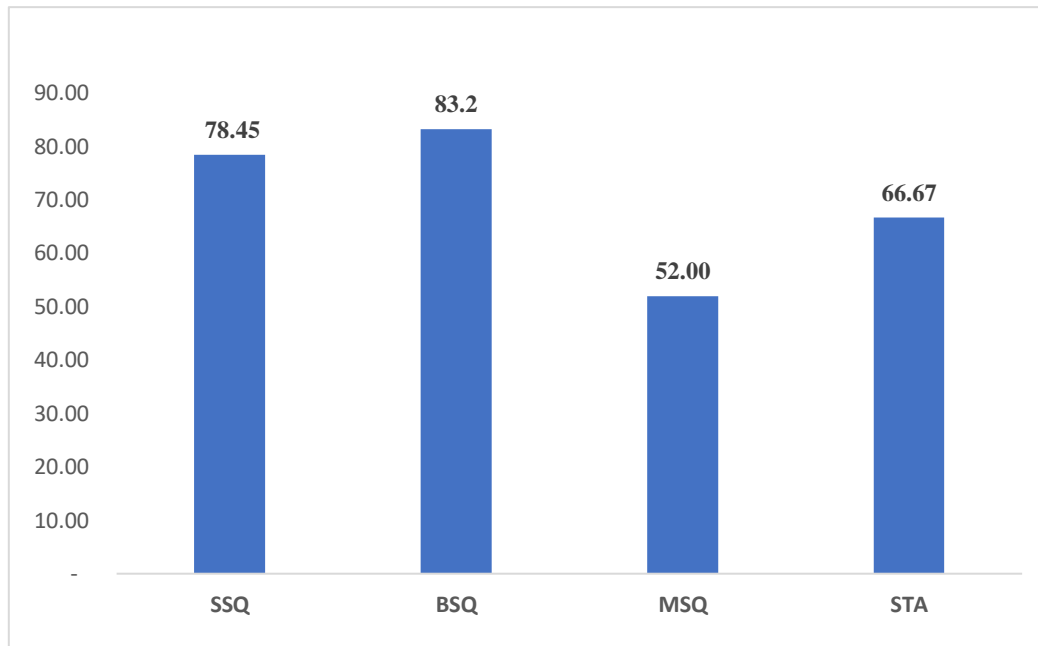
Source: Survey, 2020

Regarding to measuring the satisfaction of customers with Service Transactional Accuracy (STA) parameter 85% of the respondents are agreed and strongly agreed with the bank service system accuracy with 4.25 mean and 4 mode value. This shows that significant number of respondents are approved the service system accuracy on the other hand 70% of respondents are happy with employee’s performance that have not made noticeable mistake when they perform their activity. Yet only 55% of respondent’s compline that noticeable errors are occurred on the bank’s ATM and POS machine. This has created customers who are not feeling safe in making transaction with the bank through the machine.

4.4 Overall Service Quality

The aggregate measure of service quality of Abay Bank is turned out to be 70.08 percent as calculated with a SYSTRA parameter. Specially the bank scores low with system transaction service quality and machine service quality that scores a mean value of 2.9 and 2.6 respectively.

FIGURE 4: OVER ALL SERVICE QUALITY



Source: Survey, 2020

This implies the bank fails to provide a quality service with regards with transactional accuracy and machine quality that are a key elements of service quality for the industry.

4.5 Customer Satisfaction

Giese and A. Cote defined customer satisfaction consider as a response. The response of the customer can be emotional or cognitive. This response also emanates from the consumption of a specific product, expectation, and consumption experience, etc. The response is also considered to be expected after the consumption in a given particular time. Hence, the researchers consider customer satisfaction of a particular product or service and expectation on a given period of time. It also further broadens to include the response type and intensity also. (Giese and Cote., 2014)

The aggregate of customers' satisfaction level of Abay Bank is turned out to be 77.52 percent. This is less than the international accepted level of customers' satisfaction standard 80 percent. Which shows the bank need to exert much effort to improve the level of customer satisfaction at a minimum to reach at internationally accepted standard.

TABLE 7: OVERALL CUSTOMER SATISFACTION

Item	Mean	Mode	Percentage
I am happy with the products and services provided by the bank	3.72	4	74.4
I am satisfied with employees' sense of respect, dressing protocol, humors etc.	3.9	4	78
I am satisfied with the speed and timely response of employee of the bank	4.1	4	82
I am satisfied with the branch ergonomics like guest chair, counter and other facilities	3.65	4	73
I am satisfied with the bank employees that provide special support for those who are in need of it	4.01	4	80.2
Overall	3.8	4	77.52

Source: Survey, 2020

specifically, 74.4% of the respondents are happy with the products and service provided by the bank. 78% of the respondents are also happy with employees' sense of sense of respect, dressing protocol and hummer. on the other hand, 73% of respondents are happy with branch ergonomics and 82% of them are happy with the support service that employees of the bank provided who are in need of it.

4.6 Open Ended Analysis

Besides measuring the customers' satisfaction using SYSTRA method, the customers were asked to forward their concern, comments and suggestions regarding the bank's service delivery which needed improvement. The following issues listed below are gathered are the most frequent comments forwarded in each sampled branch.

- Requested for additional branches to get banking service near to their business areas;
- Customers' of outlying branches requested for extended working hours;
- Compared to other banks', the customers suggested that the collateral estimation of the bank need revision;

- Commented that the loan approval process takes too much time;
- Customers suggested to increase the number of ATM in branches and other suitable locations;
- Some customers commented that their ATM Cards do not function properly;

4.7 Reliability Test

To execute this test (internal consistency), the most common statistic was used; Cronbach's alpha. Cronbach's alpha reliability coefficient normally ranges between 0 and 1. The closer the coefficient is to 1, the greater is the internal consistency of the items (variables) in the scale.

Accordingly, the test was carried out using SPSS software and the Cronbach's Alpha scale of this test turned out to be 0.931. This reflects a high level of internal consistency with respect to the specific sample. This means that the data instrument used to measure and collect the bank's service quality were valid and reliable. Hence, if any person uses the same questionnaire, again and again, the result will be the same.

TABLE 8: RELIABILITY STATISTICS

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No of Items
.931	.937	29

Source: Own Survey, 2020

4.8 Correlation Analysis and Discussions

Correlation Matrix which was created by using the Pearson correlation coefficient (r) is demonstrated in the table-9 how each service quality dimension such as system service quality, behavioral service quality, machine service quality and system transaction accuracy have correlated with customers satisfaction. Correlations are the measure of the linear relationship between two variables. A correlation coefficient has a value ranging from -1 to 1. Values that are closer to the absolute value of 1 indicate that there is a strong relationship between the variables whereas a value closer to 0 indicates that there is little or no linear relationship.

The Pearson correlation coefficients indicate the strength and direction of the relationship between variables. The p-value also indicated the probability of this relationship's significant. In this section, correlation analysis conducted in the light of each research objectives.

TABLE 9: CORRELATION MATRIX

Correlations						
		cs	SSQ	BSQ	MSQ	STQ
cs	Pearson Correlation	1	0.740	0.629	0.546	0.587
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	271	271	271	271	271
SSQ	Pearson Correlation	.640	1	.611	.571	.618
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	271	271	271	271	271
BSQ	Pearson Correlation	0.629	.611	1	.588**	.465
	Sig. (2-tailed)	.000	.000		.000	.000
	N	271	271	271	271	271
MSQ	Pearson Correlation	0.546	.571	.688	1	.404
	Sig. (2-tailed)	.000	.000	.000		.000
	N	271	271	271	271	271
STA	Pearson Correlation	0.587	.618	.465	.404**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	271	271	271	271	271

Source: SPSS Output, 2020

The SYSTRA-SQ dimensions have high correlation among themselves. The highest correlation coefficient is between SSQ and STA (0.618) followed by SSQ and BSQ (0.611). The relationship between BSQ and MSQ (0.588) and MSQ and SSQ is moderate (0.571) whereas, MSQ and STA exhibit a least (0.404) correlation coefficient which shows their independence. According to Francis Arthur, (2014). It is expected that SSQ will have high correlation STA and BSQ dimensions since SSQ is a combination of the fundamental functional and technical SQ dimensions.

According to the result indicated in the table-9 customer satisfaction is positively and significantly correlated with SSQ, BSQ STQ at $r= 0.740$, $r=0.629$ and 0.587 at acceptable significant $p<0.01$. Concomitantly, MSQ is positively correlated and statistically significant with customer satisfaction having the coefficient values of 0.446 at the acceptable significant value of $p<0.05$.

This implies that an increase or decrease in SYSTRA variables leads the customer satisfaction to boost or decline. It means that they vary together; high scores on one are associated with high scores on the other, and that low scores on one are associated with low scores on the other

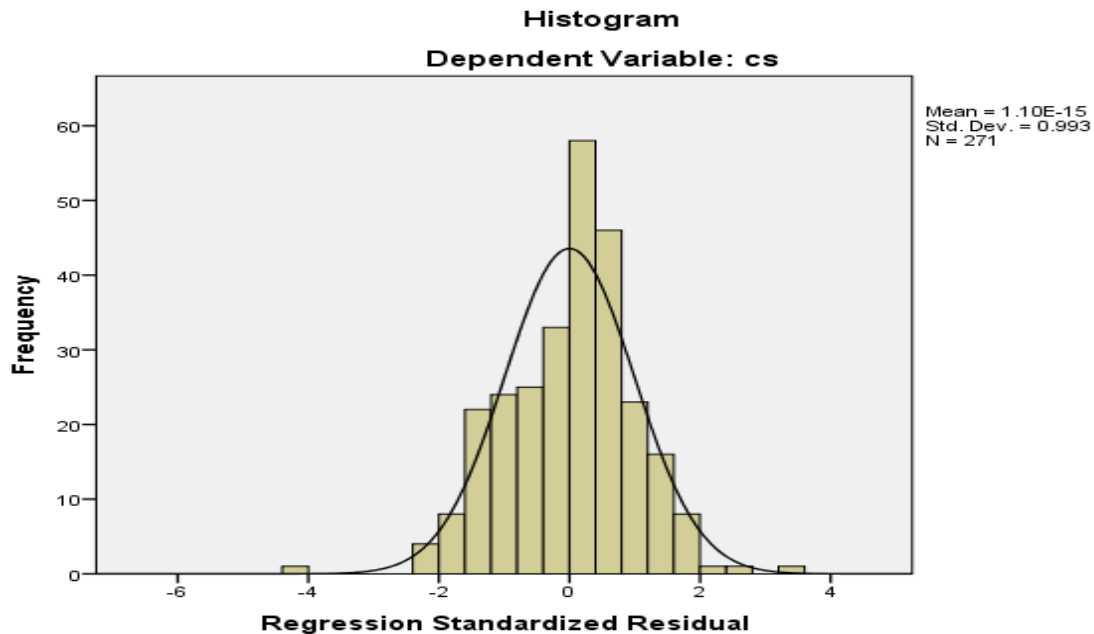
4.9 Tests of Assumptions

At the beginning the econometrics analysis, it is required to check the basic assumptions of classical linear regression model (CLRM). In this research the basic assumptions of classical linear regression model such as of Multicollinearity, Heteroskedasticity and Normality of the data tests are presented as follows.

4.9.1 Normality Test

Brooks (2008) noted that in order to conduct hypothesis test about the model parameter, the normality assumption must be fulfilled.

FIGURE 5: NORMALITY-HISTOGRAM GRAPH



Sources: SPSS Output, 2020

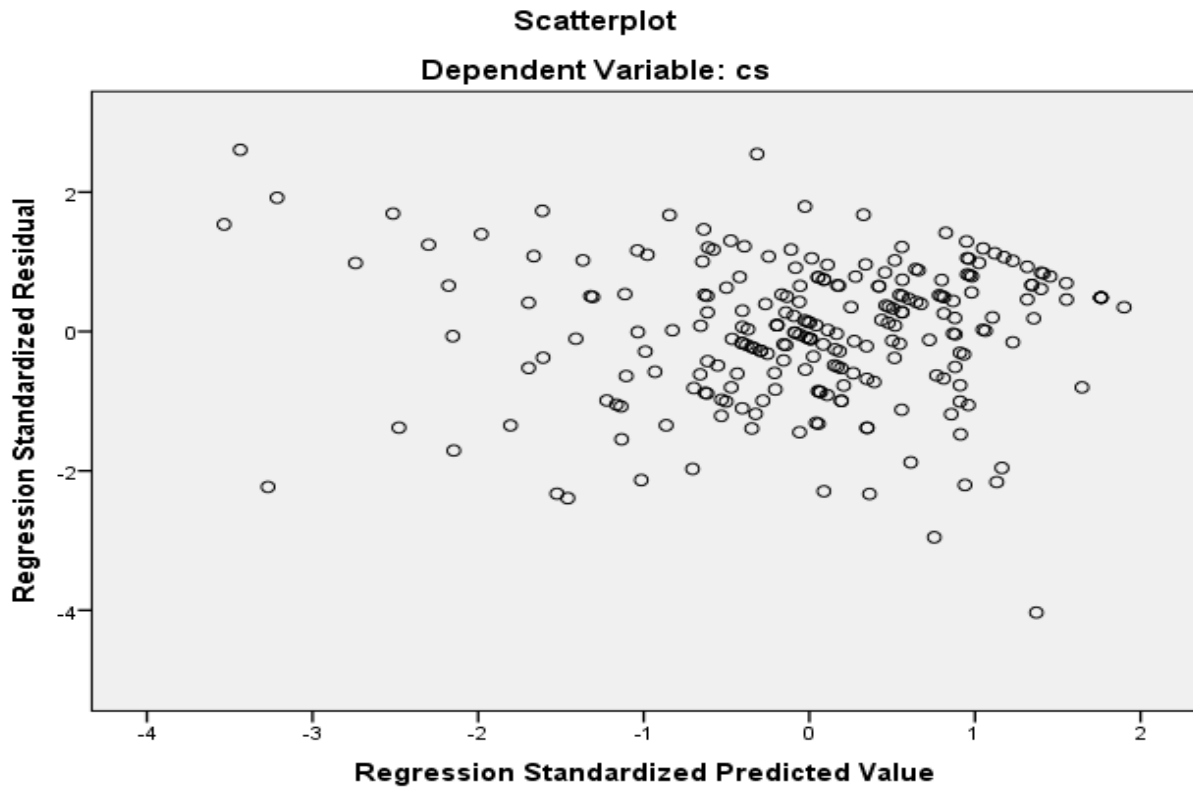
The histogram plot indicates that the residuals are normally distributed. Normality test is detected using histogram. It can be shown in the Figure 5, the histogram; indicating that the histogram is reasonable symmetrically bell-shaped. Thus, based on these results, the normality of residuals assumption is satisfied or there was no serious violation of the normality assumption.

4.9.2 Heteroskedasticity Test

When the distribute of the errors is different, varying depending on the value of one or more of the independent variables, the error terms are heteroskedastic (Brooks 2008). Heteroskedasticity test is very important because if the model consists of heteroskedasticity problem, the OLS (Ordinary Least Square) estimators are no longer BEST.

As indicated in the Figure 6, the scatter plot takes an approximate shape of a rectangular pattern, and no cluster or systematic. This discloses the assumption of homoscedasticity is met or no serious violation

FIGURE 6: SCATTER PLOT



Sources: SPSS Output, 2020

4.9.3 Multicollinearity Test

Multicollinearity will occur if some or all of the independent variables are highly correlated with one another and hence not individually contribute significantly to the model (Brooks; 2008). The presence of multicollinearity in the model is detected by using Variance Inflation Factor. As noted by Gujarati (2004), if variance inflation factor exactly or exceeds 10 then there is a problem of multicollinearity. Lower levels of VIF are desirable while higher levels of VIF may affect adversely the results of the regression.

TABLE 10: MULTICOLLINEARITY TEST

Independent Variables	Collinearity Statistics (VIF)
SSQ	1.277
BSQ	1.769
MSQ	1.857
STQ	1.464

Sources: SPSS Output, 2020

As table 11 shows, since the variance inflation factor is below 10, there is no serious multicollinearity problem among the variables and hence all the independent variables can be considered in the model estimation.

4.10 Regression Results of SYSTRA-SQ Variables

In this study multiple regression model is used to identify the effect of system transaction service quality (SYSTRA-SQ) on customer satisfaction in Abay Bank S.C using independent variables: Behavioural service quality, System service quality, Service transactional accuracy and Machine service quality.

Based on the regression result, the relationship between the variables included in the model can, therefore, be represented in the following multiple regression equation model.

$$CS = .878 + .260(SSQ) + .426(BSQ) + .108(MSQ) + .211 (STQ) + e_x$$

TABLE 11: SUMMARY OF MULTIPLE REGRESSION RESULTS

Explanatory Variables	Coefficient	Standard Error	Sig.	
SSQ	0.260	.039	.000	
BSQ	0.426	.036	.000	
MSQ	0.108	.032	.000	
STQ	0.211	.031	.008	
	R= .838 R-squared = .702 Adjusted R-squared =.697 Prob (F-Statistics) =0.000			

Sources: SPSS Output, 2020

Based on this, coefficient of determination (R^2) indicates that 70.2% of the variation in the measure function (customer satisfaction) can be explained by Behavioural service quality, System service quality, Service transactional accuracy and Machine service quality. The remaining 29.8% of variations of on customer satisfaction was explained by other variables which are not included in this model.

As per the regression result shown in Table 12, a corresponding p-value for F-statistics tests for the joint impact of all explanatory variables on the dependent variable is $< 5\%$. This indicates that all the independent variables used in this study collectively have strong statistical predictors of customer satisfaction in Abay bank Share Company.

Furthermore, in this model, the contribution of each individual variable to the explanations of the customer satisfaction were displayed in the regression model in Table 12, shows that all the variables included in the model, were found to be statistically significant at 5% level of significance. In light of the summarized model results above the promising explanations for each significant independent variable are given consecutively as follows.

Behavioural service quality: It has a positive and significant effect on customer satisfaction in Abay bank 5% level of significance. It shows that 1% raises in behavioural service quality dimension the customers of the Bank satisfied by 42.6%. That means a percentage improvement in Behavioral service quality dimension: employees of the bank become polite, provide services with courtesy, provide services with friendliness, helpful, and has positive attitude towards their customers, then the customer satisfaction in Abay Bank S.C will improve by 42.6 percent.

Therefore, the null hypothesis, Behavioral service quality dimension has no significant effect on customer satisfaction in Abay Bank is rejected. Furthermore, it can be concluded from the model that behavioural service quality was the most crucial factor in explaining the customer satisfaction in Abay Bank S.C.

System service quality: Considering the model, the relationship between system service quality and customer satisfaction was positive as expected and statistically significant at 5% level of significance. The slope of product variable is 0.260. This means for a percent increase in system service quality dimension, such as listening of customers, addressing customer

problems, advising customers, communicate customers about the features of product, providing quick response, updating customers about the Bank's new services, providing customized service, providing the promised service and empowering the officers to fix customers problem, then the satisfaction of customers in Abay bank will improve by 26 percent.

The result of this research is in line with findings done by Abdullah et al., (2014). The study found that the quality of services and SSQ dimension has a positive and significant impact on the customer satisfaction. Therefore, the null hypothesis, system service quality has no significant effect on customer satisfaction in Abay Bank is rejected.

Service transactional accuracy: the coefficient estimates of service transactional accuracy in the model revealed a positive and statistically significant association with customer satisfaction at 5% level of significance and its coefficient is 0.211. Also, the finding showed that; other things at constant one can deduced that the, service transactional accuracy dimensions (i.e. increasing the service system accuracy, reducing mistakes and minimizing ATM & POS machines errors) by one percent then the customer satisfaction of the Bank will improve by 21.1 percent.

Research done by Esmael et at (2016), verify that there existt a significant and positive effect of system transaction accuracy on the customer. Likewise, the finding of Abdullah et al., (2014) supported that system transaction accuracy has a positive effect on Customer satisfaction. Therefore, the null hypothesis, service transactional accuracy dimension has no significant effect on customer satisfaction in Abay Bank is rejected.

Machine service quality: At 5% level of significance machine service quality dimension has a significant and positive relationship with customer satisfaction at p-value of 0.000 and 0.108 coefficient value. Holding other things at constant; It suggests that a percentage improvement in machine service quality dimensions (availing reliable ATM & POS machines and increasing, effectiveness of ATM & POS machines), then customer satisfaction of the Bank will increase by 10.8 percent. Furthermore, it can be concluded from the model that machine service quality dimension was the least factor in explaining the customer satisfaction in Abay Bank S.C

The result is also consistent with previous study of Abdulllah et al., (2014). The findings of the study confirmed that machine service quality dimension has a positive effect on customer satisfaction. Therefore, the null hypothesis, machine service quality dimension has no significant effect on customer satisfaction in Abay Bank is rejected.

Therefore, the above empirical studies ascertained that there is a significant positive relationship between SYSTRA variables (System Service quality, Behavioural Service quality, Machine service quality, and System transaction accuracy) and Customer Satisfaction. The finding of this research clearly states that Service quality is considered as a significant instrument for Abay bank in order to maximize customers satisfaction and effective implementation of those four dimensions of service quality have a significant and positive effect on customer satisfaction.

CHAPTER FIVE

SUMMARY CONCLUSION AND RECOMMENDATION

The purpose of this study was to assess and measure the effect of service quality on customer satisfaction in Abay Bank S.C using SYSTRA model, which is a model identified to measure service quality in a banking sector. Both quantitative and qualitative methods were employed to undertake this research study.

5.1 Summary of Research Findings

As a result of the analysis and interpretation, the following are the summary of the findings.

- 78.4 percent of Abay Bank's customers were agreed with the bank's system service quality. 83.2 percent of Abay Bank's customers were agreed with behavioral service quality parameter. However only 52 percent of the customers are agreed and strongly agreed with the machine service quality of the bank.
- Regarding to measuring the satisfaction of customers with Service Transactional Accuracy (STA) parameter 66.7% of the respondents are agreed with the bank service system accuracy with 3.2 mean and 4 mode value.
- The aggregate measure of service quality of Abay Bank is turned out to be 70.08 percent as calculated with a SYSTRA parameter. Specially the bank scores low with system transaction service quality and machine service quality that scores a mean value of 2.9 and 2.6 respectively.
- The aggregate of customers' satisfaction level of Abay Bank is turned out to be 77.52 percent. This is a little bit less than the international accepted level of customers' satisfaction standard 80 percent. Which shows the bank need to exert much effort to improve the level of customer satisfaction at a minimum to reach at internationally accepted standard.

- System Service quality has a positive and significant effect on customer satisfaction
- Behavioral Service quality is also statistically significant and positive relationship with customer satisfaction
- Machine service quality has a statistically significant and positive relationship with customer satisfaction.
- System transaction accuracy has a significantly positive effect on customer satisfaction

5.2 Conclusion

The environment of Banking industry has been experiencing a rapid change reflected by the intense growth of competition between banks and increased expectation of current and potential customers. As a result, the qualities of service and maintaining customer satisfaction have been major issues for various banks especially for Abay Bank.

Based on the findings of the study it can be concluded the mean value of the respondents for all the customer satisfaction dimensions have a moderate agreement level. Moreover, system service quality and behavioral service accuracy dimensions have more important to maintain customer satisfaction. The overall service quality as measured with customer satisfaction shows encouraging result, but with contexts that calls for further improvements. In except the parameter of machine service quality, the three parameters of SYSTRA model, the bank scored more than 75 percent.

In addition, the overall customers' satisfaction level of ABAY BANK turned out to be 77.52 percent. The result of the study also pinpointed issues that dissatisfy customers: such as less branch network in Addis Ababa as well as other regions, relatively less collateral estimation, a smaller number of ATM, and unfunctional ATM machines.

The multiple regression result showed that all the SYSTRA model variables (Behavioural service quality, System service quality, Service transactional accuracy and Machine service quality) have positive relationship and significant effect on customer satisfaction in Abay Bank Share Company at 5% level of significance. More importantly, the regression result indicated that behavioural service quality has the first significant element of SYSTRA model variable considered for the customer satisfaction of Abay bank. Whereas, among all the independent variables; Machine service quality is the least contribution for the customer satisfaction at Abay bank.

Therefore, the general conclusion is that regardless of the degree of effect each dimension of service quality has a vital outcome to build strong customer satisfaction for this reason, services quality delivering practice is a pivotal strategy for success of Abay bank within the current competitive business environment.

5.3 Recommendations

- ✚ System Service quality and behavioral service quality is the most important factors influencing customer satisfaction. The bank managers should enhance SSQ on the bank by delivering the service at the promised time, providing customized service, listen customers, provide good advice for customers and provide timely service.
- ✚ In order to increase Abay bank customer satisfaction through service transactional accuracy, the bank system must be accurate, avoiding noticeable mistake and errors. Therefore, the managers at banking branch and Head office should grant a high-level attention to service transactional accuracy factors so as to maintain long term relationship with customer's and even to retain them via preserving the bank in customer's mind.
- ✚ The bank needs to improve the functionality of the ATM, POS machine, cash counting machine and needs to minimize the errors of the machine. To do so, the bank E banking department purchasing and procurement department shall be strengthening itself as well as working hard to increase the machine service quality, since it is one of the measures of service quality that scores very low.
- ✚ Due to increasing competition in the banking industry particularly in Ethiopia, creating strong customers satisfaction has great importance in this industry. One of the main factors that help to create a strong customer satisfaction is improving the quality of services through behavioral service quality. Therefore, the top management of Abay bank and all employees has to exert utmost efforts to improve customer confidence through providing service with polite, courtesy, helpful and friendliness employees.
- ✚ The findings of this research show that the four dimensions of service quality (system service quality, behavioral service quality, machine service quality, transactional service accuracy) affect the customer satisfaction of the Abay bank Customers by 70.1 percent. This result indicates that 29.1 percent of the factors influencing the customer satisfaction are related with the factors which were not paid attention in this research. Therefore, it is recommended that in the future researchers better to examine other factors and factors that can influence the customer satisfaction of Abay Bank.

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ANNEX

ANNEX I: QUESTIONNAIRE

Dear Respondent, My name is Fikirte Wondimu, a Masters student in Business Administration general, in St Mary University. I am currently conducting a research entitled “the effect of service quality on customer satisfaction”. I would like you to assist me in answering the question follow below. The answers provided with you will remain confidential between you and researcher.

This questionnaire contains three sections that will be expected to take approximately 10 minutes to complete. Please provide your responses to the questions based on the instructions under each section. If you have comments or if you want to provide further explanations, please use the space provided at the end of the questionnaire.

Please read carefully the statements and indicate the extent of your agreement Please tick (✓) your level of agreement with each of the following statement:

Part I: Demographics of Respondent

1. Gender Male Female

2. Age

18-25	26-40	41-60	Above 60
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3. Education level

No formal education	1
Elementary (1-8)	2
Secondary (9-10)	3

Preparatory (11-12)	4
University	5
Above University	6

4. Marital status

Married	Divorce	Single
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5. Have you used the bank at least once in the past three months?

1. Yes	2. No
--------	-------

6. If yes, what types of service often use? You can choose more than one answer

No	Indicate the service that has used frequently?	
1	Saving Deposit Service	
2	Demand Deposit Service	
3	Time Deposit Service	
4	Approval of Loans and Advances and disbursement	
5	Estimation of Collaterals	
6	A request for foreign currency approval	
7	Timely delivery of LC, CAD, and TT after preparing the required document.	
8	Other International banking-related Service	
9	ATM service	
10	Demand Deposit Service & ATM service	
11	Saving Deposit Service & Demand deposit service	

Source: The Bank's own Survey, 2019

7. Experience with Abay Bank

Less than 1 year	1 year – 3 year	3 year – 5 year
5 year – 7 year	Above 7 year	

Part II: Service Quality Dimensions questionnaire

Please read carefully the statements and indicate the extent of your agreement Please tick (✓) your level of agreement with each of the following statement:

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

No.	The four Service quality dimensions	1	2	3	4	5
1	Service system quality (SSQ)					
1.1	Employees of the bank listens their customers.					
1.2	Employees address problems with flexible solutions.					
1.3	Employees of the bank provide good advice for their customers.					
1.4	The bank provides customized service					
1.5	Employees of the bank can easily tell the products of the bank.					
1.6	The bank provides its service at the time it is promised.					
1.7	Employees of the bank provide response quickly.					
1.8	The manager of the bank empowered the officers to fix customers problem when he/she is not there.					
1.9	The customer of the bank feels secure.					
1.10	Employees update their customers about the bank’s new services.					
1.11	The bank service is available in all places.					
2	Behavioral service quality (BSQ)					
2.1	Employees of the bank are polite					
2.2	Employees of the bank provide the service with courtesy					
2.3	Employees of the bank provide services with friendliness					
2.4	Bank’s employees are helpful					

2.5	Bank's employees have positive attitude towards their customers.					
3	Machine service quality (MSQ)					
3.1	The bank has reliable ATM& POS machines					
3.2	ATM&POS machines do what I want					
4	Service transactional accuracy (STA)					
4.1	The bank service system is accurate					
4.2	Employees have not made noticeable mistakes					
4.3	Noticeable errors are not occurred on Bank's ATM&POS machines					

Part III Customer satisfaction questionnaire (CSQ)

Please read carefully the statements and indicate the extent of your agreement Please tick (✓) your level of agreement with each of the following statement:

Customer satisfaction questionnaire (CSQ)		1	2	3	4	5
1.1	I am happy with the products and services provided by the bank					
1.2	I am satisfied with employees' sense of respect, dressing protocol, humors etc.					
1.3	I am satisfied with the speed and timely response of employee of the bank					
1.4	I am satisfied with the branch ergonomics like guest chair, counter and other facilities					
1.5	I am satisfied with the bank employees that provide special support for those who are in need of it					

What you recommend for further improvements?

Thank you!

Annex II: አማረኛ መጠይቅ

ስሜ ፍቅርተ ወንድሙ ይባላል። በቅድስተ ማርያም ዩኒቨርሲቲ የቢዝነስ አድሚኒስትሬሽን ተማሪ ነኝ። በአሁኑ ሰዓት የአገልግሎት ጥራት በደንበኞች እርካታ ላይ ያለውን አስተዋጾ እያጠናሁ እገኛለሁ። በመሆኑም ለዚህ ጥናት የሚሆነኝን መረጃ ይህንን መጠይቅ በመሙላት እንድትተባበሩኝ በትህትና እጠይቃለሁ።

ይህ መጠይቅ ሶስት ክፍሎች ሲኖሩት ለመሙላት ቢበዛ 10 ደቂቃ ብቻ ይፈጃል። እያንዳንዱ ክፍል ላይ ባለው መመሪያ መሰረት መጠይቁን በጥንቃቄ በመሙላት ይተባበሩን። የተለየ አስተያየት ካለዎት ወይም ሊያብራሩልን የሚፈልጉት ነገር ካለ ከመጠይቁ መጨረሻ ላይ ባለው ክፍት ቦታ ላይ ይግለጽልን።

የአገልግሎት ጥራት ክፍሎች በደንበኞች እርካታ ላይ። እባክዎን በሚስማሙበት አረፍተ ነገር ላይ (✓) ምልክት ያድርጉ

ክፍል አንድ: አጠቃላይ መረጃ

1. ፆታ

ወንድ	ሴት
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18-25	26-40	41-60	ከ60 በላይ
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2. ዕድሜ

3. የትምህርት ደረጃ

መደበኛ ትምህርት ያልወሰደ	
አንደኛ ደረጃ (1-8)	
ሁለተኛ ደረጃ (9-10)	

ዩኒቨርሲቲ ዲግሪ	
መሰናዶ (11-12)	
ከዩኒቨርሲቲ ዲግሪ በላይ	

4. አባይ ባንክ ለምን ያህል ጊዜ ተገልግለዋል

ከ አንድ አመት በታች	ከ አንድ አመት እስከ ሶስት አመት	ከ አንድ አመት እስከ አምስት አመት
ከአምስት አመት እስከ ሰባት አመት	ከሰባት አመት በላይ	

5. ባለፈት ሶስት ወራት ውስጥ በባንኮችን ቢያንስ አንድ ጊዜ ተጠቅመው ያውቃሉ

አዎ	አላውቅም
----	-------

6. መልስዎ አዎ ከሆነ የትኛውን አገልግሎት ደጋግመው እንደተጠቀሙ ይግለጹልን።
ከአንድ በላይ አገልግሎት መምረጥ ይችላሉ

ተ.ቁ		
1	መደበኛ የቁጠባ አገልግሎት	
2	የፎክ የቁጠባ አገልግሎት	
3	የጊዜ ተቀማጭ የቁጠባ አገልግሎት	
4	ብድር ለማስፈቀድ	
5	ዋስትና ለማስገመት	
6	የውጭ ምንጪ ለመመንዘር/ለመውሰድ	
7	LC, CAD, TT ለመጠቀም	
8	የተለያዩ አለም አቀፍ ከብንክ ጋር የተያያዙ አገልግሎቶችን ለመጠቀም	
9	ATM ለመጠቀም	

ክፍል ሁለት- የአገልግሎት ጥራት መለኪያ

የአገልግሎት ጥራት ክፍሎች በደንበኞች እርካታ ላይ። እባክዎን በሚስማሙበት አረፍተ ነገር ላይ (✓) ምልክት ያድርጉ

1= በጣም አልስማማም 2=አልስማማም 3=ለመምረጥ እቸገራለሁ 4=እስማማለሁ
5= በጣም እስማማለሁ

	አራቱ የአገልግሎት ጥራት ክፍሎች	1	2	3	4	5
1	የአገልግሎት አሰጣጥ ጥራት					
1.1	የባንኩ ሰራተኞች የደንበኞቻቸውን ሃሳብ ያዳምጣሉ።					
1.2	የባንኩ ሰራተኞች አማራጭ መፍትሄዎችን በማቅረብ የደንበኞቻቸውን ችግር ይፈታሉ።					
1.3	የባንኩ ሰራተኞች አስፈላጊ የሆኑ መረጃዎችን ሁሉ ለደንበኞች ያቀርባሉ ።					
1.4	ባንኩ የተሟላ አገልግሎቶችን ለደንበኞቹ ያቀርባል።					
1.5	የባንኩ ሰራተኞች ለደንበኞቻቸው በቀላሉ ስለባንኩ የአገልግሎት አይነቶች መናገር ይችላሉ።					
1.6	ባንኩ ቃል በገባበት ጊዜ አገልግሎቱን ለደንበኞቹ ያቀርባል።					
1.7	የባንኩ ሰራተኞች ለደንበኞቻቸው ፈጣን አገልግሎት ያቀርባሉ።					
1.8	የባንኩ ስራ አስኪያጆች ስራ ቦታቸው ላይ በማይኖሩበት ጊዜ ተገቢውን ሰራተኛ በመመደብ የደንበኞቻቸውን ችግር ለመፍታት ይጥራሉ።					
1.9	በባንኩ አገልግሎት ደንበኞች አመኔታ ይሰማቸዋል።					
1.10	ሰራተኞቹ በየጊዜው የባንኩን አዳዲስ የአገልግሎት አይነቶች ለደንበኞቻቸው ያሳውቃሉ።					
1.11	የባንኩ አገልግሎት በሁሉም ቦታ ተደራሽ ነው።					
2	የሰራተኞች ባህሪ በአገልግሎት ጥራት ላይ					
2.1	የባንኩ ሰራተኞች ትሁት ናቸው።					

2.2	የባንኩ ሰራተኞች ለደንበኞቻቸው የተሟላ አገልግሎት የመስጠት ቀና ፍላጎት አላቸው።					
2.3	የባንኩ ሰራተኞች በጓደኝነት መንፈስ ደንበኞቻቸውን ያገለግላሉ።					
2.4	ደንበኞች እርዳታ በሚያሻቸው ጊዜ ሰራተኞቹ በቂ እገዛ ያደርጉላቸዋል።					
2.5	የባንኩ ሰራተኞች ለደንበኞቻቸው ቀና የሆነ አመለካከት አላቸው።					
3	የክፍያ ማሽኖች (ፖስ እና ኤቲኤም) አገልግሎት ጥራት					
3.1	የባንኩ የክፍያ ማሽኖች(ፖስ እና ኤቲኤም)ትክክለኛነት የተረጋገጠ ነው።					
3.2	የባንኩ የክፍያ ማሽኖች(ፖስ እና ኤቲኤም) ተገቢውን አገልግሎት በደንበኞች ፍላጎት መሰረት ይሰጣሉ።					
4	የአገልግሎት አሰጣጥ ትክክለኛነት					
4.1	የባንኩ አገልግሎት አሰጣጥ ሂደት ትክክለኛ ነው።					
4.2	የባንኩ ሰራተኞች በአገልግሎት አሰጣጥ ሂደቱ የጎላ ስህተት አይሰሩም።					
4.3	በባንኩ ክፍያማሽኖች(ፖስ እና ኤቲኤም) ላይ የጎላ ችግር አይታይም።					

ክፍል ሶስት- የደንበኛ እርካታ መጠይቅ

የአገልግሎት ጥራት ክፍሎች በደንበኞች እርካታ ላይ። እባክዎን በሚስማሙበት አረፍተ ነገር ላይ (✓) ምልክት ያድርጉ

	የደንበኛ እርካታ	1	2	3	4	5
1	ባንኩ በሚሰጠው ዐገልግሎት በጣም ደስተኛ ነኝ					
2	በባንኩ ሰራተኞች አገልግሎት አሰጣጥ፣ አለባበስ፣ አነጋገር በጣም ደስተኛ ነኝ					
3	የባንኩ ሰራተኞች በሚሰጡት ፈጣንና ጊዜውን ያማከለ ምላሽ ደስተኛ ነኝ					
4	በባንኩ ቅርንጫፍ ውስጣው ሁኔታ ለምሳሌ የእንግዳ ወንበር፣ ካውንተር...ደስተኛ ነኝ					
5	ልዩ ድጋፍ ለሚያስፈልጋቸው ደምበኞች የባንኩ ሰራተኞች የሚሰጡት አገልግሎት ደስተኛ ነኝ					

ተጨማሪ አስተያየት እንዲሁም ሊሻሻሉ የሚገቡ ችግሮች ካሉ ቢጠቅሱ-----

አመሰግናለሁ!