

**ST, MARY'S UNIVERSITY COLLEGE
BUSINESS FACULTY
DEPARTEMENT OF MANAGEMENT**

**AN ASSESSIMNT OF SERVICE DELIVERY
PRACTICES OF COMMERCIAL BANK OF ETHIOPIA
(CBE)**

**BY
ZEWUDU TEFERI**

**JUNE 2010
SMUC
ADDIS ABABA**

**AN ASSESSIMNT OF SERVICE DELIVERY
PRACTICES OF COMMERCIAL BANK OF ETHIOPIA**

**A SENIOR ESSAY SUBMITTED TO THE
DEPARTMENT OF MANAGEMENT**

**BUSINESS FACULTY
ST. MARY'S UNIVERSITY COLLEGE**

**IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR
THE DEGREE OF BACHELOR OF ARTS IN MANAGEMENT**

**BY
ZEWUDU TEFERI**

**JUNE 2010
SMUC
ADDIS ABABA**

ST. MARY'S UNIVERSITY COLLEGE

**AN ASSESSMENT OF SERVICE DELIVERY
PRACTICES OF COMMERCIAL BANK OF ETHIOPIA**

BY

ZEWUDU TEFERI

**FACULTY OF BUSINESS
DEPARTMENT OF MANAGEMENT**

APPROVED BY THE COMMITTEE OF EXAMINERS

Department head

Signature

Advisor

Signature

Internal Examiner

Signature

External Examiner

Signature

ACKNOWLEDGEMENTS

First of all I would like to thank the Almighty God for helping me to finalize the paper successfully.

Secondly, I wish to express my sincere appreciation and special thank to my advisor, Ato Zelalem Tadesse, for his cooperation and constructive advises through out the end of this senior paper

My last but not least appreciation goes to the management and employees' of the bank who gave me information to conduct this research.

TABLE OF CONTENTS

	Page
Acknowledgements -----	i
Table of Contents-----	ii
List of Tables-----	iv
 CHAPTER ONE	
INTRODUCTION	
1.1. Background of the Study	1
1.2. Statement of the Problem	2
1.3. Research Questions	3
1.4. Objectives of the Study	3
1.5. Significance of the Study	3
1.6. Delimitation /Scope of the Study	4
1.7. Operational Definition of Terms	4
1.8. Research Design and Methodology	4
1.8.1 Research Design	4
1.8.2 Population and Sampling Techniques	4
1.8.3 Types of Data used	5
1.8.4 Methods of Data Collection	5
1.8.5 Methods of Data Analysis	5
1.9. Organization of the Study	5
 CHAPTER TWO	
REVIEW OF RELATED LITERATURE	
2.1. Definition of customer service	6
2.2. The Need for high quality customer Service.....	6
2.3. Customer Expectation and Perception of the Service.....	7
2.4. Source of Dissatisfaction.....	7
2.5. Service Delivery Skills	8
2.6. The Benefits of High Quality Customer Service.....	12

2.7. Strategies and the Service Business	12
2.8. The Prompt model of Customer Service Practice	13
2.9. Identify Key Factors to Measure Service quality.....	14
2.10. Customer Complaints (what customers do not like.....	17
2.11. Measure customer satisfaction.....	18

CHAPTER THREE

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

General Characteristics of Respondents.....	23
Analysis of Major Findings.....	26

CHAPTER FOUR

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

4.1 Summary.....	42
4.2 Conclusions	44
4.3 Recommendations.....	46

Bibliography

Appendices

Appendix A

Appendix B

LIST OF TABLES

Table 1: Background of Customers (Respondents) -----	24
Table 2: Background of Front-line Employees -----	25
Table 3: Respondents response on reason for selection of the Bank and type of Service Received -----	27
Table 4: Customers Expectation-----	28
Table 5: Respondents Response on Service Quality and Keeping Promises-----	29
Table 6: Response on Employee's Competence and Customer Complain -----	30
Table 7: Respondents Response on Duration of Service-----	32
Table 8: Employees Understanding about Customer Need-----	33
Table 9: Facility of Chairs, Magazines and Newspaper on and Serves Problem in the Bank-----	34
Table 10: Feeling of Customers-----	35
Table 11: Respondent (employee) response on work Environment or the Bank-----	36
Table 12: Respondents Response on Rate of keeping Interest of Customer and way treating some misbehaved customers-----	37
Table 13: Knowledge of Employees -----	38
Table 14 Respondents response on balance of Tellers and Customers----	39
Table 15 Neatness of Employees and Measure of Customer Satisfaction-	40

CHAPTER ONE

INTRODUCTION

Background of the Study

In the ongoing battle to recruit and retain customer, high quality service can provide ones business with differential advantage. Market pressures are drawing a search for service advantage, an extra edge in a crowded sector, a step above the competition. In today's complex and ever changing world most company bank are well wear that their survival depends on finding customers and serving them better than the computation. Customers' service, the quality of service in the Bank is your business as it is the business of everyone in the Bank; therefore we all bother about customer issue and customer service (Teka, 2009:4)

Studies indicate a strong link between customers perceived quality and performance measures such as profit, market share and sales growth. Services therefore play a key role in many markets particularly those where profits are high. It is eve dent that Banks that have high quality products of service relative to the computation clearly out perform these with in interior quality. Clearly, the impact of customer perceived quality is significant.

Therefore, service leadership clearly pay off in terms of profit. But being preferred to competitors allows you to charge higher prices, grow share and get better use of our marketing effort.

According to CBE company profile the present day commercial bank of Ethiopia in the successor of Ethiopian government Bank that started rendering banking service 60 years ago. The Bank accomplished services independently in 1964 with a capital of 20 million birr, with 20 branches and 812 workers. To give quality

service the bank has regularly employed trained manpower. In 1999, bank has employed 7570 employees, of this 5314 are male while the rest 2200 are female. Currently, the bank has more than 194 branches inside and outside of the country.

1.2. Statement of the Problem

Ideally, all banks especially commercial banks said “This is the age of service”. We live and work in economies where the service industry has increasingly become a major component of globalized trade, commerce and indeed life. In this service based economies human relation are more important than physical products. Serving, satisfying and retaining customers is a never ending battle. Customers expectation are changing and rising and competitors are eager to innovate and take market share thus banks must keep close the reality (Teka, 2009:6).

As per theoretical framework stated above the student researcher realized through preliminary research the following gaps. Such as inadequate training for the staff, poor customer handling practices, and inability to adopt new innovations in the banking sector and government policy are some of observable problems that exist in the day to day service delivery practice of Commercial Bank of Ethiopia.

Hence, the student researcher is interested to conduct this study in order to investigate and/or assess service delivery practices problems in Commercial Bank of Ethiopia.

1.3. Research Questions

In order to accomplish the study objective the following basic questions were raised by the researcher.

1. What are the factors that affect the service quality of CBE?
2. What kind of customer complains handling mechanism used by CBE?
3. To what extent employees are aware about the impact of quality service delivery to the customers?
4. Does the bank give instant feedback for customer complain?

1.4. Objectives of the study

1.4.1. Objective of the Study

The general objective of the study is to assess and investigate the service delivery problems of CBE.

1.4.2. Specific Objective

- ✚ To identify factors that affect quality service delivery of CBE.
- ✚ To indicate the customer complains handling mechanism used by CBE.
- ✚ To measure employees awareness on impact of quality service delivery.
- ✚ To measure responsiveness of the bank on customer complain.

1.5. Significance of the Study

This study has various importances to different bodies. It serves as stepping stone similar to related area and also it can provide relevant feedback to CBE regarding service delivery practice and observable

problems exist. Furthermore, it has paramount role in enhancing the level of knowledge possessed on research work to researcher.

1.6. Delimitation /Scope/ of the Study

The study conducted in the head office of CBE. Since it is impossible to address respondents in all branches, the study delimit it self only respondents from the head office which where located here in Addis Ababa around Leghar.

1.7. Operational Definition of Terms

In order to have clear and common understanding, the researcher used the following operational definition for certain terms (Teka, 2009:8)

Service: - The thing that a service recipient has with a service giver.

Customer service: - any contact, whether active or passive, between a customer and a company that causes negative or positive perception by the customer.

Quality: - is giving customers exactly what they need.

Good service: - giving the customer less than they expect.

1.8. Research Design and Methodology

1.8.1. Research Design

The study used descriptive research method in order to assess and describe the quality service delivery practice of CBE.

1.8.2. Population and Sampling Technique

Employees and customers with in the Head Office of Commercial Bank of Ethiopia were considered as a population of the study. Among the total population i.e. 50 front-line employees, 40 % of them and also according

to Matholtra (2006:383) a total number of 200 customers were taken as sample respondents using simple for employees random and Convenience sampling technique for customers.

1.8.3. Type of Data Used

All relevant and useful primary and secondary data were collected to make the study complete and to achieve its proposed objectives.

1.8.4. Methods of Data Collection

The primary data were collected through interview and questionnaires. On the other hand, secondary data were also gathered from different written documents, such as books, magazines, journals, company profiles and reports and electronic sources and other important document to the study.

1.8.5. Methods of Data Analysis

The student researcher proposed to use descriptive research method in order to analyze and interpreter the data. Thus, percentage and tabulation used to analyze and interpret the data collected from sample respondents.

1.9. Organization of the Study

The study organized and arranged in to four chapters. The first chapter consists of the introductory part. The second chapter concerned with review of related literature. Chapter three deals with data presentation data analysis and interpretation and chapter four include summary, conclusions and recommendations. Finally, bibliography and other important documents are attached.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Definition of Customer Service

Customer service is difficult to define accurately; experts in the field have offered several different definitions. However, all most all definitions have their common central concept. According to Teka (2009:8), customer service is any contact or interaction, whether active or passive between a customer and a company that cause a negative or positive perception by the customer. Patankal (2001:2) suggested that services are activities benefits or satisfaction which all offered for sale in is provided in connection with the sale of goods. Balaji (2002:1) says that, a service is an actor performance offered by one party to another. On the other hand, it is difficult to define quality like buity love, freedom & leadership because, it is sensed than talked however; many auth as have fried to define what quality is all about. Among others Chase & Aqwlanos (1989:127) defined quality as “fitness for use”.

2.2. The Need for High Quality Customer Service

The primary task of managers is to position the company, like any other service provider, so that its success full at recruiting and retaining customer. In this since, we are all working for customer and we are in the customer service business customer provided the oxygen, which companies and any other service provider company breath without customers, there is no oxygen supply with out supply Bank and other companies will eventually perish. Product quality is essential to recruiting customers, but service quality is the key to customer retention and growth. Indeed service is fat more important than you might imagine customer are five times more likely to switch vendors because of

perceived service problems than for price concerns or product quality issues (Teka, 2009:3).

2.3 Customer Expectation and Perception of the Service

Different writers have tried to describe the concept of expectation and perception in many ways. They do make distinction between what customer expectation and customer perception all about. According to Zeithaml and Bittner (2003:61) “expectations are reference points against which service delivery is compared is only a burning”. He also says that, the level expectation can vary widely depending on the reference point the customer holds. Every one has an indicative sense of what expectations are service marketers need former through and dear detonation of expectation in order to comprehend measure and manage them.

Customer expectations are beliefs about service delivery that functions as standard or reference pointes against which performance is judged. Because customers compare their perception of performance with these reference points when evaluating service quality through knowledge about customer expectation is a critical to service marketers, know what the customer expect is the first and possibly most critical step in delivering quality service (Zeithaml and Bittener, 2003:60).

2.4 Sources of Dissatisfaction

Dissatisfaction can stem from various sources by which customers take their business use where (Nacneill, 1994:25). He also put some of the reason why customers get dissatisfaction. These are misinformation from an employee, feeling of being victimized by the business nor operation, delays and long waits, promise not delivered, conflicting managers from employees, service that was rude and inefficient, luck of communication

between parties in dispute, treatment as being uninformed wrong or unimportant. Moreover, defective or inferior product/ service, feeling of being dismissed or discounted by the personnel and business integrity or honesty that was questionable. If customer complaints are considered as symptom of deeper problems, then the situation becomes more serious than it's first appear (Denton, 1989:1).

2.5 Service Delivery Skills

According to Teka (48:2009) there are different type of service delivery skill among this some of them include: - communication, handling angry or upset customer and application of rule of quality customer care.

I. Communication

The first service delivery skill we want to discuss is communication. The importance and value of good communication between customers and service providers cannot be emphasized enough. You need to understand what your customers want and need before you attempt to provide service to them. There are eight basic ways to enhance your communication skills with your customers during one-in-one direct contact.

Smile: Some people provide service with a look on their faces that says they were baptized in lemon juice. Smiling is not a lip exercise; kissing is smiling must be done with the whole face to be perceived as sincere.

Name Recognition Find out the customer's name and call the customer by first name or by Mr., Mrs. or Ms, Depending on the situation. This tells the customer that you care enough to find and remember his/her name.

Eye Contact People who do not make eye contact are perceived as hiding something or as being untrustworthy. Four to eight seconds of eye

contact is acceptable. With eye contact greater than eight seconds, some people feel intimidated.

Open posture Standing with arms crossed sends a bad signal to the customer. It says that you don't care and that the customer is bothering you. This is the wrong message. Keep an open posture (Ibid).

Territory Be sure to give people their space. Don't stand too close far away. Standing too close can be intimidating to some people.

Forward Lean Standing with a bit of forward lean shows the customer you are interested in and are listening to what the customer has to say (Ibid).

Nod Nodding indicates you listened to and you understand your customer. It also indicated you agree with your customer it that is the appropriate message to send.

II. Handling Angry, Upset Customers

Working with customers is not always easy. Often people who work in banks/companies have to tell customers things they do not want to hear and as a result, customers become upset or angry.

In order to deal with challenging customers, you should know what makes them angry in the first place. Customers can get angry for a number of reasons (Teka, 2009:48).

- They do not know what to expect from you or your bank/company and are upset that they have to deal with you in the first place.
- They have had a bad experience with your bank/company before and expect more of the same.
- They resent having to deal with an employee who they have stereotyped as non-caring, lazy, overpaid, under worked, non responsive, non accountable etc.
- Their expectations are not met.

- Someone was rude to them
- Someone was indifferent to them.
- No one listened to them.

Some Characteristics of Anger:

- Blame others
- Loud and demanding
- Try to make you angry
- Little regard for the rights of others
- Refuse to do what you ask

How to deal with an angry/upset customer

According to Payne, (2003:121) challenging customers do not usually respond to logic with logic. They respond with emotion. In fact the more logical you become, the angrier they could get. Therefore, the only solution to this dilemma is to deal with emotions (theirs and yours) first.

- Listen without interruption and stay calm.
- Use empathy (“I would feel the same way”, I understand why you are frustrated”, acknowledge their feelings.
- Repeat their words and restate the problem.
- Thank the customer for bringing this to your attention.
- Apologize for the problem or their inconvenience.
- Take action to address the problem
- Let the customer vent
- Gently confront abuse
- End the encounter on the Human Interaction side.

III. Five Rules of Quality Customer Care

- i. **Acknowledge the customer immediately** Use positive visual behaviours such as Smile, Lean forward with hands open, legs and arms uncrossed, establish and maintain a good level of eye contact

- Use positive verbal behaviours such as use customer's name frequently, Apologize for any delay, give a positive greeting and closing

ii. Put yourself in the customer's position

- Look for opportunities to help
Ask if the customer needs help, Give prompt attention, and remain close at hand if possible
- Notice the customer's personality, mood and level of knowledge- show empathy
- Listen actively: Nod and smile and make listening noises of encouragement "I see"
 - Encourage the customer by summarizing their request or problem

iii. Accept Responsibility even if it is not your fault

- Support the customer
Do not blame them, Apologize for any inconvenience but do not blame your bank/co-workers, reassure them of your attention and willingness to help
- Know the extent of your authority-do not make promises you can keep

Identify yourself to the customer, give them your name, Say how you can be contacted

iv. Involve the customer in the solution

- Offer alternatives: know the options available and check all possibilities
- Be flexible: try to fit in with the customer's needs as much as possible

v. See it through until the customer is satisfied

- Maintain contact
Summarize action to be taken, Check to see that action has been carried out, ensure customer is happy with solution

- Follow up

Check to see that the customer is satisfied; establish whether there is anything more you can do (Teka, 2009:50).

2.6 The Benefits of High Quality Customer Service

As stated by Teka (2009:98) Banks/companies that have high quality products or service relative to the competition clearly outperform those with inferior quality. Clearly, the impact of customer perceived quality is significant.

Many literatures indicate that bank/companies that focused their efforts on high-end customer service enjoyed the following benefits:

- Improvements in morale (reducing staff costs)
- Lower staff turnover (reducing recruitment costs)
- Longer-term customer retention (often as much as 50% longer)
- More repeated business (creating 20-49% lower selling costs)
- More referrals (creating 120-40% lower promotional costs)
- Higher prices (often a 7-12% higher premium)
- Increased margins (usually 7-17% more profit)
- A business to be proud of (affecting all stakeholder)

The goal of any quality system is to help the Bank/company become more effective at getting and keeping customers (Zithamal and Bittner 2004:462).

2.7 Strategies and the Service Business

Business strategy covers many different ideas. The goal is not merely to beat the competition; it involves serving your customers better than the competition. To be effective, a service strategy must position the Bank/company to respond in a unique way to customers' needs.

Service businesses should define their activities in terms of customer benefits. If banks/companies define themselves this way, some

“interesting insight emerge” that can suggest new and different ways to compete.

Too many banks/companies take an “inside-out view” of their business, which starts with what the bank/company wants and then takes that out to customers. Banks/companies today instead need to take an outside in view which focuses first on what customers want and then brings that into the Bank/company. In customer-focused businesses:

- Customers are the focus of all activities
- Customers find it easy to do business with you: the bank
- Customers’ views influence business decisions
- Customer-friendly systems and structures are used
- Customers are the focus of all business plans and strategies

According to different authors, there are three key steps in the formulation of any service strategy:

2. Identify your key customers
3. Identify your core contribution/customer benefit
4. Decide which customer benefits you want to be famous for.

Focusing on specific customer groups is vital to success. A bank/company must specifically decide whom it wants to serve and not to serve, discover what those customers really want. And set a strategy that single-minded provides that service to those customers. Focus pays off handsomely in service business (Teka 2009:116).

2.8 The Prompt Model of Customer Service Practice

The main components of the PROMPT approach to service are:-

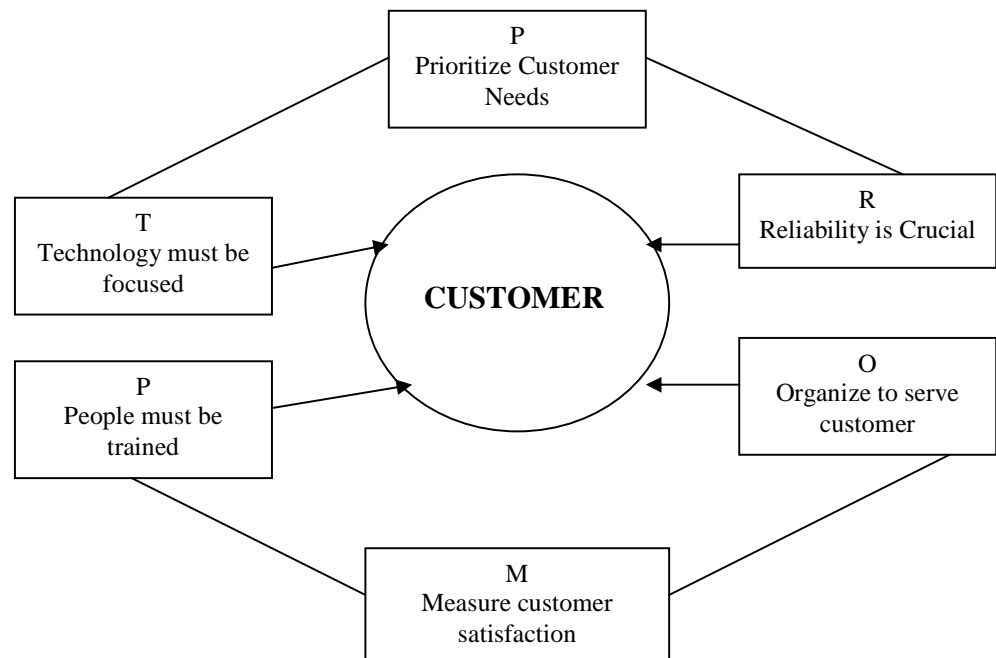
- P= Prioritize customer needs
- R= Reliability is crucial
- O= Organize to service customers
- M= Measure customer satisfaction
- P= People must be trained

T= Technology must be focused

What are the critical practices involved in providing excellent customer service? The PROMPT acronym was devised as a memory aid to assist managers. It provides a simple framework, which helps to identify the critical service practices required, and also services as a basis for action. You can employ the PROMPT approach to help your bank/company to achieve a distinct service advantage. The model can also be used to identify practice gaps and to benchmark and learn from the best (Wirtz 2005, 201).

A Customer – centric Approach

The customer is at the heart of this model. We must always be asking ourselves “How can this practice help ups to recruit more customers and retain our existing ones? With this philosophy, any service business can take steps towards more successful trading. Each aspect of the PROMPT approach is described in more detail.



2.9 Identify key Factors to Measure Service Quality

According to Zithamal and Bittner (2004:252) people tend to rate services in comparison to their previous service experiences. Customers expect certain things with regard to products and service quality. They form these expectations based on the following factors:

- Competition
- Advertising, (Expectations emerge from)
- Reputation
- Experience (from the relationship established)

A number of models have been devised to identify the key factors, which customers use for evaluating a service. One of the most popular and effective is the SERVQUAL method. This analysis of service quality examines the constituent elements that comprise the customer's service experience (dimensions to quality customer care that customers are keen on or that customers want):

- **Reliability** (the ability to provide what was promised, dependably and accurately, be consistent and follow through, trust from customers)
- **Assurance (Security)** (the knowledge and courtesy of employees, and their ability to convey trust and confidence)
- **Competency (Tangibles)** (the physical facilities and equipment, and the appearance of personnel, it is about the basics, the product or service must meet the customer's basic requirements)
 - **Empathy** (the degree of caring and individual attention paid to customers)
- **Responsiveness** (the willingness to help customers and provide prompt service, being absolutely tuned to the needs of the customer, customer wants Quality, Price and Speed)
- **To feel valued** (customers want to feel that they are valued by service providers, feel that they are important and they seek personalized service)

- **Courtesy** (common courtesy that should be practice by everybody)
- **Access**
- **Dignity and Respect:** customers want to be treated, as you yourself want to be treated when you receive a service from anther service provider. Customers do not want to be talked down to or made to feel they are bothering you. They do not want to feel they are at a lower intellectual level than you are.
- **Flexibility /Options:** customers want to have a little wiggle room. They resent the “My way or the highway” attitude. Customers want us to offer them alternatives (options) to make the system work for them. They want to know hoe you can jiggle the system for them. They want you to be flexible in how you deal with them.
- **Technical Quality:** customers want someone who knows what is doing and can address their problems or provide the information they need correctly the first time. They expect you to be good at performing the core function of your organization. They usually get real upset if they are given inaccurate or misinformation.
- **Problem Solving:** customers expect you to help them solve the problems they are having. You are the expert in how to jiggle the system to help them. Of customers know how to fix problems, they would not need you.
- **Recovery:** customers want come one who can fix mistakes (theirs and yours) and provide follow up., customers values a service provider’s ability to recover when a mistake is made. They do not want to necessarily know who is to blame or who is not. They just want the problem fixed and have some assurance it will not happen again.
- **Human Interaction:** Customers value someone who will take the time socialize a bit with them – especially those who are nervous or unsure of themselves or the outcome of the service encounter. Human Interaction helps put them at ease. Words like “how are you today” etc,

are icebreaker. However, there are a minority of customers who want nothing but pure business from you.

2.10 Customer Complaints (what customers do not like)

Providing high quality customer service does not mean making the customer happy or giving the customer everything he/she wants. It is focused on how you treat the customer from a human perspective. Customers want to be treated with politeness, dignity, respect, care, friendliness, warmth, etc. according to Payne, (2003:121) some of the most common complaints are:

Apathy: an attitude of indifference; “I do not really care”, “It’s your problem”, “you got yourself into this”, “The responsibility is yours, not mine.”

Passing the Buck: giving the customer the run-round; “we do not handle this”, “That is not my area of responsibility”, “I will have to transfer you”, “I was told to do it this way”.

Hiding behind Policies and procedures: Policies should focus on customer convenience. Not organizational convenience. The service provider should be focused on determining “how can we” not “why we can’t”.

Being talked down To: treating customers as if there is no possible way they are intelligent enough to understand what you are talking about demeaning and dehumanizing do not belittle or patronize customers.

The cold shoulder: This is showing an attitude that is overly formal and unfriendly. Icy stares, curtness, impatience, exchanges of unfriendliness, and being inconsiderate are examples (Payne, 2003:127).

The brush-Off: Trying to get rid of a customer as soon as possible because the service provider has something more important to do. The “If you were not bothering me, I would get some important work done” attitude”. This includes ignoring a customer who is willing for assistance or making them wait for an excessive period of time.

Rudeness: This is self-explanatory. Treat people, as you yourself would like to be treated. Choose your words carefully.

Unresponsiveness: Not providing the service within the time frame needed by the customer. Being non responsive to a request for service. Not following up on a commitment.

Wrong information Not knowing the answer to a question and providing wrong information rather than saying you are unsure and will need to find out or calling for assistance. Customers would rather have no information than the wrong information.

Being stereotyped customers do not like being categorized or held accountable for something another customer was responsible for. Comments like “You steel mill operators are all alike” or “You can never please you people from the eastern part of the state” will really push some customer’s buttons. Comments like “All you cement manufactures do is complain” will result in a similar reaction Payne, (2003:133).

Unhappy customers leave and find the service they need somewhere else.

2.11 Measure Customer Satisfaction

Few banks/ companies actually measure customer satisfaction, not to mention customer loyalty. Although a great majority of managers believe that improving quality and service is the key to competitive success, only half produce regular reports on customer satisfaction. But in a service-focused business environment, customer satisfaction and loyalty is the only true measurement of service success (Zithamal and Bittner 2004:262).

i. Measuring performance

In order for Bank/companies to understand and respond to customer service initiatives they need to:

- Measure their performance on customer satisfactory loyalty
- Listen to the voice of the customer

- Fix service problems and processes
- Set standards for key service areas.

In conventional strength and weakness analyses, Banks/companies usually list for themselves areas in which they “perceive” they perform well or poorly. Such analysis no matter how rigorous is often one-sided-limited as it is to the Bank/company’s own perspective –and therefore terribly flawed, (Zithamal and Bittner, 2004:266).

Your real market “strengths” are the areas you perform well for your customer-relative to your competitors. These are why you win new customers or keep the existing ones.

Corresponding, your real market “weaknesses” are the areas in which you perform poorly that are important to customers. This is often why customers leave, or don’t choose your service at all.

ii Measure your performance on customer satisfaction or loyalty

In order to accurately assess how your bank/company is performing it must be viewed through your customers’ eyes. You should actually let customers tell you what end results to measure and track the internal procedures that are used to produce those end result.

iii Listen to the voice of the Customer

It is common sense to pay close attention to complaints-the “customer voice”. Unfortunately, many banks/companies assume that listening to customer grievances is an adequate way of keeping in touch with the market. This is a grave mistake.

Though dissatisfied customers are not inclined to tell us about problems unless they are prompted to do so, they will tell an average of 11 other people when they are dissatisfied. These 11 will each tell an average of 5 others what they were told. This adds up quickly against the bank and the individual service provider (Teka, 2009:156).

On the other hand, truly satisfied customers will tell just five to seven people about a service provider that truly dazzled them. Customers will tell others of problems they have had, but will not directly complain to the Bank/company unless a vehicle to do so is provided to them. The bank/company needs to take the initiative to measure and seek customer feedback on an ongoing basis. The people providing the service need to know how they are doing. There needs to be a system that providing the service need to know how they are doing. There needs to be a system that provides feedback to the service providers of how their service is perceived by the customers.

Customer voice Drives Loyalty: The connection between customer voice and loyalty is very important. Management finds out about these falls in quality in two ways: when customers leave (exit) or complain (Voice). Exit is an economic choice, but voice is a political option. Voice is an attempt by the customer to change the Bank/ company's practices, and has the function of alerting a Bank/Company to its failings. Managers must "react" to these customer performance warnings.

A customer who has complained and been satisfied is considerably more valuable than a customer who has never has a bad experience with your Bank/company. They are likely to tolerate any future service shortfalls from your bank/company, in confident anticipation that you will make it right, as you did before. They are also likely to tell their friends about how you dealt with their grievance (Teka 2009:177).

Return on Investment: The return on investment on a complaint handling system can be very high indeed. The cost of the system will be recouped in the profit recovered from customers who remain loyal. Aiming to reduce defections is profitable business strategy. Banks/companies can boost their profits considerable by focusing on customer retention rather than cost reduction. Studies show that in the

credit card business a mere 2% decrease in the customer defection rate is financially equivalent to a 10% reduction in unit costs. This is a factor of five in favour of reducing customer defection and the return on investment is clear.

Be warned, however: simply listening to complaints is not sufficient. Customer get angry if they are continually asked “what’s wrong with our service?” and no action is taken to redress the problems they report.

iv Fix service Problems and Process

Now we know exactly where the problem areas are, what parts of the Bank/company’s service are causing dissatisfaction amongst its customers. The customer voice has made it abundantly clear what it doesn’t like. What now? The answer is obvious: make it better.

Pursue “Quick Wins”: Pursue “quick wins” in areas which are important to the customer and which are highly visible. This has the benefits of letting you customers know that you are serious about improvement.

Some of these problems will be simple irritant or “hygiene” factors, and must be resolved quickly. But always make sure to focus on problems which are important for customer and which will motivate them to stay with you (Teka 2009:192).

a. Formal feedback (e.g. Written survey forms)

A standard of service should be established for the bank/company, (that s what the company is shooting for?). Then you need to measure whether or not you are where you want to be.

b. Informal feedback (talk to customers, ombudsman etc)

To be of value, informal feedback should be obtained frequently.

There are many methods available to measure customers’ ongoing satisfaction. Some of the more effective and popular methods includes

monitoring customer complaints, using formal surveys, customer surveys (e.g questionnaires), Holding focus groups, Surveying distribution channels (branches in bank cases), customer discussion/ advisory panels.

CHAPTER THREE

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This chapter deals with analysis and interpretation of the study based on the data gathered from the respondents. All the data were obtained through questionnaire containing close ended and open-ended questions and through interview with the management group of CBE.

3.1 General Characteristics of Respondents

Table 1 and 2 below shows the general characteristics of respondents, which include their age distribution, sex distribution, education level and year of service in the bank.

Table 1. Background of Customers (Respondents)

No	Item	Response	
		No	%
1	Sex		
	Male	130	65
	Female	70	35
	Total	200	100
2	Age		
	18-20	--	-
	21-30	74	37
	31-40	86	43
	41-50	40	20
	> 50	--	-
	Total	200	100
3	Education	-	-
	< 12 grade	-	-
	Certificate	134	67
	12 complete	60	30
	Diploma	6	3
	Degree and above		
	Total	200	100

As it is attested in item 1 of table 1, with regard to gender distribution respondent customers, out of 60 respondents 130 (65%) was male the rest 70 (35%) were female. majority of the respondents are meal. This may create question on gender sensitiveness of the service of the bank.

Item 2 of table 1 indicated that, 86 (43%) of the respondents were between the age of 31-40, 74 (37%) were between age 21-30 and the rest 40 (20%) of them were between age 41-50.

Concerning educational level of respondents as shown in item 3 of the same table, majority of them i.e. 134 (67%) were diploma holders, while, the rest 60 (30%) and 7(3%) of them were degree and above and 12 complete respectively. From this one can infer that respondents are good enough to provide credible information

Table 2 Background of Front-line Employees

No	Item	Response	
		No	%
1	Sex		
	Male	14	78
	Female	4	22
	Total	18	100
2	Education		
	Certificate	-	-
	Diploma	16	83
	Degree	2	17
	2 nd degree & above	-	-
	Total	18	100
3	Work experience		
	< 5 years	12	67
	6 – 10 Years	4	22
	11 _ years	2	11
	Above 15 years	-	-
	Total	18	100

As it is presented on Item 1 of table 2, 14 (78 %) of the respondents were male and the rest 4(22 %) were female. This shows under representation of female.

Item 2 of the same table indicated that, majority of the respondents were diploma holders i.e 16(83 %) while the remaining 2 (17 %) of them were degree holders. This indicates that the bank employees are competent enough with regard to education.

Regarding work experience of the respondents as depicted in table 2 of item 3 above, majority of employees i.e. 12(67 %) had work experience between 1-5 years. While the remaining 4 (22 %) and 2(11 %) of the respondents had 6-10 and 11-15 years work experience respectively. This implies that, respondents possess enough experience on the service delivery operation of the bank.

3.2 PRESENTATION AND DISCUSSION OF RESULT

In this part of the study all data gathered in relation to the study were analyzed and interpreted as follows.

Table 3:- Respondents response on reason for selection of the Bank and type of Service Received

S.I	Item	Alternatives	Response	
			No	%
1	The reason for customers of the bank?	Nearness to my home	100	50
		Information from relatives	34	17
		Information obtained from the bank staff	16	8
		Persuasion by advertisement	50	25
		Total	200	100
2	Which type of service you are obtaining from the Bank?	Current account	106	53
		Time Deposit	-	-
		Credit service	34	17
		Advice account	60	30
		Total	200	100

Table 3 above, show that, why the customers choose CBE, and 100(50%) of the respondents replied that they select the bank because it is, near to their home or organization, 50(25 %) of the customers (respondents) selected the bank because of persuasiveness of advertisement while the rest 34 (17%) and 16(8%) of them rated information obtained from relatives and information obtained from the bank staff respectively. This implies that location may be the main important factor in choosing a banking institution.

As it is indicted in table 3 above, 106(53%) and 60 (30%) of the respondent replied that they are user of current account and saving account service. While the remaining 34 (17%) of the respondents replied that they belongs to the credit service facility. From this one can infer that majority of the

customers obtain current account service. And significant number of customers is in credit service. This implies that customers may not have awareness about some other service of the bank.

Table 4. Customers Expectation

No	Item	Alternatives	Response	
			No	%
1	What was your expectation about the bank before becoming customers of CBE?	Very high	-	-
		High	16	8
		Medium	140	70
		Low	34	17
		Very low	10	5
		Total	200	100
2	How do you evaluate the level of satisfaction you were expecting before becoming customers?	Very high	-	-
		High	54	27
		Medium	124	62
		Low	22	11
		Very Low	-	-
		Total	200	100

As can be observe from item 1 of the above table 140 (70%), 34 (17%), 16 (8%) and 10 (5%) of the respondents have medium, low, high and very low expectation about the bank respectively. This indicates that much of the customers of the bank have average expectation about the bank before becoming customers of CBE.

Item 2 of the same table, also indicated that, majority of the respondents i.e. 124 (62%) rated average. The rest 54 (27%) and 22(11%) of respondents rated high and low expectation respectively. This implies that majority of the

customers have good expectation about the bank before becoming a customer.

Table 5. Respondents Response on Service Quality and Keeping Promises

S.N	Item	Alternatives	Response	
			No	%
1	How do you rate the service quality of the bank as compared to Competitors?	Very high	-	-
		High	50	25
		Medium	124	62
		Low	26	13
		Very low	-	-
		Total	200	100
2	CBE provide its promised service at the right time to the customer	Strongly agree	34	17
		Agree	100	50
		Disagree	66	33
		Strongly disagree	-	-
		Neutral	-	-
		Total	200	100

Product quality is essential to recruiting customers, but service quality is the key to customer retention and growth, services is far more imagine. Customers are “five times more likely to switch vendors because of perceived service problems than for price concerns or product quality issues.

As it is indicted in item 1 of table 5, 124(62%) and 50 (25%) of the respondent replied that the service quality of the bank is high and moderate respectively. While the remaining 26 (13%) of the respondents replied that the service quality of the bank is low. In connection to this the student researcher tries to crosscheck the views of customers with interview in there

reared, the interviewee indicated that the bank recently install a system that makes the bank different from others in terms of quality service delivery. From this one can infer that the service quality of the bank seems to be good.

As it is attested in item 2 of table 5, majority of the respondents i.e. 100(50%) of the respondents replied that the bank deliver the promised service at the right time to its customer. While the rest 66(33%) and 34(17%) of them rated disagree and strongly agree respectively. Moreover, to the data obtained from the interviewee revealed that the bank is delivering service that our service delivered at the right time to the bank customers unless some unfortunate happened. From this one can conclude that the bank is delivering the service promised to customer at the right time.

Table 6 Response on Employee’s Competence and Customer Complain

S.N	Item	Alternatives	Response	
			No	%
1	How do you evaluate CBE employee’s Competence service delivery?	Very Low	-	-
		High	50	25
		Medium	116	58
		Low	34	17
		Very Low	-	-
		Total	200	100
2	Do you ever have an experience in complaining the bank service to the responsible partner?	Yes	76	38
		No	124	62
		Total	200	100

As it is presented in item 1 of table 6, majority of the respondents i.e. 116(58%) rated employee's competence as medium while the remaining 50 (25%) and 34 (17%) of the respondents replied employee's competence as high and low respectively. Moreover, the data obtained through interview indicated that since much of the bank employees are well educated, experienced and competent. This indicates that competence of CBE employee's is some how good. So that they have the potential convert the bank service delivery policy.

With regard to item II of table 6, majority of the respondents, i.e.124 (62%) were not compelling the service of the bank. While the remaining 76(38%) of the respondents replied as they forward complains to the managers and inside the suggestion box. And also the manager said that, our bank has customer complain handling mechanism however, customers have not aware about it and they prefer commenting there complain to the suggestion box rather than the respective appointee of the bank. From this one can conclude that the bank is not trying to communicate publicly to customers how to express complains.

Concerning the responsiveness of the bank to customer complains. As it is indicated in item II of table I, majority of the respondents i.e. 37 (62%) replied that the responsiveness of the bank to customer complains is not satisfactory. While the remaining 13 (%) and 10 (17%) of them rated moderately satisfactory and have no response to customer complains respectively.

Table 7. Respondents Response on Duration of Service

S.N	Item	Alternatives	Response	
			No	%
1	How do you evaluate the bank service time?	Short and good	40	20
		Average	96	48
		long and boring	64	32
		Total	200	100

As can be seen in table 7 above, majority of customers replied that the bank has average service time that is 96 (48%). However, significant number of respondents i.e. 64(32%) rated the service time of the bank is long and boring. While the remaining 40(20%) of them said that the service time is short and good. This implies that, there is somehow reasonable service delivery waiting time.

Table 8. Employees Understanding about Customer Need

S.N	Item	Alternative	Response	
			No	%
1	To what extent employees of CBE understand your specific need?	To very great extent	-	-
		Neutral	48	24
		To great extent	-	-
		To some extent	56	28
		Not at all	96	48
		Total	200	100
2	As compared with my service requirement, I agree with CBE service performance?	Strongly agree	-	-
		Agree	40	20
		Natural	16	8
		Disagree	110	55
		Strongly disagree	34	17
		Total	200	100

As can be observed in the above table item 1, 96(48%) i.e. majority of the respondents replied that, employees could not understand the specific need of customers. While the remaining 56 (28%) and 48(24%) of them rated to some extent and neutrals respectively. This indicates that, there is a problem in identifying the customers need and want to serve them properly.

On the other hand, item 1 of the same table indicted that, 110 (55%) 40(20%), 34(17%), and 16(8%) respondents replied, disagree, Agree, strongly disagree and neutral about the service performance of the bank respectively. From this one can understand that current services of the bank couldn't fulfil customer service requirement demand.

Table 9. Facility of Chairs, Magazines and Newspaper on and Serves Problem in the Bank

S.N	Item	Alternative	Response	
1	Do you think the bank facilitate adequate chairs, magazines and new papers during the queue?	Yes	174	87
		No	26	13
		Total	200	100
2	Problem On the service of the Bank?	Dalliance of service	76	38
		Shortage of service	20	10
		Location of the Bank	34	17
		Shorter of workforce	70	35
		Total	200	100

Item 1 of the above table indicated that, majority of the respondents i.e. 174(87%) confirmed adequacy of facility of chairs, magazines and news papers available for customer waiting time. While the remaining 26(13%) of the respondents rated on the contrary. This indicates that the bank is providing facility In relation to customers waiting time.

With regard to item 2 of the same table shows that, 76(38%) 70(35%), 34(17%) and 20(10%) of the respondents replied that dalliance of service, shorting of service are problem observed in the bank service repetitively. From this approximate number of respondents said dalliance and shortages of workforce are the major problem observed in the bank service. This implies that, the bank has shortage of staff and service.

This implies that, the bank has shortage of staff, this may cause for service dalliance.

Data obtained from respondents evidenced that, in adequate staff training and shortage of workforce workload which is the cause for deviance in service delivery.

Table 10. Feeling of Customers.

S.N	Item	Alternatives	Response	
			No	%
1	I feel safe by the transition made with CBE	Strongly agree	6	3
		Agree	54	27
		Neutral	-	-
		Disagree	96	48
		Strongly disagree	44	22
		Total	200	100

As can be seen in the above table, 96(48%), 54(27%), 44(22%) and 6(3%) of the respondents replied disagree, agree, strongly disagree and strongly agree, respectively. This shows that majority of the respondents didn't develop good feeling by the transaction made with the banks. This further implies that customers are not satisfied with the transition obtained from respondents.

Table 11. Respondent (employee) response on work Environment or the Bank

Item	Alternative	Frequency	
		No	%
Is the working environment of including the working site convenient for work?	Yes	16	89
	No	2	11
	Total	18	100

As can be seen in the above table, majority of the respondents i.e. 16(89%) replied that the working environment of the bank is convenient. While the remaining 2(11%) rated no. From this one can understand that, the bank has conducive work environment that can influence employees to work better.

Table 12. Respondents Response on Rate of keeping Interest of Customer and way treating some misbehaved customers

S.N	Item	Alternative	Response	
			No	%
1	How do you rate bank To wards keeping interest of customer?	Very high	-	-
		High	9	50
		Medium	5	28
		Low	4	22
		Very low	-	-
		Total	18	100
2	How do you serve some Misbehaved customers?	As per his/her desire	8	44
		As per the bank principle	10	56
		As per my understanding	-	-
		Other	-	-
		Total	18	100

As can be seen in the above table, majority of the respondents i.e. 9(50%) replied that the bank keep inters of customer. While the remaining 5(28%) and 4(22%) of them said the bank keep of customer at medium and low level. This implies that the tendency of the bank keeping inters of customer seems to be good.

Moreover, respondents were asked about the way treating some misbehaved customers by the researchers and there response summarized and presented in the table below. Majority of the respondents i.e. 56(%) replied that most of the time treating customer as per the bank principle, while the remaining 44(%) respondents replied that, treating them as per their desire. Beside this the manager replied for the question asked in relation with such

issue, all the employees informed to follow the bank policies and procedure dealing with customers. This indicates that, the bank strive to serve properly its customers as mach as possible.

Table 13. Knowledge of Employees

S.N	Item	Alternative	Response	
			No	%
1	I have knowledge to respond questions form customer?	Strongly agree	-	-
		Agree	14	78
		neutral	4	22
		Disagree	-	-
		Strongly disagree	-	-
		Total	18	100
2	How do you rate customer Feeling to wards your service?	Very good	-	-
		Good	3	17
		Moderate	9	50
		bad	6	33
		Very bad	-	-
		Total	18	100

As shown in the above table, majority of the respondents i.e. 78(%) replied that we have the knowledge to respond any of questions from the customer. While the remaining 22(%) of them said disagree, they do not have knowledge to respond question from customer. This implies that much of the bank employees are confident to respond any of questions from customer.

Regarding customers feeling about the service of the bank, majority of the respondent i.e. 9(50%) replied that the level of customers feeling regarding the service of the bank moderate. The rest 33(%) and 17(%) respondents replied that bad and good respectively. From this one can easily understand that, customer are somehow do not feel freely by the service receive from the bank

Table 14. Respondent's response on adequacy of Tellers and Customers

S.N	Item	Alternative	Frequency	
			No	%
1	Are the number of customer and tellers in CBE balanced?	Yes	6	33
		No	12	67
		Total	18	100
2	Does the bank give priority customer satisfaction?	Yes	16	89
		No	2	11
		Total	18	100

As shown in the above table, majority of the respondents i.e. 67(%) replied that there is mismatching of tellers and customers in the bank. While the remaining 33(%) of them said yes the number of tellers in the bank balanced with customers of the bank. The data indicated that, there is work load in employees of the bank

On the other hand, majority of the respondents i.e. 89(%) replied that the yes the bank give priority to the customer during the service delivery

operation of the bank. The rest 11(%) of the respondents replied that No the bank could not give priority to the customers. Data form interview indicated that with out customers satisfaction our existence may be questionable said the manager. From this one can easily realised that, customer can have the possibility to have what they want when coming to receive service form the bank.

Table 15. Neatness of Employees and Measure of Customer Satisfaction

S.N	Item	Alternative	Response	
			No	%
1	I always appear neat to give service to the customer?	Strongly agree	13	72
		Agree	5	18
		Disagree	-	-
		Strongly disagree	-	-
		Total	18	100
2	Dose the company have to the means to measure customer Satisfaction?	Yes	11	61
		No	7	39
		Total	18	100

As can be observed in the above table, 72(%) i.e. majority of the respondents replied that strongly agree about there neatness when coming to give service to there customer. While the rest of the respondents i.e. 18(%) replied that they agree with there neatness when delivering service to there customer.

This indicated that employees of the bank have no doubt concerning their hygiene.

The second item in the same table above indicated that, 61(%) i.e. majority of the respondents replied that the bank has its own mechanism to measure customer satisfaction by the service of the bank. While the rest 39(%) of the respondent replied that there is no customer satisfaction measurement here in the bank. In addition to this data obtained from the open ended question indicated that, there is clearly stated measuring points to the customer satisfaction however, which is not applied practically. This indicated that, there is obviously observed problem in the bank in relation to measure of customer satisfaction.

According to data obtained in the open ended question indicated that, commercial bank of Ethiopia somehow deliver good banking service to the customers. However, it is not as per the requirement of the current industry service demand and much of the policies and strategies design remain only in paper. In addition to this, the response obtained from the respondents show that, in fact there is some service improvement programs were designed and applied partially that can support the service quality of the bank.

Finally, the management of the bank said, our bank always try to be the leader in the banking industry, to this effect quality service deliver is the means to achieve all organizational objectives as well as effective customer satisfaction. Therefore, our bank design different mechanisms and strive for its effective application.

CHAPTER FOUR

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

All the data gathered formerly presented, analyzed and interpreted in the previous chapter. On the base of the analysis of finding the study were summarised, necessary conclusions were drawn and possible recommendations were provided to the respective body of the bank.

4.1 Summary of Finding

- ◆ According to the study, 30(50%) of the respondents replied that they select the bank due to its nearness to their home or organization.
- ◆ The study indicted that, majority of the bank customers obtain credit and current account service.
- ◆ As indicated by the study, majority of the customers have good expectation about the bank before becoming a customer.
- ◆ CBE recently install a system that makes the bank different from others in terms of quality service delivery.
- ◆ The study revealed that, CBE delivering the service promised to customer at the right time.
- ◆ According to the study, competence of CBE employee's is some how good, this strengthen them to convert the bank service delivery policy.
- ◆ The study reveals that, the bank is not trying to communicate publicly to customers how to express complains.
- ◆ Majority of the customer respondents agreed that, employees could not understand the specific need of customers.
- ◆ According to the study, current services of the bank couldn't fulfil customer service requirement demand.

- ◆ Majority of the respondents i.e. 52(87%) confirmed adequacy of facility of chairs, magazines and news papers available for customer waiting time.
- ◆ Dalliance and shortages of workforce are the major problem observed in the bank service, this may cause for service dalliance.
- ◆ According to the study, majority of the respondents didn't develop good feeling by the transaction made with the banks.
- ◆ The bank has conducive work environment that can influence employees to work better-as revealed by the study.
- ◆ The study revealed that, all the employees informed to follow the bank policies and procedure in order to treat some misbehaved customer.
- ◆ The study indicated that, majority of the respondents replied that mismatching of tellers and customers in the bank.
- ◆ Without customer's satisfaction our existence may be questionable said the manager, so customer can have the possibility to have what they want when coming to receive service form the bank.

Conclusions

- ◆ The study reveal, location is the main important factor in choosing the bank; this can be key success factor to the bank.
- ◆ According to the study, much of the bank customer obtained credit and current account service; this may limit the bank service line or facility.
- ◆ The study reveals that, customers have good expectation about the bank before becoming a customer. This may strengthen future customer attraction possibility of the bank.
- ◆ The study reveals that, the service quality of the bank seems to be good, this enables the bank to retain the old one and attract the new one.
- ◆ CBE delivering the service promised to customer at the right time, this can increase customers' loyalty and reliance on the bank.
- ◆ As indicated by the study, the bank does not communicate publicly how to express complains. This might limits information access of the bank to improve its weakness.
- ◆ According to the study, there is a problem in identifying the customers need and want to serve them properly; this might create opportunity to customers to competitors' service.
- ◆ There is adequate facility of chairs, magazines and news papers available for customer waiting time, which contributes in shortening dalliance of the service time.
- ◆ Dalliance and shortages of workforce are the problems that affect the service operation of the bank, which is negatively affecting the bank profitability.
- ◆ The study reveals, customers are not satisfied with the transition obtained from respondents, this may cause for changing service preference of customers.

- ◆ According to the study, there is conducive work environment in CBE, which enable the bank for effective achievement of its objective.
- ◆ According to the study, there are policies and procedure to treat some misbehaved customer, this is important in minimizing conflict between customers and the bank.
- ◆ There is mismatching of tellers and customers in the bank, which is the main cause for dalliance of the service.

4.3 Recommendations

- ◆ The bank is strongly advised to maintain its branch location, in order to keep their customers.
- ◆ CBE strongly advised to creating to mechanism for its service facility in order to enhance awareness of customers.
- ◆ The bank strongly advised to maintain its service quality, in order to ensure its future success.
- ◆ In order to keep customers loyalty, CBE recommended maintaining its service delivery promises.
- ◆ In order to gate significant feedback that construct the bank service from customers, CBE advised to review its compliant handling mechanism.
- ◆ In order to retain its customer. CBE strongly advised to give emphasis on serving customers as per their desire.
- ◆ CBE recommended to farther improving facilities at customers waiting time, in order to use it as strategy to shortening the service time.
- ◆ In order to retain its customer and ensuring its profitability, CBE strongly advised to balance its workforce and try to remove dalliance.
- ◆ In order to go with trend of customers' preference, CBE advised to review its transaction practice with its customers.
- ◆ In order to reduce customer inconvenience, the bank strongly advised to work on its customer complains handling mechanism.

BIBLIOGRAPHY

- Avadhan, (2003) Marketing of Financial Service Himalaya publishing House.
- Balaji, (2002). Service marketing and management, New-Delhi Himaya Publishing House Pvt-Ltd.
- Banking, Guidance on Banking, <http://Charity.commission.gov.UK/supporting-charities/ccebank>.
- Gordon Natarajan, (2005).Financial Marketing and Service New Delhi Himalaya Publishing House Pvt.Ltd.
- Gordon Natarajan,(2005)Financial Marketing and Service New Delhi Himalay Publishing House.
- Kotler P. and Gray Armstrong, (2005). Principles of Marketing New Delhi prentice hall of India Pvt-Ltd.
- Kotler.P (2006). Principle of Marketing10th Ed published by New Delhi prentice -hill.
- Moga and Anand (2003) Marketing Management published by deep and deep publication, New Delhi 110064.
- Ramasway and Namakon. (1990) Marketing Management. New Delhil: India
- Satanton, W. (1991) Marketing Management. Bangalor: Rajendra prainters private limited.
- Sherlekra. (2003) Modern Marketing. Lamb and others.(2004) Marketing. Seven Editions.
- Teka, G (2009) Customer Service Training Manual Commercial Bank of Ethiopia.
- Zethamal and Mary J. Bitner, (2004) Service Marketing New Delhi Hill publishing company limited.

Questions directly related to the Study

1. The reason for being customer of CBE?

- a. Nearness to my home
- b. Information obtained for relatives
- c. Information obtained from the bank staffs
- d. Persuasion by advertisement
- e. other please specify _____

2. Which type of service/s you are obtaining from the bank?

- a. Current account service
- b. Time deposit service
- c. Credit service
- d. Saving account service
- e. Other please specify _____

3. How do you evaluate the level of satisfaction you were expecting before becoming a customer?

- a. very high
- b. high
- c. medium
- d. low
- very low

4. What was your expectation about the banks before becoming customers of CBE?

- a. very high
- b. moderately
- very low
- c. high
- d. low

5. How do you rate the service quality of the bank as compared to competitors?

- a. very high
- b. high
- c. moderately
- d. low
- Very low

6. CBE provide its promised service at the right time to the customer

- a. strongly agree
- b. agree
- c. disagree
- d. strongly disagree
- e. neutral

7. How do you evaluate CBE employee's competence?

- a. very high
- b. high
- c. medium
- d. very low

e. neutral

8. Do you ever have an experience in complaining the bank service for the responsible partner?

a. yes

b. no

9. If the answer is yes, to who did you proposed you complain?

a. to the manager

b. to complaint handling department

c. to one of staff members

Other please specify _____

10. How do you see the banks response for customer complain?

a. very satisfactory

b. satisfactory

c. moderately satisfactory

d. not satisfactory

e. no response

11. How do you evaluate the banks service time?

a. short and good

b. Average

c. long and boring

d. other please specify _____

12. To what extent employees of CBE understand your specific need

a. to very grate extent

b. to grate extent

c. to some extent

d. not at all

e. undecided

13. Do you think the banks facilitate adequate chairs, magazines and news papers during the queue?

a. yes

b. no

14. As compared with my service requirement CBE service performance is good

a. strongly agree

b. agree

c. disagree

d. strongly disagree

e. neutral

15. Do you believe CBE is effective in updating and introducing new innovations and new banking services?

a. yes b. no

16. Did you see any problem on the service of the Bank?

- a. Dalliance of service
- b. Shortage of service
- c. Location of the Bank
- d. Shortage of work force
- e. Other specify _____

17. What do you think reason for this problem

- a. Weak management
- b. In a adequate staff training
- c. Shortage of work force
- d. Service capacity of the Bank

18. I feel safe by the transaction made with CBE

- a. strongly agree
- b. agree
- c. disagree
- d. strongly disagree

19. As per your opinion if there is a problem to be improved pleas specify inshort _____

20. If you have any suggestions concerning the service quality of the bank, pleas specify

DEPARTMENT OF MANAGEMENT

Questionnaire to be filled by Front Line Employees of CBE

This questionnaire is prepared to assess quality service delivery practices and its effect in CBE for the partial fulfillment of the requirement for Bachelor of Arts Degree in Management. Your cooperation in filling the questionnaire would have contribution for the successfully accomplishment of the study.

Thank you in advance for your cooperation.

N.B It is not required to write your name

Please make X or ✓ mark in front of space provided

Personal information

1. Sex a. Male Female
2. Educational background a. Certificate b. Diploma
c. 1st degree d. Above 2nd degree
3. Work experience a. <5 years b. 6-10 years
c. 11-15 years d. above 15 years
4. In which service category you are serving?
 - a. Current account
 - b. Saving account
 - c. Auditing
 - d. Remittance
 - e. if other, please specify _____

Questions directly related to the Study

1. Is the working environment including the working site is convenient for work?

a. yes

b. no

2. If your answer is "no" for question No 1 why? Please specify the reason?_____

_____.

3. How do you rate your bank towards keeping interest of customer?

a. very high

b. high

c. medium

d. low

e. very low

4. How do you serve some misbehaved customer?

a. as per his/her desire

b. as per the bank principle

c. as per my understanding

d. Other, please specify_____

5. I have knowledge to respond question from customer

a. strongly agree

b. agree

c. disagree

d. strongly disagree

6. How do you rate customer feeling to wards your service?

a. very good

b. moderately

c. good

d. bad

e. very bad

7. Are the number of customer and teller in CBE balanced?

a. yes

b. No

8. If you have any idea concerning the service quality of your organization please specify?

_____.

9. I always appear neat to give service to the customer

a. strongly agree

b. agree

c. disagree d. strongly disagree

10. Does the Bank give priority to customer satisfaction?

Yes No

11. If you said No for the above questions what would be the reason?

12. Is there a mechanism to handle customer during busy time?

13. Does the company have means to measure customer satisfaction?

Yes No

14. If you said yes for the above questions, how?

15. If you have any idea regarding your Bank please specify?

.

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

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

.....

vi.

vii.

viii.

ix.

 _____

x. (.)

 -----

xi.

xii. ?

 -----

xiii.

xiv.

