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The Influence of Quality Service Delivery on Customer Satisfaction:

The Case of Ethiopian Commodity Exchange

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Addis Ababa, Ethiopia

The Influence of Quality Service Delivery on Customer Satisfaction:

The Case of Ethiopian Commodity Exchange

By

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THE INFUNCE OF QUALITY SERVICE DELIVERY ON

CUSTOMER SATISFACTION; A CASE STUDY

OF ETHIOPIAN COMMODITY EXCHANGE

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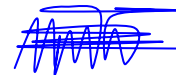## TEMESGEN FEYERA

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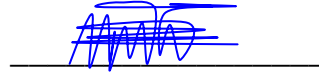**Internal Examiner**   **Signature**

ENDORSEMENT

This is to certify that Temesgen Feyera Dano has done a study on the topic "Influence of quality Service delivery on Customer Satisfaction the Case of Ethiopian Commodity Exchange". This study is of his original work and all the sources of materials used for the thesis had been duly acknowledged.

Dr Mesfin tesfeye   _____

Advisor   Signature & Date

DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Dr. MESFIN TESFEYE/PhD/. All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Temesgen Feyera _____ _____

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August, 2024

ACKNOWLEDGEMENTS

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LIST OF ABBRIVATION

ECX   Ethiopian Commodity Exchange

SPSS   Statistical Package for Social Science

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Abstract

This research examined the influence of service quality on customer satisfaction in Ethiopian Commodity Exchange in Addis Ababa city. To achieve the objectives of this study, data was collected through questionnaire from a Sample of 201 customers. These respondents were selected using convenience sampling method.

The data collected from both primary source of data and secondary source of data and also the study uses quantitative method approach. The researcher has designed both Descriptive and explanatory research design. The questionnaire was analyzed using Statistical tools such as mean, for descriptive statistics, and Pearson correlation and regression analysis.

The finding shows that all the five service quality dimensions (Empathy, Assurance, Reliability, Responsiveness and Tangibility) are highly correlated with customer satisfaction. The results of this study indicate that, the five service quality dimensions (tangibility, assurance, empathy and responsiveness) have positive and significant relationship with customer satisfaction.

The finding also indicates that customers were most satisfied with the responsiveness dimensions of service quality. Based on the findings of the study, the researcher forwards some recommendations to the ECX management and suggestions for other researchers.

Key Words: Customer Satisfaction, Quality service, Service Quality Dimensions SERVQUAL

Chapter One

1. Introduction

This chapter begins with an introductory part that includes the effect of customer satisfaction at Ethiopian commodity exchange regarding delivery of quality services for customers. The research includes research questions, objective of the study and the delimitation of the study.

1.1 Background of the study

Agriculture has always been the backbone of Ethiopia's economy. Yet, lifting millions of Ethiopians out of poverty requires a transformation from centuries-old subsistence agriculture to dynamic, technology-driven, market-oriented production. This can only happen if the market itself functions in such a way as to serve the needs of all concerned. Many authors have also discussed service quality so for the companies, not only the quality of products is of significant, but also the service quality is important for the service providers.

Service quality focuses on meeting the customers'' needs and requirements and how well the service delivered match the customers'' expectations of it (Philip and Hazlett, 1997). According to Lonial and Zaim, cited in Oladepo & Abimbola (2014) put it is customers positive or negative feeling about the value that was received after the consumption of ideas, goods and services. Quality of service provided have a direct influence in creating a sustainable local economy, meaning that improving service quality to understand customer needs can enhance sustainable economic growth and competitive advantage (Srinita ,2019).

Tangibility

Tangibles are the physical features of the services being provided, such as the appearance of the building, cleanliness of the facilities, and the appearance of the personnel. Tangibles According to Khan & Fasih (2014, after, Blery, Batistatos, Papastratou, Perifanos, Remoundaki & Retsina, 2009), tangibles are seen to be perceptible by touch or a visible existence. Information and Communication Technology (ICT), tool, sites, company's employees and any visible facilities form the tangible dimension of service quality.

Reliability

Reliability is the ability to perform the promised service dependably and accurately. Doing what you say you're going to do when you say you're going to do it is essential to pleasing your customers. Reliability The process in which service provider remains faithful in rendering services to its customers can be considered as the reliability dimension of service quality (Khan & Fasih, 2014, after, Blery, et al., 2009). Reliability assures the customer of a service provider's ability to consistently provide a perceived quality of service.

Responsiveness

Responsiveness is the willingness to help customers and provide prompt service; it lets your customers know you're listening to them and working actively to solve their problems. Responsiveness the process in which service providers react quickly to resolve customer problem positively within a given time is called responsiveness (Blery, et. al., 2009). This dimension of service quality is perceived through the people aspect of service quality. However, information technology advancement likes emails, webpage and customer service interface improves the responsiveness of service delivery.

Assurance

Assurance measures the ability of service providers to relay trust to the customers which are paramount in getting confidence in customers to stick with the organization as opposed to the competition. Assurance can be marked in different ways – Brand loyalty might be the first. Assurance Khan& Fasih (2014, after, Blery, et. al., 2009), States that the process of acquired knowledge being showcased by staffs in executing their term of preferences during service delivery can be highly assuring to customers. This gives customers the confidence that the service delivery representative will perform his/her duty professionally and ethically. Naidoo (2014) argues that not all customers have the expertise to understand the quality of service and values they received, and as such may 12 require effective communication or personal explanations to understand the value they receive. This service quality dimension is performed through the people aspect of service quality (Kaura, et al., 2012).

Empathy

In customer service, empathy is the capacity to affirm a customer's feelings and indicate that you can understand their frustration or pain – even if the problem was out of your control. In other words, empathy is putting you in someone else's shoes — understanding their perspective from their point of view. Empathy Khan & Fasih (2014, after, Blery, et. al., 2009) state that empathy is the ability for service delivery firms to pay attention to individual customer problems and demands, then address these issues effectively. Khan & Fasih (2014, after, Blery, et. al., 2009) also argues that the way the company takes responsibility to address problems faced by their customers on an individual or group level is classified as empathy. This service quality dimension is perceived through the people aspect of service quality (Kaura, et al., 2012).

Customer Satisfaction

Customer Satisfaction Abd-El-Salam, et al. (2013) and Chen (2010) suggest that customer satisfaction is the result of a customer's comparison of perceived quality and actual service performance. This comparison may lead to customer satisfaction or dissatisfaction. Kaura, et al. (2012, after, Rust & Oliver, 1994) suggest that customer satisfaction reflects the degree to which a consumer believes that the use or possession of a specific service will evoke positive feelings.

Several scholars tried to define service in different ways. Kotler and Amstrong (2009) defined service as an activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product. According to the definition of Gronroos (2000), a service is a process that consists of a set of activities which take place in interactions between a customer and people, goods and other physical resources, systems and/or infrastructures representing the service provider and possibly involving other customers, which aim at solving customers" problems. Services are economic activities offered by one party to another. In exchange for money, time and effort, service customers expect value from access to goods, labor, professional skills, facilities, networks, and systems; but they do not normally take ownership of the physical elements involved (Lovelock and Wirtz, 2011).

Customer satisfaction is seen as a key differentiator which is evident that many market leaders are found to be highly superior-customer-service orientated (Mohsan, 2011). Despite the fact that factors such as price, delivery terms, etc. can affect customer satisfaction, 2 perceived service

quality is a component of customer satisfaction (Zeithaml and Bitner, 2006). Customer satisfaction and service quality are important concepts to academic researchers studying consumer evaluations and to practitioners as a means of creating competitive advantages and customer loyalty.

Many industries are paying greater attention to customer satisfaction and service quality, for reasons such as increased productivity and competition (Zeithaml and Bitner 2006). Customer satisfaction and service quality have been for this latest year's important topic both for the researches in the field of marketing and for the academic world (Ueno, 2010). The notice directed to these two theories, customer satisfaction and service quality is mainly due to the harsh competition among private businesses on the market, in addition to the pressure of biased factors and of the population, over organizations in the field of public administration (Ghasemi, Kazemi and Esfahani, 2012).The competitive advantages are to deliver high-quality services, services that in switch will cause the customer satisfaction (Sureshchandar, 2002) Satisfaction from service quality is frequently evaluated in terms of functional quality and technical quality (Gronroos, 1984).

Regularly, customers do not have lot information about the technical phases of a service; therefore, functional quality becomes the main aspect from which to form perceptions of quality of service. Service quality may be described as customer perception of how well a service assembles or go over's their expectations. Service quality can be determined in terms of customer expectation, customer perception, and customer attitude and customer satisfaction (Ghasemi, Kazemi and Esfahani, 2012).

1.2 Statement of the Problem

Conducting research in the influence of quality service delivery on customer satisfaction was crucial for organizations seeking to establish sustainable business and improve overall profitability.

Most studies on service quality have focused on the banking industry (Amelewerk Zeleke 2016; Kaura, et al., 2012), airline industry (Lubbe, Douglas, & Zambellis, 2011), hotel industry (Marković, & Raspor Janković, 2013), educational industry (Naidoo, 2011, 2014; Jayasundara, et al., 2009).

With little or no focus on governmental organizations (Tambi, Ghazali & Rahim, 2008 and Chen & Gant, 2001). The main reason I got interested to this title is I went to study how service quality delivery works in a governmental organization like ECX. In developing country like Ethiopia service quality of governmental organization is questionable by peoples and customers so must be investigated.

Whoever the service provider is, the key for Business existence and success lie in its ability to provide effective service and satisfying the customer. It is the quality of service that bring new customer and holds on existing customers: customers who buy more and who influence others to buy. A key challenge for any service business is to provide satisfactory outcomes to its customers in a ways that are cost and time effective for the company.

The fundamental role of customers in any business undertaking has made it essential to conduct more research and analysis on them. Customer research is critical during, before, after making product sales. Slack and Singh (2020) outline that many companies have made it their aim to satisfy their customers at all times to gain their loyalty and trust, hence leading to more sales and profits.

Since most business aim to satisfy their customers, the main area that most researchers seek to study entails achieving customer satisfaction (Gapi and Samat, 2020). This area requires constant research because customer need research on a timely basis customers are the most unpredictable stakeholders in business.

Despite the impact of other attributes such as a price and product on customer satisfaction, the main emphasis of this research is on service quality since it has been regarded as the main determinant of satisfaction (Fida et al., 2020). Also, most business focuses on the quality of their services when attempting to boost their sales. This factor, therefore, indicates that service quality is an essential aspect when studying customer satisfaction.

Research carried out by Hashem and Ali (2019) on the inter relationship of service quality and customer contentment has primarily pointed at the importance of the five service quality dimensions. Therefore the study implies that customer's satisfaction only get released with the consistent provision of top-notch services.

This study has presented mixed reactions to the topic of service quality and customer satisfaction. In this research, we shall make use of more elaborate and well-defined model known as SERVQUAL. As the name suggests, these model shall be broadly used to evaluate the dimensional aspect of service quality within the agricultural industry setting.

In Ethiopia there is a say customer is a king so in every organization you have to treat customer as a king.The one who serving a lot of people in Ethiopia is ECX specially who participate in agricultural industry.

As an exchange Ethiopian commodity exchange one of the mother exchanges in Ethiopia had spent more than 15 years of up and downs. Ethiopian commodity exchange is a market place in which multiple buyers and sellers trade commodity-linked contracts on the basis of rules and procedures laid down by the exchange. It is important not to lose sight of the fact that, at their basis, commodity exchanges perform important functions that benefit the producers, processors, traders and users of commodities.

While after the beginning of Ethiopian commodity exchange traditional instruments have become ever more sophisticated in both form and application, then after seven years of the beginning it provide a centralized trading mechanism in which offers to sell and bids to buy are coordinated through' a physical trading floor with open outcry bidding or an electronic trading order matching system. Even though the Ethiopian commodity exchange is enjoying such success, its service delivery quality one or another may influence customer satisfaction. Keeping in view the significance of service quality and customersatisfaction, a study is designed to examine the impact of service quality (independent variable) on dependent variable i.e. customer satisfaction.

Helina (2018) on her study presentation on operational performance of ECX and its effect on customer satisfaction have investigate the performance of ECX has been remarkable in reducing transaction and physical marketing costs, there is still room for further improvement of the level of efficiency of ECX operations in terms of cost and service delivery. She recommended the trading system or ECX website may occasionally be inaccessible for various reasons including power, telecom, high volume trade and other system issues. Therefore, ECX should upgrade and develop their performance and do have reliable telecom facility, power and skilled workforce to avoid the problems related to this and satisfy the customer of ECX.

Even though there are lots of studies conducted on customer service satisfaction and critical assessments on ECX the researcher repossessed, still there is no or little attention is given to service quality on customer satisfaction. Therefore this study attempts to fill the research gap by assessed the quality of the services provided by the ECX to customers. The study also, evaluating the degree of customer satisfaction. It also helped to draw practical suggestions for ECX service quality improvement strategies. Hence, the study was investigating the effect of independent variables (tangibles, reliability, assurance, responsiveness and empathy) on the dependent variable (customer satisfaction) of ECX.

1.3 Research Question

1. To what extent tangibility affect customer satisfaction in Ethiopian commodity exchange.

2. To what extent reliability affect customer satisfaction in Ethiopian commodity exchange.

3. To what extent responsiveness affect customer satisfaction in Ethiopian commodity exchange.

4. To what extent assurance affect customer satisfaction in Ethiopian commodity exchange.

5. To what extent empathy affect customer satisfaction in Ethiopian commodity exchange.

1.4 Research Objectives

1.4.1 General objective

The overall objective of this study is to assess the quality servicedelivery system and its effect on customer satisfaction in Ethiopian commodity exchange.

1.4.2 Specific Objective

1. To examine if tangibility has significant effect on customers satisfaction in ECX.

2. To examine if reliability has significant effect on customers satisfaction in ECX.

3. To examine if responsiveness has significant effect on customers satisfaction in ECX.

4. To examine if assurance has significant effect on customers satisfaction in ECX.

5. To examine if empathy has significant effect on customers satisfaction in ECX.

6. To put forward some possible recommendation to improve customer satisfaction in ECX.

1.5 Significance of the Study

1.5.1 to the Organization

The research could potentially benefit ECX as it will give them an idea of how they are doing in quality service delivery and it is useful to see themselves and to evaluate themselves.

These studies potentially enable the organization to identify which area of service delivery they need to strength or improve to increase their customer satisfaction.

1.5.2 to Other Similar Community

Considering the high costs of acquiring new customers and the high competition it is very important to study the determinants of customer satisfaction. Customer satisfaction is the key factor for the successes of the every company.

1.5.3 to the Body of Knowledge

The study expected to provide knowledge on the importance of quality service on customer the finding enables to understand the relation between service quality delivery and satisfaction. Customer satisfaction and helps them to know the most important dimension used to satisfy customers. This enables for the exchange executive managers to meet customers' expectation.

1.5.4 to Other Researchers

The research will serve as a reference point for other researchers interested in this area of study. It will help to understand and to guide who need to work their research in like thesekind of area.

1.6 Scope of the Study

1.6.1 Area Delimitation

These study limited to only Addis Ababa head office and its surrounding because in order to travel state branches it need huge financial investment and the other challenge is in order to travel to the states roads of the state's difficult due to political issues so all the research done in Addis Ababa. And this has an influence on assessment of customers outside Addis Ababa. Some variables may influence the generalizability of the research findings

1.6.2 Concept Delimitation

The general aim of the study is to identify influence of quality service delivery on customer satisfaction the case of ECX. In the research investigated variables are tangibility, reliability, responsiveness, assurance and empathy.

1.6.3 Methodology Delimitation

The study will be conducted by giving questionnaires to target respondents and taking sample and analyzing the sample.

1.6.4 Time Delimitation

The study duration the time frame from data collection is two months from April 20 - may 20 and for analysis and conclusion of the research one month from may 20- june20.

1.7 Organization of the Study

This research is organized into five chapters. Chapter one contains background of the study, statement of the problem, research question, research objectives, significance of the study, limitations of the study, scope of the study and operational definition of key terms. Chapter two provides a literature review informing the reader of what is already known in this area of study. Chapter three discusses the methodology employed in the study, including, research design, research approach, target population sample size and sampling technique, data collection tools, data analysis techniques, reliability and validity, ethical consideration procedure of data collection. Chapter four is about data analysis and discussion of results. Finally, chapter five contains summary, conclusions and recommendations.

1.8 Operational Definition of Key Terms

Service quality

What is Service Quality?

According to Bitner et al. (1994) Service quality is a measure of how an organization understands its user's needs and fulfils their expectations. Understanding how to improve the service quality of your product is the key step to growth for any organization. Measuring and improving service quality is a valuable art.

 Customer satisfaction

Customer satisfaction is defined as a measurement that determines how happy customers are with a company's products, services, and capabilities. Customer satisfaction information, including surveys and ratings, can help a company determine how to best improve or changes its products and services(Caruana, 2002 and Chen, 2010).

Tangibility

Tangibles are the physical features of service being provided, such as the appearance of the building, cleanliness of the facilities, and the appearance of the personnel (Naidoo, 2014).

Reliability

Reliability is Reliability is the ability to perform the promised service dependably and accurately. Doing what you say you're going to do when you say you're going to do it is essential to pleasing your customers (Kaura, et al., 2012).

Responsiveness

Responsiveness is the willingness to help customers and provide prompt service; it lets your customers know you're listening to them and working actively to solve their problems (Nambisan et al.,2016). Nambisan et al.

Assurance

Wuer al. (2015) explains assurance measures the ability of service providers to relay trust to the customers which are paramount in getting confidence in customers to stick with the organization as opposed to the competition. Assurance can be marked in different ways – Brand loyalty might be the first.

Empathy

In customer service, empathy isthe capacity to affirm a customer's feelings and indicate that you can understand their frustration or pain – even if the problem was out of your control. In other words, empathy is putting you in someone else's shoes — understanding their perspective from their point of viewMurray et al. (2019).

Chapter Two

2. Review of Related Literature
Introduction

This chapter gives an overview of theoretical literature, Empirical literature conceptual framework that is related to the research problem Presented in chapter one. The concept of service, service quality, customer satisfaction, relation between customer satisfaction and service quality, and service quality dimensions were introduced in order to give a clear idea about the research area.

2.1 Theoretical Review

2.1.1 Service

Realizing the growing importance of services quality to compete on the service dimensions to the augmented product, several scholars have examined the problems of measuring and managing service quality (Baumann, Burton, Elliott and Kehr, 2007; Bitner, Booms and Tetreault, 1990; Boulding, Kalra, Staelin and Zeithaml, 1993; Gilbert and Veloutsou,2006; Parasuraman, Berry and Zeithaml,1985, 1988, 1990, 1991, 1993; Robledo,2001). However service quality is more difficult to measure than good quality (Gronroos, 1982) due to the intangablity of service. For thes reason, firms actually find it more difficult to understand how customers perceive services and evaluate service quality (Zeithaml, 1981).

While Sureshchandar, Rajendran & Anantharaman (2002) stated that service delivery organizations can gain a successful competitive edge over competitors through good service quality. However, a good administration that focuses on well trained staff, valuable program offering and its 11 influence on customers, are also components of quality dimensions (Naidoo, 2011). Top management deems it necessary to invest time, energy, required training and resources to keep their staff sensitive and customer centric (Khan & Fash, 2014; Naidoo, 2011 and Schneider, et al., 2005).

Service as a terminology is taken most often as one category of economic activity (Silvestro and Johnston as cited in Johns, 1998) which categorizes service industries into financial, transport, retail and personal services (Office for National Statistics as cited in Johns, 1998). Service also

denotes health service, Civil Service etc. which traditionally developed along bureaucratic lines and are quite distinct from the industrial service sector (Johns, 1998). Customer service also defined as a series of activities designed to enhance the level of customers" satisfaction which is the feeling a product or service has meet customers' expectations (Zeithaml and Bitner 2006).The other issue in relation to service is the contention by Johns (1998) that service as an out output has a substantial tangible component in as much as many product shave intangible attributes.

Customers buy an offering and the value that consist of many components, some of them being activities (service) and some being things (goods). As a consequence, the above scholars argue that traditional division between goods and services is long outdated (Clow and Kurtz, 2003). The other important point in service is customization versus standardization services can be classified according to the degree of customization or standardization involved in service delivery. An important marketing decision is whether all customers should receive the same 12 service or whether service features (and the underlying processes) should be adapted to meet individual requirements. Eye exam will follow standardized procedures; the optometrist's analysis of the results will result in a customized prescription for new contact lenses to correct her vision. Therefore, in customization service will be tailor to meet each customer's specific needs and preferences while standardization reduces variation in service operations and delivery (Lovelok & Wright, 2001).

Service is a kind of product that is a not physical and not tangible such as medical care and food delivery. These are the things that people cannot touch or feel. Kilter (2000) suggested that service is an act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product. Although services are performed by service providers and consumer together its quality results in perception and value assessment by the customer (Rao; 2007).

Quality is a multi-faceted and intangible construct (Charantimath, 2011; Zhang, 2001) thathas been subject to many interpretations and perspectives in our everyday life, in academia,as well as in industry and the public domain. Quality could be defined as a basic tool for a natural property of a any good or service that allows it to be compared with any other good or service of its kind. In industry, most organisations have well-established quality departments (Sousa &Voss, 2002.

the quality practices thatbest influence business results (Gremyr et al., 2019), and competencies that the quality prac-titioners need to have (Martin et al., 2019; Ponsignon et al., 2019). *quality* can mean a high degree of excellence ("a quality product"), a degree of excellence or the lack of it ("work of average quality"), or a property of something.

2.1.2 Service Quality

Quality is the lifeblood of service delivery firms, bringing increased customer patronage, competitive advantage and long-term profitability (Kenneth & Douglas, 1993). According to Grönroos (1982) services are non-stoppable interactions that involve both customer and service providers. These services may be considered as superior non-touchable services but do require tangible resources and any valuable instruments that will facilitate the process of solving problems for customers. Zeithaml (1988) defined service quality as the process where customers conduct a comparative analysis of the entire services being provided.

Service quality refers to the level of excellence in the services provided by a business. It includes factors such as reliability, responsiveness, assurance, and empathy. Customer satisfaction, on the other hand, is the extent to which customers are pleased with the products or services they receive. It is influenced by their expectations and perceptions of the service quality. In other words, service quality is a determinant of customer satisfaction. When service quality meets or exceeds customer expectations, it leads to higher levels of customer satisfaction. The relationship between service quality and customers satisfaction is significant, as service quality has a direct impact on customer satisfaction.

Service Quality Bitner et al. (1994) defined service quality as the customer's overall impression of the relative inferiority/superiority of the organization and its services.On the other hand, Cronin & Taylor (1994), defined service quality as a form of attitude representing a longrun overall evaluation of service. Parasuraman et al. (1994) consequently defined service quality as the differences between expectations and performance along the quality dimensions. Nitecki & Hernon (2000) also defined service quality as meeting or exceeding customer expectations, or the difference between customer perceptions and expectations of service. In the library context, I-Ming & Shieh (2006) defined service quality as the overall excellence of library services that satisfy users' expectation. For the purposes of this study, the definition of service quality adopted

is the measure of how well the service level delivered matches customer expectations, that is, the difference between the expected and perceived levels of service (Zeithaml, 2001).

Concepts of service are of great importance, this is because of the impact it has in businesses across the world. Service is largely intangible and is normally experienced simultaneously with the occurrence of production and consumption. It is the interaction between the seller and the buyer that renders the service to customers (Groonroos, 1988).

Service could also be viewed as any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Kotler, et al., (2006) defined services as a form of product that consists of activities, benefits, or satisfactions offered for sale that are essentially intangible and do not result in the ownership of anything.

In the opinion of Lovelock and Wright, (2002) and cited by Nimako and Azumah, (2009) services refers to economic activities offered by one party to another, most commonly employing time-based performances to bring about desired results in recipients themselves or in objects or other assets for which purchasers have responsibilities. Some scholars however contend that service and services have different connotations (Solomon et al., 1985; cited in Nimako & Azumah, 2009). Whilst "service" involves the whole organizations performance in providing the customer with a good experience, "services" implies something that can be offered to the customer. Needless to say, "services" by definition are outcome-related or directed at the value created since it is something of value delivered to a performance to meet customers' needs. Services are also distinguished from goods because they possess some unique characteristics. Fisk et al., 1993, (as cited in Hinson, 2006) suggest four service characteristics and these are intangibility, inseparability, heterogeneity and perish ability.

Service Quality According to Lovelock & Wright (2002), after making a purchase, customers compare the service expected to what is actually received. Customers decide how satisfied they are with service delivery and outcomes, and they also make judgments' about quality. Although service quality and customer satisfaction are related concepts, they are not exactly the same. Many researchers believe that customers' perceptions about quality are based on long term, cognitive evaluations of an organization's service delivery, whereas customer satisfaction is a short term emotional reaction to a specific service experience. Following service encounters,

customers may evaluate the levels of satisfaction or dissatisfaction and may use this information to update the perceptions of service quality.

Customers must experience a service before they can be satisfied or dissatisfied with the outcome. Although researchers have studied the concept of service for several decades, there is no consensus about the conceptualization of service quality (Cronin & Taylor, 1992) as different researchers focused on different aspects of service quality. Reeves and Bednar (1994) noted there is no universal, parsimonious, or all-encompassing definition or model of quality. However, the most common definition is the traditional notion that views quality as the customer's perception of service excellence, i.e. quality is defined by the customer's impression of the service provided (Parasuraman et al., 1985).

Thus, service quality is defined as the gap between customers' expectation of service and their perception of the service experience. The assumption behind this definition is that customers form the perception of service quality according to the service performance they experienced. It is therefore the customer's perception that rates the service quality of an entity.

Many researchers accept this approach of service quality. According to Gröonroos (1988), service quality is commonly defined as a discrepancy between the service quality that is delivered by the organization and the service performance that European Journal of Business and Management www.iiste.org ISSN 2222-1905 (Paper) ISSN 2222-2839 (Online) Vol.6, No.6, 2014 174 employees expect. Lewis (1994) suggests that perceived service quality is a consumer judgment which is derived after comparing consumer's expectations of service with their perceptions of actual service performance.

Conceptually, service quality is defined as global judgment or attitude relating to the overall excellence or superiority of the service (Parasuraman et al., 1988). Customer Perception Service quality is a critical component of customers' perception because it is an antecedent to customer satisfaction. Perceptions are defined in various ways, Strydom, Jooste and Cant (2000) define customer perception as the process of receiving, organizing and assigning meaning to information or stimuli detected by the customer's five senses and opine that it gives meaning to the world that surrounds the customer.

Perceptions are also described as the end result of a number of observations by the customer. Customers perceive services in terms of quality of services provided and the satisfaction level attained. Perceived service quality is a consumer's judgment (a form of attitude) that has an outcome based on comparisons consumers make between their expectations and their perceptions of the actual service performance (Lewis, 1989).

It is also considered to be a dynamic phenomenon that changes with the receipt of various types of delivered service (Hamer, et al 2006). Customer perception of service quality influences consumer behaviour (Bitner, 1990) and intention (Dutta & Dutta, 2009). Organizations can provide the best services to their utmost capabilities but if the customer does not perceive them to be of quality, all is in vain. Thus it is very essential for the service provider to understand how customers can perceive the service as quality service and carry a euphoric feeling (Dutta & Dutta, 2009).

It is the responsibility of service providers to understand the factors affecting customer perception, elements of service quality and satisfaction to have a competitive edge and to be able to create a perceptual difference. If all these are considered, then the service provider can target the customer with a total service experience and the customer perceives the service as quality and spreads positive word of mouth about the product.

Thus perception is one of the factors affecting customer satisfaction (Zeithaml & Bitner, 2003; Dutta & Dutta 2009). Customer perceptions are influenced by many external and internal factors such as culture, social, psychological and economic factors, making the way in which customer perceives products and services to be highly subjective (Reisinger & Wryszak, 1994). Therefore measuring customer perception of service is important as the customer's evaluation of service and future behavior depends on the customer perception of service. In a situation where there is a gap between perception of service and expectation, where perception falls completely short of expectation after comparison or where service meets or exceeds customer expectation, it can result in either a dissatisfied or a satisfied customer after the service encounter.

Customer Expectation Customer expectations may be described as the desires or wants of the consumer. It is the expectations the customer expects from the organization and its range of products or services, i.e. what customers feel the organization should offer them. These

expectations are, in most instances, different from what the customer gets in real-life situations from the organization. What is important here is to focus on the customer perceptions, rather than on the reality of the performance (Brink & Berndt, 2005).

According to Williams (2000), customers are driven by needs, and increasingly expect to receive excellent service. When service truly satisfies, it enhances the quality of life of consumers and consumers will want more of the service. Consumers demand faster and better service and are loyal to organizations that consistently provide the highest levels of service. No business or organization can succeed without building customer satisfaction and loyalty.

Likewise, no person can make a good living without meeting the needs of the customer. That is what people in organizations do: they serve others and they succeed through the service (Timm, 2008). Service Quality and Customer Satisfaction Researchers have attempted to make distinctions between service quality and customer satisfaction, even if the terms, service quality and customer satisfaction are used interchangeably in practice.

The most common explanation of the difference between the two is that perceived service quality is a form of attitude (the customer's relatively enduring affective orientation), a long-term overall evaluation, whereas satisfaction is an emotional reaction, a transaction-specific measure (Bitner, 1990; Bolton & Drew 1991; Cronin & Taylor, 1992; Rust & Oliver, 1994).

Rust & Oliver (1994) clarified in detail some distinctions between the meanings of quality and satisfaction. First, the dimensions underlying quality judgment are rather specific, whether they are cues or attributes; yet satisfaction judgment can result from any dimension, quality related or not. Secondly, quality perceptions do not require experience with the service or provider; satisfaction, in contrast, is purely experiential. Third, Rust & Oliver note that quality has fewer conceptual antecedents, but satisfaction is influenced by a number of cognitive and affective processes including equity, attribution, and emotion. Given a premise that only customers judge quality, service quality can also be defined as "a judgment about a service's overall excellence or superiority" (Schneider & White, 2004,). On the other hand, satisfaction can be defined as "a judgement that a product or service feature, or the product or service itself, provided (or is providing) a pleasure level of consumption-related fulfillment, including levels of under- or over-fulfillment" (Oliver, 1997).

That is, satisfaction is more related to a judgment of how the service emotionally affects the customer and customer's European Journal of Business and Management www.iiste.org ISSN 2222-1905 (Paper) ISSN 2222-2839 (Online) Vol.6, No.6, 2014 175 experiences, while service quality is related to a judgment of the service product itself and is not necessarily tied to these experiential processes.

2.1.3 Service Quality Model

A service quality model is a framework or set of guidelines that organizations use to measure and improve the quality of their services. It typically includes a set of dimensions or factors that are used to evaluate service quality.

Among the models for measuring service quality, the most acknowledged and applied model in diversity of industries is the SERVQUAL (service quality) model developed by Parasuraman et al. The SERVQUAL model of Parasuraman et al. (1988) proposed a five dimensional construct of perceived service quality tangibles, reliability, responsiveness, assurance and empathy as the instruments for measuring service quality (Parasuramanet el al., 1988; Zeithamlet el al., 1990).

Servqual

There is a positive correlation between service quality and customer satisfaction (Khan & Fasih, 2014, after, Sureschchandar et al, 2002; Boulding et al., 1993; Tambi, Ghazali, & Rahim, 2008; Marković, & Raspor Janković, 2013). Service quality is an antecedent to customer satisfaction (Marković, & Raspor Janković, 2013). SERVQUAL Scale is one of the most accepted service quality assessment scale, it was developed by Parasuraman, et al., 2005.

Tangibility

Tangibles are especially important to service delivery firms as they are crucial variables to developing strong, positive and inspiring customer association and experience, through its proprietary assets (Naidoo, 2014).The tangibles aspects of a service have a significant influence on perception of service quality.These comprise the external aspects of services that influence external customer satisfaction. The key aspect of tangibility include price, ranking relative to competitors, marketing communication and actualization. And word –of-mouth effects (Ismagilova et al., 2019), which enhance the perception of service quality of customers (Santos, 2002).

Reliability

Reliability has an impact on trust and the overall impression left in the mind of a customer after service consumption (Abd-El-Salam, et al., 2013). The reliability dimension of service quality is vital and perceived through the people aspect of service quality (Kaura, et al., 2012).

Responsiveness

Responsiveness refers to the institutions ability to provide fast and good quality service in the period. It requires minimizing the waiting duration for all instructions between the customers and the service provider (Nambisan et al.,2016). Nambisan et al. (2016) explained that responsiveness is crucial for enhancing the customer's perception of service quality. Rather, the institution should provide a fast and professional response as to the failure and recommend alternative actions to address customers the customers need (Lee et al., 2000). In the light Nambisan summarizes responsiveness to mean four key actions, I,e., giving individual attention to customers, providing prompt service, active willingness to help guests, and employee availability when required.

Assurance

Assurance refers to the skill and competencies used in delivering services to the customers. Wuer al. (2015) explains that employee skills and competencies help to inspire trust and confidence in the customer, which in turn stirs feelings of safety and comfort in the process of service delivery. Customers are more likely to make return visits if they feel confident of the employee's ability to discharge their tasks. Elmadag et al. (2008) lists the factors that inspire empathy as competence, politeness, positive attitude, and effective communication as the most important factors in assuring customers. Besides, other factors include operational security of the premises as well as the proven quality of the service provided to the customers. Thus the assurance has significant contribution in the perception of service quality.

Empathy

Empathy refers to the quality of individualized attention given to the customers. The service providers go an extra mile to make the customer feel special and valued during the interaction (Bahaur et al., 2018). Murray et al. (2019) explains that empathy requires visualizing the needs

of the customer by assuming their position. Murray et al. (2019) lists the qualities that foster empathy as including courtesy and friendliness of staff, understanding the specific needs of the client, giving the client special attention, and taking time to explain the practices and procedure to be undertaken in the service delivery process.

2.1.4 Customer Satisfaction in ECX

Customer satisfaction is the physiological state of emotion associated with the conformity or nonconformity of a consumer's perceived quality of service during and after service experience (Kaura, et al., 2012, after, Oliver, Rust & Varki, 1997:13 and Chen, 2010). While Caruana (2002, after, Mohr, 1982) likened 14 customer satisfaction to an expectancy/disconfirmation paradigm, this paradigm is the background for most studies on customer satisfaction. It encompasses four constructs namely; Expectations, performance, disconfirmation and satisfaction.

The confirmation or disconfirmation that may arise from the difference between the service quality expectation and the actual service performance during or after service consumption (Caruana, 2002 and Chen, 2010). Customer satisfaction is of two different conceptualizations; transaction Specific satisfaction (satisfaction based on a specific purchase occasion) and cumulative satisfaction (satisfaction based on overall evaluation of multiple purchases and purchase experience of a service over an extended period) (Abd-El-Salam, et al, 2013). Customer satisfaction is based upon the common judgment of products or services that provide the maximum *rate* of satisfaction for the customers (Oliver, et al., 1997). Customer satisfaction can either be considered as contentment, pleasure, or ambivalence based upon the kind of service being rendered to the customer at a specific purchase occasion (Zeithaml, 1988). Customer satisfaction can also be impacted by price, service features, product perceptions, and service quality. However, customer perception has a direct impact on how customers evaluate the service (Liu & Jang, 2009).

2.1.5 Service Quality in ECX

Service Quality Bitner et al. (1994) defined service quality as the customer's overall impression of the relative inferiority/superiority of the organization and its services.On the other hand, Cronin & Taylor (1994), defined service quality as a form of attitude representing a longrun overall evaluation of service. Parasuraman et al. (1994) consequently defined service quality as

the differences between expectations and performance along the quality dimensions. Nitecki & Hernon (2000) also defined service quality as meeting or exceeding customer expectations, or the difference between customer perceptions and expectations of service. In the library context, I-Ming & Shieh (2006) defined service quality as the overall excellence of library services that satisfy users' expectation. For the purposes of this study, the definition of service quality adopted is the measure of how well the service level delivered matches customer expectations, that is, the difference between the expected and perceived levels of service (Zeithaml, 2001).

2.1.6 Relationship between Customer Satisfaction Service Qualities

Service quality and customer satisfaction have a positive relationship. Recognizing and meeting customer expectations through high levels of service quality help distinguish the company's services from those of its rivals (Dominic et al., 2010). Regarding the relationship between customer satisfaction and service quality, Oliver (1993) first suggested that service quality would be antecedent to customer satisfaction regardless of whether these constructs were cumulative or transaction-specific. In relating customer satisfaction and service quality, researchers have been more precise about the meaning and measurements of satisfaction and service quality. Satisfaction and service quality have certain things in common, but satisfaction generally is a broader concept, whereas service quality focuses specifically on dimensions of service (Wilson et al., 2008).

Although it is stated that other factors such as price and product quality can affect customer satisfaction, perceived service quality is a component of customer satisfaction (Zeithaml & Bitner, 2003). As said by Wilson et al. (2008), service quality is a focused evaluation that reflects the customer's perception of reliability, assurance, responsiveness, empathy and tangibility while satisfaction is more inclusive and it is influenced by perceptions of service quality, product price and quality, also situational factors and personal factors. The relationship between service quality and customer satisfaction is becoming crucial with the increased level of awareness among bank customers Demographic characteristics should be considered by the bank managers to understand their customers (Sureshchander et al. 2002).

2.2 Empirical literature

There have been a lot of studies conducted in the field of service quality and customer satisfaction in various service industries on both the national and international levels. Some of

the previous related research studies from an international and national perspective have been reviewed as follows. Internationally a lot of studies were conducted on the issues of service quality. Let summarizes some of them chronologically:

As Behailu Chimdessa (2021) have undertaken The study was intended to investigate the effect of service quality on customer satisfaction in Jimma University: the case of registrar services. Based on the questionnaire, consisting of 359 convenience technique sampling selected customers. The results of the descriptive statistical analysis also indicated that, customers were most satisfied with assurance the dimensions of service quality followed by responsiveness, empathy, and reliability. However, customers were less satisfied with Tangibility dimensions of service quality. Moreover, in terms of the stated research hypotheses the following findings emerged from the multiple linier regression analysis investigation: The five service quality dimensions which are tangibility, reliability, assurance, responsiveness and empathy have a positive and significant effect on customer satisfaction in jimma university registrar services in the study area.

As Addis Chala (2022) undertake the research has set objective at the outset to assess the effect of service quality on customer satisfaction. More specifically, it has sought to assess the quality of services provided to customers in terms of quality dimensions, to analyze the relationship between service quality dimensions and service quality and to identify the dominant dimension of service quality that drives customers' perceived service quality. Based on the findings of the study, the researchers advance the following conclusions.

The analysis of service quality dimensions (tangibility, reliability, responsiveness, assurance and empathy) show, they all are positively correlated to the overall services quality. But, ECX overall services quality has positive and strong relationship with tangibility dimension, a moderate and positive with assurance while reliability, empathy and responsiveness has positive and low correlation. Besides, all service quality dimensions have positive and significant relation with the level of customer satisfaction. The strongest relationship is observed on tangibility. The overall service quality correlation with customer satisfaction is very strong and significant (0.875). In conclusion, focusing on empathy and responsiveness is necessary to fill the gap the correlation coefficient showed which would bring value addition to the customer service and ultimately secure better level of customer satisfaction.

Stromgren (2007) studied the factors influencing service quality in the hotel industry in Peru and established that the customers were more interested on the dimensions of reliability exterior, tangibles and assurance. The best predictor of overall service quality was identified as the dimension of reliability. The researcher however noted that a different context would give different results. This is due to different social demographic variables such as culture and religion which might impact on customer expectations. Harr (2008) on the other hand studied service dimensions that leads tohigher levels of customer satisfaction in restaurants in Singapore and found out that assurance, empathy and tangibles are the most important to customers' evaluation of service quality, and thus, may have a positive influence on customer satisfaction.

Helina (2018) conducted an empirical study to find out the operational performance of the ECX and its effect on customer satisfaction using the following parameters: The dependent variables are customer satisfaction and the independent variables are Warehouse measurement, Regulatory body, and automated system. According to her study, although the performance of ECX has been remarkable in reducing transaction and physical marketing costs, there is still room for further improvement of the level of efficiency of ECX operations in terms of cost and service delivery. As per her findings she recommended to ECX the trading system or ECX website may occasionally be inaccessible for various reasons including power, telecom, high volume trade and other system issues. Therefore, ECX should upgrade and develop their performance and do have reliable telecom facility, power and skilled workforce to avoid the problems related to this and satisfy the customer of ECX. Trainings on the fundamental and technical skills should also be given to all market actors in order to create a relatively balanced state of knowledge.

Another study was conducted by Addis Ababa University (2013) on the level of customer satisfaction and the result of the study indicated over all the effectiveness of quality grading is heavily dependent on the effectiveness of the sampling process. Service dissatisfaction is 27 almost inevitable if the sample drawn is not representative, although appropriate quality grading equipment is used and competent grading employees are deployed. Quality grading has been found one of the sources of members' dissatisfaction in all warehouse sites except Hawassa. Suppliers expressed their satisfaction with the quality grading service delivered at Hawassa and endorsed their trust and confidence in the system and the integrity of quality grading personnel

(ECX 2013).Quality grading employees believe that they have been a scapegoat to the unrealistic expectation of market actors at the opposite end.

While suppliers expect a soft grading procedure, exporters at the other end expect a stringent quality grading procedure. In the focus group discussion, exporters asserted that ECX grade classification is too detailed that the actual quality variations between two successive classes is not meaningful from their perspective. Exporters expect that ECX shall revise its current grading classification which involves many classes that have a narrow range. They suggest that the grading system shall better involve limited number of classes with wider range. However, this view is not shared by suppliers and ECX quality grading personnel as a wider range increases the within class quality variation although it reduces the between classes variation. Finally, most ECX personnel share the idea of having only a single grade for the under grade domestic coffee category (ECX 2013).

2.3 Conceptual Framework

The conceptual framework is the blue print of the research work that guides the researcher to conceptually understand the research and outline and operationalize the dependent and the independent variables so that the measurement, processing, analysis of the data and interpretation of the result been easy and meaningful. Conceptual framework is not something that can be found readily in a literature. Researcher must review course readings and pertinent literature such as journals and articles in order to search related theories and analytic models that are relevant to service quality model. Selection of a theory should depend on its appropriateness, ease of application, and the explanation itself (Trochim, 2006).

Service Quality is a vital antecedent of customer's satisfaction (Cronin and Taylor, 1992). In turn customer satisfaction is believed to affect post-purchase and perception and future decisions. Following from the literature review done above, the relationship between service quality variables and customer satisfaction can be shown as following. In this conceptual model the five Service quality dimensions have been selected form the study conducted by Parasuraman et al., (1988).

Customer satisfaction has a central position in marketing as it is a major outcome of marketing activity and it links the processes of purchase and consumption or use of the product or service to

attitude change, repeat purchase and ultimately brand loyalty. Origin of the concept is related to the marketing concept that profit is generated through satisfaction of customer needs and wants. Business Dictionary defines Customer Satisfaction as: The degree of satisfaction provided by the goods or services of a company as measured by the number of repeat customers. Concept of customer satisfaction is new to many companies, who have been focused on price and availability of products. So, it is important to be clear the exact meaning of on exactly the term. Customer satisfaction is a state of mind that customers have about a product or services after using that product and service offered by a company in return of customer expectations about the products.

Figure 1 theconceptual framework of relationship between the dimensions of SERVQUAL and customer satisfaction.

Independent Variables   Dependent variables
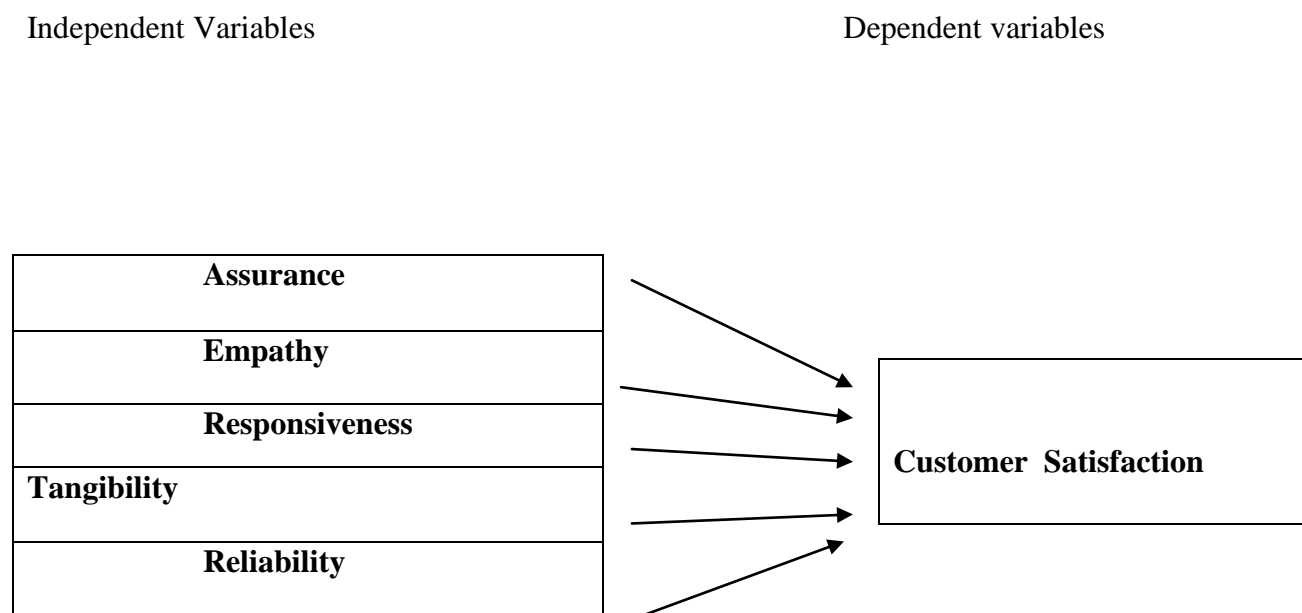
Figure 2.1. Conceptual framework figure

SOURCE: Parasuraman et al., (1988)

The framework above shows proposed to serve as foundation of this study. Purpose of this study is to examine how tangibility, reliability, responsiveness, assurance and empathy of service

which are the independent variables can bring impact on the dependent variables; customer satisfaction towards the service quality.

Chapter Three

3. Research Design and Methodology

This chapter discusses and validates the choice of methodology used in the paper, which has guided the researcher in how the researcher approach the subject, as well as how the researcher collect and process the required information. It includes the research design, research approach, target population, sample size and sampling technique, type and source of data, data collection tools, data analysis techniques, reliability and validity & ethical consideration.

3.1 Research Design

The researcher has designed both Descriptive and explanatory research design to describe the relationship between service quality dimensions and customer satisfaction and to describe effect of service quality dimensions and customer satisfaction. The researcher has chosen to use a quantitative research method to assess the effect of service quality on customer satisfaction in ECX. The reason for choosing a quantitative method for this research is that the researcher wanted to gather a lot of data. The researcher used questionnaires that were given for customers serving services in ECX.

3.2 Research Approach

The researcher has chosen to use a quantitative research method to assess the effect of service quality on customer satisfaction in ECX Addis Ababa city. The reason for choosing a quantitative method for this research is that the researcher wanted to gather a lot of data. The researcher used questionnaires that were given for customers serving services in ECX. Through quantitative method, data was analyzed and interpreted. Specifically, after all data was available, data was consolidated and arranged in meaningful way by using descriptive statistics regression and correlation.

3.3 Target Population

In this study the sampling units are all customer of ECXthat came to get service in Addis Ababa Office. The target population for the study was 405 customers from ECX located in Addis Ababa city was the researcher target population.

3.4 Sample Size and Sampling Technique

The population size of 405 customers has been determined by taking the data that are registered in ECX; this population is identified after receiving active list of customers from the ECX by considering the customer from Addis Ababa branch where I take the sample from.After the population is identified, the samples size is determined by using the finite Taro Yamane formula.

The formula was developed by Taro Yamane (1967).

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

It is calculated as follows:

Where 'n' is the sample size,

Nis the population size,

and e is the level of precision or sampling error = (0.05)

Given N = 405

e = 0.05

$$n = \frac{405}{1 + 405(0.05)2}$$

    n= 201

The populations of this study were all customers who received services from ECX in Addis Ababa. The study used convenience sampling methods to select the sample from the available population. The researcher decided to employ convenience sampling method because it is actually impossible to carry on a probability sampling because there is no point in time during which all customers are available due to different reasons and it is not possible to contact everyone who may be sampled.

3.5 Type and Source of Data

In order to answer the research question raised, data was gathered from both primary and secondary sources.

3.5.1 Primary Source of Data

The survey questioner was used to collect primary data from the customers of ECX and floor representative of different companies by self-administrated questionnaires that were distributed to the samples people.

3.5.2 Secondary Source of Data

The secondary data and information collected from the organization published and unpublished documents such as the organizations profile, organization website, organization business model , more over various records That are relevant to the study is collected from research articles, books, and internet plus attempt to use different brochures and magazines and other research done by different individuals.

3.6 Data Collection Tools

The study was used a cross-sectional survey to collect both primary and secondary data. Primary sources were customers of ECX. Whereas secondary data sources were different statistical records, periodic/annual reports as well and various research literatures written on service quality and customer satisfaction and different references related to the topic. Primary data were collected mainly through self-administered structured questionnaires. The questionnaire has two parts. The first part of the questionnaire consists of individual level basic information such as gender, age, level of education etc. The second part of the questionnaire is developed based on five dimensions of service quality dimensions of the SERVQUAL system i.e., tangibility, reliability, responsiveness, assurance, and empathy based on Parasuraman et al. (1988). These five dimensions of service quality incorporate also a five-point Likert scale range from 1 (very dissatisfied) to 5 (very satisfied) to be selected as their responses to measure participants' behavioral intensions that express their loyalty to ECX.

3.7 Data Analysis Techniques

The Data that were gathered by the questioner were organized using MS-excel spread sheet. The organized data were analyzed through relevant statistical techniques descriptive frequencies, Pearson correlation and multiple regression analysis using statistical package for social sciences (SPSS) Version 20.and the result of the analysis presented using tables and graphs.

Through quantitative method, data was analyzed and interpreted. Specifically, after all data was available, data was consolidated and arranged in meaningful way by using descriptive statistics regression and correlation.

3.8 Reliability and Validity

3.8.1 Validity

Oliver (2010) considers validity to be a compulsory requirement for all types of studies. Validity refers to the accuracy of the measurement and also shows how a specific test is suitable for a particular situation. To ensure the validity of this study, data were collected from reliable sources like respondents who have experiences in using the services of the ECX. The researcher used content validity test, as content validity is the extent to which the questions on the instrument and the scores from these questions represents all possible questions that could be asked about the content or skill (Creswell, 2005). The questionnaire were formulated by the researcher and communicated with the advisor to comment and research advisor comments over the formulated questionnaire which finally used as a research instrument.

3.8.2 Reliability

In this research cronbach's Alpha of reliability test was used for to assess the reliability of the five independent variables and overall employee performance of service quality and dependent variable customer satisfaction. The reliability analysis is used to test consistency of respondents' answers to all the items of independent and dependent variables in the questionnaire, whether the items are hanged together as a set which they are highly correlated with one another. Consistency of this research is examined through Cronbach's coefficient Alpha, which is used for multipoint – scaled items (Cronbach, 1946).

According to Cavana et al. (2001), "Cronbach's alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another. Cronbach's alpha is computed in terms of average inter correlations among the items measuring the concepts". The value of this coefficient can vary from 0 to 1. The value of 0.8 or higher of an alpha coefficient was proposed to be accepted by Bryman and Cramer (1990). However, according to Nunnally (1978), the value of 0.6 and above is acceptable, especially for initial investigations.

To meet Consistency reliability of the instrument, 39 questions was distributed to customers of Ethiopian Commodity Exchange Addis Ababa branches and Cronbach's alpha for service quality and customer satisfaction was found greater than 0.9 as shown in table 3.1, and questioners were tested and fulfill the consistency reliability of the instrument. These results reveal that there was no need to remove items.

Table 3.1; Reliability analysis of Variables

Variables	Cronbach's Alpha	No of Items
Tangibility	0.7	5
Reliability	0.82	5
Responsiveness	0.881	5
Assurance	0.804	5
Empathy	0.869	5
Customer Satisfaction	0.898	6
Employee Performance	0.873	8

3.9 Ethical Consideration

Having the official letter from the university to the organization under study, to safeguard the study participants from problematic encounters, the researcher planned the participant's not to mention their identity, particularly their names while answering survey questionnaires. The researcher would also told boldly to the participant's that their response would be kept confidential and their identity should not be exposed. No information is changed or modified, hence the information is presented as collected and the same with the literatures collected for the purpose of this study. The questionnaire is anonymous and high level of confidentiality is considered. The information gathered through questionnaire is used solely for purpose.

When recruiting participants for an experiment, you inform all potential participants that they are free to choose whether they want to participate, and they can withdraw from the study anytime without any negative repercussions. Voluntary participation is an ethical principle protected by international law and many scientific codes of conduct. Take special care to ensure there no pressure on participants when you are working with vulnerable group of people who may find it hard to stop the study even when they went to. It is important to make it clear to participants that there are no negative consequences or repercussions to their refusal to participate. After all they are taking the time to help you in the research process, so you should respect their decisions without trying to change their minds.

Chapter Four

4. Data Analysis and Interpretation

This chapter present, analysis result and the interpretation of findings. The data considered in this chapter is obtained by using SERVQUAL model. Under this section, analysis and interpretations of background of the respondents, the relationship between the five service quality dimensions, customer satisfaction, impact on the overall customer satisfaction and employee performance of customers have been analyzed and presented using the statistical methods of analysis, which included a descriptive analysis, a correlation analysis, and a multiple regression analysis through SPSS version 20.

4.1 Data Analysis

4.1.1 Socio Demographic Data

Two hundred forty questionnaires were distributed by using Google form to the respondents by their telegram and out of the 240 questionnaires 201 of them were collected with a valid complete answer.

The demographic characteristics include: gender, age and level of education Ethiopia commodity exchange. The demographic part of the analysis deals with the personal data on the respondents of the questionnaires given to them. The table below shows the details of background information of the respondents.

In table 4.1 demographic data table shows that out of 201 respondents, 31.3% (63) are females and the remaining 68.7 % (138) are males. In addition on educational background Majority of the respondents are degree holders with 129numbers proceeding by Diploma holders with 51numbers proceeding by certificate holders of 14 numbers and masters holder of 4 numbers and phd holder of 3 numbers. As far as age of respondents is concerned, 56.7% of the respondents are in the range of 20-30 years, 32.8% of the respondents are in the range of 31-40 years, 5% are in the range of 41-50 years, 4% are in the range of below 20 years, 1.5% are in the range of above 50 years.

Item	Option	Frequency	Valid Percent	Cumulative percent
Sex	Male	138	68.7%	68.7 %
	Female	63	31.3%	31.3 %
	Total	201	100%	100 %
Age	Below 20	8	4%	4 %
	20-30	114	56.7%	60.7 %
	31-40	66	32.8%	93.5 %
	41-50	10	5%	98.5 %
	Above 50	3	1.5%	100 %
	Total	201	100%	100 %
Level of education	Certificate	14	7%	7.0 %
	Diploma	51	25.3%	32.4 %
	BE/BSc	129	64.2%	96.5 %
	MA/MSc	4	2.0%	98.5 %
	Phd	3	1.5%	100 %
	Total	201	100%	100%

Source: Data Survey, 2024

Table 4.1.1 Demographic data of respondents

4.1.2 Tangibility Descriptive Measurement

T.1 ECX uses modern and appropriate equipment and technology

According to analysis made ECX use modern and appropriate equipment and technology as shown on the table 4.2 indicates that majority of respondents Agree (47.3 percent) on the ECX equipments and technology are latest and by strongly agreed with 37.2 percent and the rest 12.4 percent neutral, 3.1 percent are disagree and 1 percent strongly disagree.According to likert scale the mean result 4.13 indicates that most of responses are agreed and it is high positive implication and highly acceptable mean value for the service quality dimension variable.

T.2 ECX employees delivering the services are neat, disciplined, and professional in their appearance

The analysis indicates 53.2 percent of respondents strongly agreed on ECX employees delivering the services are neat, disciplined, and professional in their appearance. The rest 33.6, 9.1, 3.1 and 1 percent shows Agree Neutral disagree and strongly disagree respectively. According to likert scale the mean result 4.37 indicates that most of responses are strongly agree and it is a very high positive implication for the service quality dimension variable.

T.3 Materials associated with the service (pamphlets, sign posts etc.) are visually appealing

The analysis shows that 56.3 percent strongly agreed on the statement. Proceeding by 30.1 percent Agreed and 9.6, 2.8 and 1.2 percent response neutral disagree and strongly disagree respectively.According to likert scale The mean result of the room is 4.36 has very high positive implication on the statement.

T.4 ECX has adequate support facilities. (Parking lot, toilet, gust chairs and etc).

According to analysis made ECX has adequate support facilities. (Parking lot, toilet, gust chairs and etc). Majority of respondents Strongly agreed (60percent) and by agreed with 32.2 percent and the rest 3.8 percent neutral, 2.9 percent are disagree and 1.1 percent strongly disagree.According to likert scale The mean result 4.38 indicates that most of responses are above neutral and it is a positive implication for the service quality dimension variable.

T.5 Employees establish effective relationships with customers

Majority of respondents in the analysis shows 52.1 percent strongly agreed on the ECX employee establish effective relationships with customers. 33.1 percent of response are Agreed, 10.9 percent neutral on the statement, 3 percent Disagreed and 1.8 percent strongly disagreed. According to likert scale The mean result 4.33 indicates most of respondents answered strongly agreed and high positive implication on the statement.

This finding indicates that similar as (Addis, 2022) ECX customers are comparably very highly satisfied with tangibility (4.31) of the service being provided. This witness that ECX use modern and appropriate equipment and technology, ECX employees delivering the service are neat, disciplined and professional in their appearance, materials associated with the service, has adequate support facilities, employee establish effective relationships with the customers.

Table 4.1.2tangibilitymeasurement table

Measurement Item				Respondents Response (%)			
No.	Variables	*Strongly disagree*	*Dis Agree*	**Neut ral**	*Agree*	*strongly Agree*	Mean
T1	ECX uses modern and appropriate equipment and technology	1	3.1	12.4	47.3	36.2	4.13
T2	ECX employees delivering the services are neat, disciplined, and professional in their appearance	1	3.1	9.1	33.6	53.2	4.37
T3	Materials associated with the service (pamphlets, sign posts etc.) are visually appealing	1.2	2.8	9.6	30.1	56.3	4.36
T4	ECX has adequate support facilities. (Parking lot, toilet, gust chairs and etc).	1.1	2.9	3.8	32.2	60.0	4.38
T5	Employees establish effective relationships with customers	1.8	3.0	10.9	33.1	52.1	4.33
	GRAND MEAN						4.31

Source: Data Survey, 2024

4.1.3 Reliability Descriptive Measurement

R.1 Employees follow through rules and Regulations of the ECX

According to analysis made ECX Employees follow through rules and Regulations of the ECX as shown on the table 4.3 indicates that majority of respondents Agree (64.3 percent) and by strongly agree with 25 percent and the rest 7.1 percent neutral, 2.1 percent are disagree and 1.5 percent strongly disagree.According to likert scale The mean result 4.07 indicates that most of responses are above Agreed and it is a high positive implication for the service quality dimension variable.

R.2 Employees are consistently polite

The analysis indicates 71.8 percent of respondents agreed on ECX employees are consistently polite. The rest 14.1, 11, 2 and 1.1 percent shows Neutral strongly agree and disagree, strongly disagree respectively.According to likert scale The mean result 4.1 indicates that most of responses are Agreed and it is a high positive implication for the service quality dimension variable.

R.3 The employees handled customer's complaints effectively

The analysis shows that 60 percent agreed on the statement. Proceeding by 28.1 percent strongly agreed and 8.2, 2.5 and 1.2 percent response neutral, disagree and strongly disagree respectively. According to likert scale The mean result of the room is 4.12 has high positive implication on the statement.

R.4 Employees provide accurate information to Customers

According to analysis made ECX Employees provide accurate information to Customers. Majority of respondents Agreed (56.1 percent) and by strongly agreed with 31.2 percent and the rest 8.3 neutral, 2.4 percent are disagree and 2 percent strongly disagree.According to likert scale The mean result 4.17 indicates that most of responses are positive and high implication for the service quality dimension variable.

R.5 Employees have positive contribution to my Business

Majority of respondents in the analysis shows 54.1 percent agreed on the ECX employee have positive contribution to my Business. 32.2 percent of response are strongly agreed, 11 percent neutral on the statement, 1.7 percent Disagreed and 1 percent strongly disagreed.According to likert scale The mean result 4.12 indicates1most of respondents answered high and positive implication on the statement on the statement.

This finding indicates that similar as (Amelework, 2016) ECX customers are comparably highlysatisfied with reliability (4.12) of the service being provided. This witness that ECX Employees follow through rules and Regulations of the ECX,Employees are consistently

polite,The employees handled customer's complaints effectively,Employees provide accurate information to Customers,Employees have positive contribution to my Business.

Table4.1.3.Reliabilitymeasurement table

Measurement Item							Respondents Response (%)
No.	Variables	*Strongly disagree*	*Dis agree*	**Neut ral**	*Agree*	*strongly Agree*	Mean
R1	Employees follow through rules and Regulations of the ECX	1.5	2.1	7.1	64.3	25	4.07
R2	Employees are consistently polite	1.1	2	14.1	71.8	11	4.10
R3	The employees handled customer's complaints effectively	1.2	2.5	8.2	60	28.1	4.12
R4	Employees provide accurate information to Customers	2	2.4	8.3	56.1	31.2	4.17
R5	Employees have positive contribution to my Business	1	1.7	11	54.1	32.2	4.12
	GRAND MEAN						4.12

Source: Data Survey, 2024

4.1.4. Responsiveness Descriptive Measurement
Res.1 Employees are happy and willing to serve the Customer

According to analysis made ECX Employees Employees are happy and willing to serve the Customer as shown on the table 4.3 indicates that majority of respondents Agree (71.2 percent) and by Neutral with 22.2 percent and the rest 3.5 percentstrongly agree, 2 percent are disagree and 1.1 percent strongly disagree.According to likert scale The mean result 3.73 indicates that most of responses are above agreed and it is high positive implication for the service quality dimension variable.

Res.2 The ECX provides diversified service to the customers

The analysis indicates 80 percent of respondents agreed on ECX provide diversified service to the customers. The rest 10.8, 3.8, 3.2 and 2.2 percent shows Neutral disagree and strongly agree, strongly disagree respectively.According to likert scale The mean result 3.81 indicates that most of responses are positive and high implication for the service quality dimension variable.

Res.3ECX employee gives prompt service

The analysis shows that 81.8 percent agreed on the statement. Proceeding by 6.3 percent Neutral and 5.2, 4.2 and 2.5 percent response strongly agree, disagree and strongly disagree respectively. According to likert scale The mean result of the room is clean and provides adequate space is 3.87 has high and positive implication on the statement.

Res.4 Employees are responsive to the problems faced by customers

According to analysis made ECX employees are responsive to the problems faced by customers. Majority of respondents Agreed (83.1 percent) and by Neutral with 6.9 percent and the rest 3.2 percent strongly agree, 3.7 percent are disagree and 3.1 percent strongly disagree.According to likert scale The mean result 3.86 indicates that most of responses are high and positive implication for the service quality dimension variable.

Res.5 The ECX gives quick response to customer requests

Majority of respondents in the analysis shows 82.9 percent agreed on the ECX employee gives quick response to customer requests. 9.1 percent of response are Neutral, 3.1 percent strongly agreed on the statement, 2.5 percent Disagreed and 2.4 percent strongly disagreed.According to likert scale The mean result 3.86 indicates most of respondents answered high and positive above implication on the statement.

This finding indicates that similar as (Amelework, 2016) ECX customers are comparably highlysatisfied with responsiveness (3.83) of the service being provided. This witness that ECX Employees are happy and willing to serve the Customer,The ECX provides diversified service to the customers,ECX employee gives prompt service,Employees are responsive to the problems faced by customers,and The ECX gives quick response to customer requests.

Table 4.2.4 Responsiveness measurement table

Measurement Item				Respondents Response (%)			
No.	Variables	*Strongly disagree*	*Dis agree*	**Neut ral**	*Agree*	*strongly Agree*	**Mean**
Res1	Employees are happy and willing to serve the Customer	1.1	2	22.2	71.2	3.5	3.73
Res2	The ECX provides diversified service to the customers	2.2	3.8	10.8	80	3.2	3.81
Res3	ECX employee gives prompt service	2.5	4.2	6.3	81.8	5.2	3.87
Res4	Employees are responsive to the problems faced by customers	3.1	3.7	6.9	83.1	3.2	3.87
Res5	The ECX gives quick response to customer requests	2.4	2.5	9.1	82.9	3.1	3.86
	GRAND TOTAL						3.83

Source: Data Survey, 2024

4.1.5. Assurance Descriptive Measurement

As.1 The employee has the required skill in providing Services

According to analysis made ECX employee has the required skill in providing Services. As shown on the table 4.3 indicates that majority of respondents Agree (69.9 percent) and by Neutral with 17.3 percent and the rest 5.6 percent strongly agree, 4.5 percent are disagree and 2.7 percent strongly disagreeAccording to likert scale The mean result 3.73 indicates that most of responses high and positive implication for the service quality dimension variable.

As.2ECX employees are trustworthy

The analysis indicates 79.9 percent of respondents agreed on ECX employees are trustworthy. The rest 8.2, 6.5, 4.1 and 1.4 percent shows Neutral strongly agree and disagree, strongly

disagree respectively.According to likert scale The mean result 3.88 indicates that most of responses has high and positive implication for the service quality dimension variable.

As.3 The employees make customers feel safe in their transactions

The analysis shows that 74.2 percent agreed on the statement. Proceeding by 12.2 percent Neutral and 6.3, 4.2 and 3.1 percent response strongly agree, disagree and strongly disagree respectively.According to likert scale The mean result of the room is 3.82 has high and positive implication on the statement.

As.4 The employees make the customer's confident working with the ECX

According to analysis made ECX employees make the customer's confident working with the ECX. Majority of respondents Agreed (72.1 percent) and by Neutral with 16.1 percent and the rest 7.1 percent strongly agree, 3.1 percent are disagree and 1.6 percent strongly disagree.According to likert scale The mean result 3.81 indicates that most of responses has high and positive implication for the service quality dimension variable.

As.5ECX employees are consistently courteous

Majority of respondents in the analysis shows 73.1 percent agreed on the ECX employees are consistently courteous. 15.1 percent of response are Neutral, 6.9 percent strongly agreed on the statement, 3.8 percent Disagreed and 1.7 percent strongly disagreed.According to likert scale The mean result 3.83indicates most of respondents have high and positive implication on the statement.

This finding indicates that similar as (Amelework, 2016) ECX customers are comparably highly satisfied with Assurance (3.81) of the service being provided. This witness that ECX The employee has the required skill in providing Services,ECX employees are trustworthy,The employees make customers feel safe in their transactions,The employees make the customer's confident working with the ECX,ECX employees are consistently courteous.

Table 4.1.5 Assurance measurement table

Measurement Item	Respondents Response (%)

No.	Variables	Strongly disagree	Dis agree	Neut ral	Agree	strongly Agree	Mean
As1	The employee has the required skill in providing Services	2.7	4.5	17.3	69.9	5.6	3.73
As2	ECX employees are trustworthy	1.4	4.1	8.2	79.9	6.5	3.88
As3	The employees make customers feel safe in their transactions	3.1	4.2	12.2	74.2	6.3	3.82
As4	The employees make the customer's confident working with the ECX.	1.6	3.1	16.1	72.1	7.1	3.81
As5	ECX employees are consistently courteous	1.7	3.8	15.1	73.1	6.9	3.83
	GRAND MEAN						3.81

Source: Data Survey, 2024

4.1.6. Empathy Descriptive Measurement
E.1 Employees understand customers' specific needs

According to analysis made ECX employee understand customers' specific needs. As shown on the table 4.5 indicates that majority of respondents Agree (80percent) and by Neutral with 10.1 percent and the rest 4.8 percent strongly agree, 3.2 percent are disagree and 1.9 percent strongly disagree. According to likert scale The mean result 3.83 indicates that most of responses have high positive implication for the service quality dimension variable.

E.2 Employees treat customer with great respect.

The analysis indicates 69.8 percent of respondents agreed on ECX employees treat customer with great respect. The rest 12.7, 9.4, 4.2 and 3.9 percent shows Neutral strongly agree and disagree, strongly disagree respectively. According to likert scale The mean result 3.85 indicates

that most of responses are high and have positive implication for the service quality dimension variable.

E.3 Employees give individual attention to customers

The analysis shows that 80 percent agreed on the statement. Proceeding by 8.1 percent Neutral and 6.7, 3.3 and 1.9 percent response strongly agree, disagree and strongly disagree respectively. According to likert scale The mean result of the room is clean and provides adequate space is 3.87 has high and positive implication on the statement.

E.4 Employees give advice for your business

According to analysis made ECX employees give advice for your business. Majority of respondents Agreed (84.1 percent) and by Neutral with 7.3 percent and the rest 3.8 percent disagree, 3.0 percent are strongly agree and 1.8 percent strongly disagree.

According to likert scale the mean result 3.86 indicates that most of responses are high and positive implication for the service quality dimension variable.

E.5 Employees understand the needs of their customers

Majority of respondents in the analysis shows 83.3 percent agreed on the ECX employees understand the needs of their customers. 8.6 percent of response are Neutral, 4.1 percentdisagreed on the statement, 2.6 percent strongly Disagreed and 2.1 percent strongly agreed.According to likert scale The mean result 3.86indicates most of respondents answered has high and positive implication on the statement.

This finding indicates that similar as (Amelework, 2016) ECX customers are comparably highly satisfied with Empathy (3.85) of the service being provided. This witness that ECX Employees understand customers' specific needs, Employees treat customer with great respect,Employees give individual attention to customers,Employees give advice for your business,Employees understand the needs of their customers.

Table 4.1.6 Empathy measurement table

Measurement Item	Respondents Response (%)

No.	Variables	*Strongly disagree*	*Dis agree*	**Neut ral**	*Agree*	*strongly Agree*	Mean
Re1	Employees understand customers' specific needs	1.9	3.2	10.1	80	4.8	3.83
Re2	Employees treat customer with great respect.	3.9	4.2	12.7	69.8	9.4	3.85
Re3	Employees give individual attention to customers	1.9	3.3	8.1	80	6.7	3.87
Re4	Employees give advice for your business	2.8	3.8	87.3	84.1	3	3.86
Re5	Employees understand the needs of their customers	2.6	4.1	8.6	83.3	2.1	3.86
	GRAND MEAN						3.85

Source: Data Survey, 2024

4.1.7. Customer Satisfaction Descriptive Measurement

CS.1I am satisfied with the ECXS complete range of Services

According to the data analysis shown on the table 4.5 indicates that majority of respondents Strongly Agree (84.5 percent) and by agreed with 9.1 percent and the rest 2.5 neutral, 3.4 percent are disagree and 0.5 percent strongly disagree.According to likert scale The mean result 4.85 indicates that most of responses are very high and it is a positive implication for the service quality dimension variable.

CS.2I am satisfied with the performance of the Employees

The analysis indicates that majority of respondents Strongly Agree (86.2 percent) and by agreed with 8.2 percent and the rest 2.9 neutral, 2.2 percent are disagree and 0.5 percent strongly disagree.According to likert scale the mean result 4.89 indicates that most of responses are very high and it is a positive implication for the service quality dimension variable.

CS.3I am satisfied of being a client of this ECX

The analysis indicates that majority of respondents Strongly Agree (85.9 percent) and by agreed with 8.4 percent and the rest 3.1 neutral, 2.2 percent are disagree and 0.5 percent strongly disagree.According to likert scale the mean result 4.86 indicates that most of responses are very high and it is a positive implication for the service quality dimension variable.

CS.4 I am satisfied with the quick service of this ECX

The analysis shows that majority of respondents Strongly Agree (85.9 percent) and by agreed with 8.4 percent and the rest 3.1 neutral, 2.1 percent are disagree and 0.5 percent strongly disagree.According to likert scale the mean result 4.84 indicates that most of responses are very high and it is a positive implication for the service quality dimension variable.

CS.5I am satisfied with the respectful behavior of employees

The analysis indicates that majority of respondents Strongly Agree (83.2 percent) and by agreed with 11.4 percent and the rest 3.5 neutral, 1.1 percent are disagree and 0.8 percent strongly disagree.According to likert scale the mean result 4.83 indicates that most of responses are very high and it is a positive implication for the service quality dimension variable.

CS.6I recommend ECX to friend or colleague

The analysis indicates that majority of respondents Strongly Agree (86.1 percent) and by agreed with 9.2 percent and the rest 3.4 neutral, 1 percent are disagree and 0.3 percent strongly disagree. According to likert scale The mean result 4.88 indicates that most of responses are very high and it is a positive implication for the service quality dimension variable.

This finding indicates that similar as (Amelework, 2016) ECX customers are highlysatisfied with customer satisfaction (4.86) of the service being provided. This witness that ECX customers satisfied with the ECXS complete range of Services,satisfied with the performance of the Employees,satisfied of being a client of this ECX, satisfied with the quick service of this ECX,satisfied with the respectful behavior of employees,recommend ECX to friend or colleague.

Table4.1.7Customer satisfaction measurement table

Measurement Item		Respondents Response (%)					
No.	Variables	*Strongly disagree*	*Dis Agree*	**Neut ral**	*Agree*	*strongly Agree*	Mean
CS1	I am satisfied with the ECXS complete range of Services	0.5	3.4	2.5	9.1	84.5	4.85
CS2	I am satisfied with the performance of the Employees	0.5	2.2	2.9	8.2	86.2	4.89
CS3	I am satisfied of being a client of this ECX	0.5	2.1	3.1	8.4	85.9	4.86
CS4	I am satisfied with the quick service of this ECX	1	2.1	3.2	8.8	84.9	4.84
CS5	I am satisfied with the respectful behavior of employees	0.8	1.1	3.5	11.4	83.2	4.83
CS6	I recommend ECX to friend or colleague	0.3	1	3.4	9.2	86.1	4.88
	GRAND MEAN						4.86

Source: Data Survey, 2024

4.2 Descriptive Analysis

As tried to discuss in the literature review part of the study, parasuraman et al.1988 developed SERVQUAL instrument to measure the dimensions service quality that is frequently used by researchers to investigate customer satisfaction. Those of compiled five dimensions of service quality are Tangibility, Reliability, Responsiveness, Assurance and Empathy. Considering the results for the individual question of variables are discussed below individually.

This study used SERVQUAL model to measure the customer's perception on the service provided by ECX. The model contains 39 questions related to the five service quality dimensions namely, tangibility, reliability, responsiveness, assurance and empathy. It used the five point Likert scale to measure the performances of the service provided by the ECX and the paper also

uses mean score to measuring respondent's perception of ECX over all service quality and customers satisfaction level. The results obtained from the study are described in the following tables.

According to Rensisi Likert, 1932 to measure attitudes, the typical likert scale is a 5 or 7 point ordinal scale used by respondent to rate the degree to which they agree or disagree with a statement. Overall with these mean range and scale we can see whether customers are satisfied with the service provided or not. For example strongly agree is for Mean value of 4.2-5 with scale value of 5 the interpretation is very high and highly acceptable, Agree is for Mean value of 3.4-4.19 with scale value of 4 the interpretation is high and acceptable, Neutral is for Mean value of 2.6-3.39 with scale value of 3 the interpretation is moderate, Disagree is for Mean value of 1.8-2.59 with scale value of 2 the interpretation is low, Strongly disagree is for Mean value of 1.00-1.79 with scale value of 1 the interpretation is very low.

From this result as Table 4.1.2shown I infer that, Tangibility variable are on scale 5 and it means the variables has a Mean value of 4.31which means in a range of 4.19-5and the interpretation is very highly acceptable and has major contributor of overall customer satisfaction.

From this result as Table 4.1.3 shown I infer that, Reliability variable are on scale 4 and it means the variables has a Mean value of 4.12 which means in a range of 3.4-4.19 and the interpretation is highly acceptable and has major contributor of overall customer satisfaction.

From this result as Table 4.1.4 shown I infer that, Responsiveness variable are on scale 4 and it means the variables has a Mean value of 3.83 which means in a range of 3.4-4.19 and the interpretation is highly acceptable and has major contributor of overall customer satisfaction.

From this result as Table 4.1.5 shown I infer that, Assurance variable are on scale 4 and it means the variables has a Mean value of 3.81 which means in a range of 3.4-4.19 and the interpretation is highly acceptable and has major contributor of overall customer satisfaction.

From this result as Table 4.1.6 shown I infer that, Empathy variable are on scale 4 and it means the variables has a Mean value of 3.85 which means in a range of 3.4-4.19 and the interpretation is highly acceptable and has major contributor of overall customer satisfaction.

From this result as Table 4.1.7 shown I infer that, Customer satisfaction variable are on scale 5 and it means the variables has a Mean value of 4.12 which means in a range of 4.2-5 and the interpretation is very highly acceptable and has major contributor of overall customer satisfaction.

Descriptive Statistics			
	Mean	Std. Deviation	N
T	4.31	0.85	201
R	4.12	0.73	201
RIS	3.83	0.59	201
A	3.81	0.68	201
E	3.85	0.62	201
CS	4.86	0.48	201

Source: Data Survey, 2024

Table4.2. Descriptive statistics analysis

4.3. Pearson Correlation analysis

To determine the relationship between service quality dimensions (tangibility, reliability, responsiveness, assurance, and empathy) customer satisfaction correlation was computed. Table 4.3 below presents the results of Pearson correlation on the relationship between service quality dimension and customer satisfaction.

Correlation

Coefficient is a measure of relationship and strength between two variables. The correlation coefficient ranges between -1 and 1. If the two variables are in perfect positive linear relationship, the correlation coefficient will be 1 and if they are in perfect negative relationship, the correlation coefficient will be -1. The correlation coefficient is 0 (zero) if there is no linear relationship between the variables Mac Eachron (1982). A low correlation coefficient (r), between 0.1 and 0.29, suggests that the relationship between the two variables is weak or non-existent. If r is between 0.3 and 0.49, the relationship is moderate and a high correlation coefficient, i.e. r > 0.5, indicates a strong relationship between the variables.

The direction of the dependent variables change depends on the sign of the coefficient. If the coefficient is a positive number, then the dependent variable will move in the same direction as the independent variable and if the coefficient is negative, then the dependent variable will move in the opposite direction of the independent variable Julie (2005). In this study, Pearson's correlation coefficient is used to find out the relationship between service quality dimensions and customer satisfactions.

Empathy has better and high relationship with customer satisfaction with a coefficient value of 0.803. Responsiveness and reliability have coefficient value of 0.804 and 0.704 respectively showing the high existence of significant relationship with customer satisfaction.

Tangibility and Assurance has better and highstrong relationship with customer satisfaction with high coefficient value of 0.640 and 0.767 respectively.

And also from the result we can conclude that there is a positive and high significant correlation or relationship between service quality dimensions and customer satisfaction so that any improvement in one of the dimensions will positively contribute to enhancing customer satisfaction.

Table 4.3.; Service quality dimensions and customer satisfaction relationship table

		T	R	RIS	A	E	CS
T	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	201					
R	Pearson Correlation	.668[**]	1				
	Sig. (2-tailed)	<.001					
	N	201	201				

RIS	Pearson Correlation	.599**	.689**	1			
	Sig. (2-tailed)	<.001	<.001				
	N	201	201	201			
A	Pearson Correlation	.520**	.649**	.772**	1		
	Sig. (2-tailed)	<.001	<.001	<.001			
	N	201	201	201	201		
E	Pearson Correlation	.601**	.665**	.877**	.784**	1	
	Sig. (2-tailed)	<.001	<.001	<.001	<.001		
	N	201	201	201	201	201	
CS	Pearson Correlation	.640**	.704**	.804**	.767**	.803**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	
	N	201	201	201	201	201	201

Source: Data Survey, 2024

4.3.1 RegressionAssumptions test

Before conducting the regression analysis the following normality, linearity and multicollinearity diagnostic tests were tested.

Test of Normality: - Normality of the Sample is the population from which the sample is drawn fail to be normal, it cannot be tested for and the least of square assumption fails.

Therefore, the skewness and kurtosis of the sample is tested. The interval for skewness should be in between -.1 and +1. On the other hand, the kurtosis of the sample should fall out of a set -1 to +1. The researcher finds that the values of both kurtosis and skewness are in required limits. Therefore, the normality assumption is correct.

Table 4. 4 Normality Test Using Kolmogorov-Smirnov and Shapiro-Wilk of Sample

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
CS	.407	200	<.001	.381	200	<.001
T	.220	200	<.001	.734	200	<.001
R	.235	200	<.001	.755	200	<.001
RIS	.316	200	<.001	.531	200	<.001
A	.270	200	<.001	.669	200	<.001
E	.306	200	<.001	.549	200	<.001
a. Lilliefors Significance Correction						

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	T	R	RIS	A
1	1	6.961	1.000	.00	.00	.00	.00	.00
	2	.014	22.547	.41	.09	.01	.01	.03
	3	.009	27.329	.50	.38	.12	.00	.03
	4	.006	35.179	.01	.41	.72	.00	.04
	5	.005	37.628	.05	.00	.05	.17	.00
	6	.004	41.650	.04	.12	.08	.05	.90
	7	.002	60.259	.00	.00	.02	.77	.01

a. Dependent Variable: CS

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.872[a]	.761	.754	1.26819	1.728
a. Predictors: (Constant), EP, T, R, A, RIS, E					
b. Dependent Variable: CS					

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	10.207	.804		12.689	<.001		
	T	.118	.044	.133	2.683	.008	.504	1.984
	R	.116	.052	.124	2.233	.027	.400	2.500
	RIS	.191	.084	.185	2.285	.023	.190	5.275
	A	.169	.065	.168	2.616	.010	.298	3.352
	E	.185	.084	.181	2.199	.029	.183	5.455
	EP	.106	.032	.212	3.322	.001	.302	3.308
a. Dependent Variable: CS								

Table4.3.1 Normality. Collinearity, Multicollinearity test for over all service quality

4.3.2 Multiple Regression analysis

Multiple regression analysis was employed to examine the effect of customer service quality dimensions on customer satisfaction. This analysis is conducted to predict the percentage of dependent variable, where independent variables are entered simultaneously. The overall variance (customer satisfaction) is explained by the independent variables, (Assurance, Empathy, Responsiveness, Reliability and tangible) and employee performance which were discussed on chapter two.

Tangibility

Based on table 4.9 analysis data the P value of tangibility and customer satisfaction is (P=0.008) is less than the level of significance 0.05, thus answering research question 1. The result signifies that there ishighly significant evidence that relationship exists between individual tangibility and customer satisfaction in ECX Addis Ababa Branch. The relationship between Tangibility and customer satisfaction is positive Beta value of (B=0.118).

Reliability

As shown in below analysis table P- value of relationship between Reliability and customer satisfaction is (P=0.027). This result is less than the significance value 0.05, thus answering research question 2.There is highly significant evidence that relationship exists between Reliability and customer satisfaction in ECX Addis Ababa branches. The positive beta value (B= 0.116) indicates the relationship between Reliability and customer satisfaction is positive.

Responsiveness

As it is clearly indicated in table 4.9, the P value of responsiveness and customer satisfaction is (P= 0.023) is less than the level of significance 0.05, thus answering research question 3. The result signifies that there is highly significant relationship exists between individual responsiveness and customer satisfaction in ECX Addis Ababa branch. Positive beta value of (B=0.191) shows there is positive relationship between responsiveness and customer satisfaction.

Assurance

The relationship between assurance and customer satisfaction as positive beta (0.135) value, as it is shown in the table the P-value for Assurance and Customer satisfaction is (P= 0.010) is less

than the level of significance 0.05, thus answering research question 4. The results signify that there is high significant evidence exists in the relationship of Assurance and customer satisfaction in ECX Addis Ababa city. The positive beta value of relationship between assurance and customer satisfaction (B= 0.169) shows positive relationship.

Empathy

Based on the below analysis table Empathy versus customer satisfaction (P=0.029) is less than the level of significance P-value 0.05, thus Answering research question 5. The results signify that there is high significant evidence that relationship exists between individual Empathy and customer satisfaction in ECX Addis Ababa city. Beta value of relationship between Empathy and customer satisfaction is (B=0.185) is positive.

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.207	.804		12.689	<.001
	T	.118	.044	.133	2.683	.008
	R	.116	.052	.124	2.233	.027
	RIS	.191	.084	.185	2.285	.023
	A	.169	.065	.168	2.616	.010
	E	.185	.084	.181	2.199	.029
a. Dependent Variable: CS						

Source: Data Survey, 2024

4.3.2; Multiple Regression analysis coefficient table

Linear regressions analysis was applied again to assess the impact of service quality dimensions on customer satisfaction. Table 4.11 shows the SPSS result of the analysis. As the value of R

squared shows, in aggregate the dependent variable (customer satisfaction) is explained (impacted) by all independent variables (tangibility, reliability, responsiveness, assurance and empathy). The relative importance of the significant predictors is determined by looking at the standardized coefficients.

Analyzing the table 4.11 results, the order of significance for predictors of overall customer satisfaction is assurance empathy, reliability and responsiveness. Therefore, a linear regression estimates the coefficients of the linear equation, involving one or more independent variables that best predict the value of the dependent variable. In multiple regressions we use an equation of Yi= (b0+b1X1+b2X2+………+bnXn) +Ei Where: y=the outcome variable b0=the coefficient of the first predictor (X0) b1=the coefficient of the first predictor (X1) bn=the coefficient of thenth predictor (Xn) Ei = the difference between the predicted and observed value of y for the ith participant. Therefore, in this study the following multiple regressions were used Y (Customer satisfaction) =0.528(con) +0.133 (Tangibility) +0.124 (Reliability) +0.185(Responsiveness) +0.168(Assurance) +0.181(Empathy) £i In order to establish the impact that each dimension has on the dependent variable; the study checked the Standardized Coefficients. The impacts of tangibility, assurance, empathy, reliability and responsiveness on overall customer satisfaction with the ECX are 0.185, 0.181, 0.168, 0.133, 0.124, 0.185, and respectively, in their descending order.

4.3.1 Discussion
Tangibility

Tangibility has the standardized coefficient of (.133) and significance (.008), which is the best predictor and beta coefficient value of .118 from this result I infer that, Tangibility dimension is the major contributor of overall customer satisfaction, this implies that a one unit increase in Tangibility would lead to 0.133 unit (or 13.3%) increased in service quality provided that other variables being held constant.

Reliability

Reliability has the standardized coefficient of (.124) and significance (.027), which is the best predictor and beta coefficient value of .116 from this result I infer that, reliability dimension is the lowest contributor of overall customer satisfaction in ECX, this implies that a one unit

increase in reliability would lead to 0.124 unit (or 12.4%) increased in service quality provided that other variables being held constant.

Responsiveness

Responsiveness has the standardized coefficient of (.185) and significance (.023), which is the best predictor and beta coefficient value of .191 from this result I infer that, responsivness dimension is the major contributor of overall customer satisfaction, this implies that a one unit increase in Assurance would lead to 0.185 unit (or 18.5%) increased in service quality provided that other variables being held constant.

Assurance

Assurance has the standardized coefficient of (.168) and significance (.010), which is the best predictor and beta coefficient value of .169 from this result I infer that, Assurance dimension is the major contributor of overall customer satisfaction, this implies that a one unit increase in Assurance would lead to 0.168 unit (or 16.8%) increased in service quality provided that other variables being held constant.

Empathy

Empathy has the standardized coefficient of (.181) and significance (.010), which is the best predictor and beta coefficient value of .185 from this result I infer that, Empathy dimension is the major contributor of overall customer satisfaction, this implies that a one unit increase in tangibility would lead to 0.181 unit (or 18.1%) increased in service quality provided that other variables being held constant.

CHAPTER FIVE

5. SUMMRY, CONCLUSION AND RECOMMENDATIONS

This chapter presentssummery the conclusion and recommendation of the researcher. The conclusion of this study is based on the findings and the recommendation part was presented based on the conclusions.

5.1 Summary of Major Findings

The study was intended to investigate the impact of customer service quality on customer satisfaction in ECX in Addis Ababa based on the questionnaire consisting of 201 randomly selected customers of the bank. The results of background information of respondents indicated that majority of the total respondents (62.7%) are male, (58.7%) aged in the range of 20-30 yearswhich showed that majority of the customers of the ECX are young, (77.6%) are degree holders in ECX.

The research objective is to assess the effect of service quality on customer satisfaction and to identify the dominant service quality dimension that has strong relation with customer satisfaction in ECX and answer the research questions which are stated on first chapter.

Tangibility

Specific objective 1 is to examine if tangibility has significant effect on customers satisfaction in ECX. The study shows that Tangibility has positive high significant effect on Customer satisfaction in ECX Addis Ababa branches. Findings: P= 0.008 < than 0.05, Thus B=0.118 and mean value of 4.31 highly acceptable and significant effect on customer satisfaction.

Reliability

Specific objective 2 is to examine if reliability has significant effect on customers satisfaction in ECX. The study shows that reliability has positive high significant effect on Customer satisfaction in ECX Addis Ababa branches. Findings: P= 0.027< than 0.05, Thus B=0.116 and mean value of 4.12 highly acceptable and significant effect on customer satisfaction.

Responsiveness

Specific objective 3 is to examine if responsiveness has significant effect on customers satisfaction in ECX. The study shows that reliability has positive high significant effect on Customer satisfaction in ECX Addis Ababa branches. Findings: P= 0.023 < than 0.05, Thus B=0.191 and mean value of 3.83 highly acceptable and significant effect on customer satisfaction.

Assurance

Specific objective 4 is to examine if Assurance has significant effect on customers satisfaction in ECX. The study shows that reliability has positive high significant effect on Customer satisfaction in ECX Addis Ababa branches. Findings: P= 0.010 < than 0.05, Thus B=0.169 and mean value of 3.81 highly acceptable and significant effect on customer satisfaction.

Empathy

Specific objective 5 is to examine if empathy has significant effect on customers satisfaction in ECX. The study shows that reliability has positive high significant effect on Customer satisfaction in ECX Addis Ababa branches. Findings: P= 0.029 < than 0.05, Thus B=0.185 and mean value of 4.86 highly acceptable and significant effect on customer satisfaction.

5.2 Conclusion

This research has set objective at the outset to assess the effect of service quality on customer satisfaction. More specifically, it has sought to assess the quality of services provided to customers in terms of quality dimensions, to analyze the relationship between service quality dimensions and service quality and to identify the dominant dimension of service quality that drives customers' perceived service quality. Based on the findings of the study, the researchers advance the following conclusions.

In the descriptive analysis portion of the paper, customers perceptions measured in terms of mean values. Accordingly, customers are satisfied in all service quality dimensions with mean value ranging between 4.86 and 3.81. On empathy, assurance and responsiveness the customers are relatively very highly satisfied while on reliability and tangibility services quality dimensions the mean value shows that the customers are highly satisfied.

With regards to the overall services quality and customer satisfaction, the customers are satisfied on the services delivery of ECX. However, the mean scores reveal that ECX still has an opportunity to improve the overall service quality and its customer satisfaction to higher level i.e., to very satisfied with high degree of loyalty (Anton, 1997).

The finding of the study also indicates that, customers were most satisfied with the empathy assurance responsiveness reliability dimensions of service quality.

The correlation result shows that, responsiveness, empathy, tangibility, reliability and assurance are positively related with customer satisfaction. The researcher regression analysis with service quality dimensions and customer satisfaction shows that empathy, assurance, responsiveness, reliability and tangibilityhas significant and positive relationship customer satisfaction.

In terms of the stated research question emerged from the starting: It can be said that these study meets its objective.

Finally, it can be said that thecustomer satisfaction of ECX depends on service quality dimensions that are empathy, assurance, responsiveness, reliability, tangibility and quality dimensions are an essential key factor in determining the ECX achievements.

5.3 Recommendation

Based on the findings and conclusions of the study, the researcher forwards the following recommendations to the management of the ECX.

Regarding to responsiveness, ECX employees must have willingness and readiness to help customers. The organization must give trainings to its employees on how to handle customers inquire, problem and overall customer service how to handle customer how to respond to customers. In Reliability dimensionsECX management should focus on delivering its services at promised times and on time calibration of monitoring and measuring devices to keep reliable grade result and must maintain error free records error free work to make the company and service area more trustable byavoiding over promising and under performance. In Assurance dimensions ECX must increase efforts in improving quality assurance or process checklist. One way to improve that is performs frequent reviews; listen to customer's feedback for example preparing customer's feedback box. In Tangibility dimensionsthe organization must add more

modern equipment and technology like crop star for grade result registration, computer based roasting machine etc. And also the employ must be neat and clean in order to be attractive to customers.

Evidence from the study show that, ECX have to improve performance on all the dimensions of service quality in order to increase customer satisfaction since customers expect more than what is been offered by these stores. This will enable them maintain level of competitiveness.

Finally, the researcher concludes that the overall satisfaction of customers is highly satisfied by ECX provided service. Thus to attain better level of satisfaction, ECX need to identify cause of dissatisfactions, analyze, improve and control it to sustainably attain the level of customers' satisfaction.

5.3.1. Recommendation for future research

Enough knowledge of environment, expectation of customers and their desire are very important to find the best solution for facing up-expected behave in such a way that to change the mind of customers in the direction of companies' profit. It is recommendable for future research to develop further the core concepts of service quality dimensions such as assurance, responsiveness, empathy, tangibility and reliability in context of customer satisfaction. The data of this research is consisted only from Addis Ababa branches customers, so there is limitation of thinking towards the research. Apart of that, it is recommended to develop a research that not only includes outside Addis Ababa branch customers. Since service quality dimensions have significant influence on customer satisfaction, it is important to satisfy customer requests as part of organizational plans in achieving organizational goals

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Department of Masters of Business Administration

Questionnaires to be filled by Customers
Dear respondents, I am Temesgen Feyera candidate of Master s Degree. The main objective of study is to assess the quality service delivery system and its effect on customer satisfaction in Ethiopian commodity exchange.
                              Thank you

Part I. Respondents Profile: Make "X" mark to appropriate box.
1. Sex: Male☐Female☐
2. **Age**: Below 20 ☐ 20-30 ☐ 31-40 ☐41-50☐above 50 ☐
3. Educational Status: Certificate☐Diploma☐BE/BSc☐MA/MSc☐Above PhD☐
Part II: Quality public service delivery Practice
Respond by putting "X" Mark to the only number that best fits your opinion and feelings**.**
*NB: 5=strongly Agree, 4=Agree, 3=neither Agree nor Disagree, 2=Disagree, and 1represents Strongly disagree with the respective statements stated below***.**

S.No.	Descriptions	5	4	3	2	1
1	**Tangibility**					
1.1	ECX uses modern and appropriate equipment and technology					
1.2	ECX employees delivering the services are neat, disciplined, and professional in their appearance					
1.3	Materials associated with the service (pamphlets, sign posts etc.) are visually appealing					
1.4	ECX has adequate support facilities. (Parking lot, toilet, gust chairs and etc).					
1.5	Employees establish effective relationships with customers					
2	**Reliability**					
2.1	Employees follow through rules and Regulations of the ECX					
2.2	Employees are consistently polite					
2.3	The employees handled customer's complaints effectively					
2.4	Employees provide accurate information to Customers					
2.5	Employees have positive contribution to my Business					
3	**Responsiveness**					
3.1	Employees are happy and willing to serve the Customer					
3.2	The ECX provides diversified service to the customers					
3.3	ECX employee gives prompt service					
3.4	Employees are responsive to the problems faced by customers					
3.5	The ECX gives quick response to customer requests					
4	**Assurance**					
4.1	The employee has the required skill in providing Services					
4.2	ECX employees are trustworthy					
4.3	The employees make customers feel safe in their transactions					

4.4	The employees make the customer's confident working with the ECX.					
4.5	ECX employees are consistently courteous					
5	**Empathy**					
5.1	Employees understand customers' specific needs					
5.2	Employees treat customer with great respect.					
5.3	Employees give individual attention to customers					
5.4	Employees give advice for your business					
5.5	Employees understand the needs of their customers					
6	**Customer Satisfaction**					
6.1	I am satisfied with the ECXS complete range of Services					
6.2	I am satisfied with the performance of the Employees					
6.3	I am satisfied of being a client of this ECX					
6.4	I am satisfied with the quick service of this ECX					
6.5	I am satisfied with the respectful behavior of employees					
6.6	I recommend ECX to friend or colleague					

Interview Check List
1.
2.
3.
4.
5.