The effect of Service quality on customer satisfaction in Awash and Dashen banks on Jimma town, a comparative study

A Thesis Submitted to the School of Graduate Studies of Jimma University in Partial Fulfilment of the Requirements for the Award of the Degree of Master of Business Administration (MBA)

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DECLARATION

I hereby declare that the thesis entitled "the effect of Service quality on customer satisfaction in Awash and Dashen banks on Jimma town, comparative study", submitted to research and postgraduate studies'' has been carried out by me under the guidance and supervision of Wubshet Mengesha,(Ass. Prof) and Mis. Lelise Kumera .

The thesis is original and has not submitted for the award of degree of diploma and any university or institutions.

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CERTIFICATE

University for award of Master of Business Administration (MBA) and record of valuable research work carried by Sileshi Molla, done by Mr under our guidance and supervision.

Therefore we hereby declare that no part of this thesis has been submitted to any other university or institutions for the award of any degree of diploma.

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ABSTRACT

The main object of this study to examine the effect of service quality dimensions on customer satisfaction in two selected private Bank sectors located in Jimma town. A research design for this study has both descriptive and explanatory was used. The research instrument used in this research was questioners. A total of 397 of questionnaires were distributed physically to customers of Awash and Dashen banks in jimma town. Statistical package for social science (SPSS) was used to analyze the data which were collected from the survey, respondents feedback were analyzed through Both descriptive and inferential statistics were used to analyze and interpret the findings. . Descriptive statistics used for such as frequency and mean and standard deviations moreover independent sample t-test was applied, inferential statistics used for such Pearson correlation analysis and multiple regression .the results indicates that the independent variables service quality dimension have significant relationship with customer satisfaction. The finding reveal that assurance and empathy have a significant impact on customer satisfaction whereas tangibility, responsiveness and reliability do not have significant relationship with customer satisfaction. The research recommend that even though The SERVQUAL dimensions a positive relationship with customer satisfaction , Awash and Dashen banks the bank were not fully utilized to satisfy customers effectively. Therefore banks should pay attention to service quality and other factors which in turn increase customer satisfaction.

Key words: -, assurance, customer satisfaction, empathy, reliability, responsiveness,service Quality, service quality dimensionTangibility.

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ABBREVIATION/ACRONYMS

EEPCO……………………………………..……Ethiopian electric power corporation

Ethio-Telecom………………………………...Ethiopian telecommunication corporation

SERVQUAL……………………………………………………………………..service quality

SERVPERF…………………………………………………………….....service perception

CHAPTER ONE

1   INTRODUCTION

1.1   Background of the study

In recent years, service firms like other sectors are realizing the significance of customer-centred philosophies. They are also using service quality as an important differentiator and a path to success. Service business success has been associated with the ability to deliver superior service (Gale, 1990; Rudie& Wansley, 1984).Service companies regard service quality an important tool to maintain their competitive advantage in the marketplace. Due to the fact that financial services such as banks' competition vary in the market using differentiated products, these services are regarded as a basically competitive tool (Logasvathi, &Haitham 2015). In other words, a banking sector can attract customers by providing high quality services. Therefore, structural adjustment has led to banks that are able to carry out various activities which in turn, allow them to be more competitive even against non-bank financial institutions (Angur et al., 1999).

Banks play an important and active role in the financial and economic development of a country. An effective banking system greatly influences the growth of a country in various sectors of the economy. Practitioners in the banking industry face a large number of complex challenges in the global marketplace. It is crucial for banks to better understand changing customer needs and adopt the latest information technology system in order to compete more effectively with global organizations (Malhotra& Mukherjee, 2004).

Service quality is one of the critical success factors that influence the competitiveness of an organization. A bank can differentiate itself from competitors by providing high quality service. The banking industry like many other financial service industries is facing a rapidly changing market, new technologies, economic uncertainties, aggressive competition and more demanding customers and the changing climate has presented a unique set of challenges. Banking is a customer oriented service industry, therefore, the customer is the focus and customer service is the differentiating factor (Kanojia, et al, 2012). The determinants of service quality are presented by (Parasuramanet el al., 1988; Zeithamlet el al., 1990).suggested a five dimensional structure of perceived service quality tangibles, reliability, responsiveness, empathy and security as the instruments for measuring the service quality.

In the rapid growth in economic development of Ethiopia the banks are expected to play an important and active role in financial sector. And also Bank plays an important and significant role in finical development and economic growth for the country. Bank has responsible to provide quality service to their customer in order sustainable competitive, Banking sector offering different types of financial service to the public. without deliver quality service the existence of the bank does not say good enough .to increase the level of competition has improve the quality of service to satisfy customer. Quality service provided by bank is a major factor that affect customer in terms of satisfaction .Service quality particularly essential in banking service because it provides high level of satisfaction and it became competitive advantage. In the recent year service quality has received much attention it has close relationship with customer satisfaction.

Jimma is one of the major coffee producing and traded town in Oromia region. It produce coffee Arabica ,which known in the world market .based on this many people are engage in the activity to producing ,processing , trading and transporting in the town .In addition Jimma town is one of the biggest town in south west region of Ethiopia. Thus there are a lot of economic activities in the town.Banks play a significant role in those economic activities. The main purpose of this study was to examine how each dimension of service quality may influence customer satisfaction in banking industry. Service quality model developed by (Parasuraman&Zeithaml, 1988)is the most popular model and is widely used to measure the quality of service in the service industry.

Therefore this study was focusing on analyzing the effect of service quality and its impact on customer satisfaction. The influence of the dimensions of the quality of the service for customer satisfaction at two early established and have the highest branch network private banks (Awash and Dashen)which is operating on Jimma town.

1.1.1 Banking industry in Ethiopia

Modern banking in Ethiopia began in 1905 with the Bank of Abyssinia, a private company Controlled by the Bank of Egypt. In 1931 it was liquidated and replaced by the Bank of Ethiopia which was the bank of issue until the Italian invasion of 1936. During the Italian occupation, Bank of Italy banknotes formed the legal tender. Under the subsequent British occupation, Ethiopia was briefly a part of the East Africa Currency Board. In 1943, the State Bank of Ethiopia was established, with 2 departments performing the separate functions of an issuing bank and a commercial bank. In 1963, these functions were formally separated and the National Bank of

Ethiopia (the central and issuing bank) and the Commercial Bank of Ethiopia were formed. In the period to 1974, several other financial institutions emerged including the state-owned.

Monetary and Banking proclamation No.83/1994 and the Licensing and Supervision of Banking Business No.84/1994 laid down the legal basis for investment in the banking sector. Consequently shortly after the proclamation the first private bank, Awash International Bank was established in 1994 by 486 shareholders and by 1998 the authorized capital of the Bank reached Birr 50.0 million. Dashen Bank was established on September 20, 1995 as a share company with an authorized and subscribed capital of Birr 50.0 million,(National bank of Ethiopia).

The number of banks in Ethiopia has increased from two government-owned to 18 Banks, i.e. two government owned namely: Commercial Bank of Ethiopia (CBE) and Development Bank of Ethiopia (DBE) and Sixteen privately owned Banks namely: Abay Bank S, Addis International Bank, Awash International Bank, Bank of Abyssinia, Berhan International Bank, Bunna International, Cooperative Bank of Oromia, Dashen Bank, Debub Global bank, EnatBank, Lion International Bank, Nib International Bank,Oromia International bank, United Bank ,Wegagen Bank, and Zemen Bank). Although this leads the industry to more competitive situation, the expansion of private companies in the country is encouraging which creates opportunities for banking business (National bank of Ethiopia)

1.2 Statement of the Problem

A business can achieve success only by understanding and fulfilling need of customer. Satisfied customer has closer attachment with the organization. Customer satisfactions play an important role for organizational survival and success. Therewere research works found recently concerning customer satisfaction and concepts and theories (Parasuraman&Zeithaml, 1988;Kanojia, et al, 2012;Parasuraman et al., 1988).(Kanojia, et,al,2012)(Besterfield, 1994)are discussed on this topic too. Advocates of customer satisfaction are mainly emphasize on the importance of giving service according to specifications, and handling customer complaints in a good way to achieve their organizational goals. According to (Shifera, 2011)in the banking industry, offering quality services is very important to create closer relationship with the entire customers. Quality of services has the power to create customer satisfaction. On the other hand poor quality of services results in customer dissatisfaction and customer defection by going to other competitors. Organization tries to have constant customer satisfied with the service provided by it. Because of, service plays a pivotal role in determining customer satisfaction (Kotler et al, 2009).Banking industry one of service offering institutions, the quality of the service offered by banks is very crucial for their survival and success.

Most of the private banks in the banking industry of Ethiopia offer similar types of products, such as saving account, current account, time deposit, term loan and also provide different facilitate like overdraft, merchandise loan letter of credit the differentiation lies in the service quality offered.

Excellence in service quality is a key to achieve customer satisfaction and profitability. Today, the awareness among bank customers of their rights, changing demands and high competition requires constant progress in service quality from the bank for their customers to stay loyal (Jabnoun& Al-Tamimi, 2003). Additionally, the bank need to improve performance on all the dimensions of service quality in order to customer satisfaction since customers expect more than what is been offered by the bank. This will enable bank to maintain high level of competitiveness (Yassin et al, 2015).

After 1992when the new EPRDF government comes to power a free market economy was declared as a result several private firms have flourished. The first two established private banks and the largest bank in terms of deposit and branch network are Dashan Bank and Awash, The banks have introduced an efficient and effective working system to insure customers' satisfaction. They introducing of the one-window service with a single contact has enabled customers to get services within a few minutes. Banks has been aggressively expanding their branch networks. Currently Awash International have339 and Dashan Bank have 315domestic branch networks all over the country. The total capital reached of Awash 3.8 billon and Dashan Bank 3.4 billon(National bank of Ethiopia annual report ,June 2017).

Even though the banks aggressively expanding its branch networks ,introducing new technology , increasing their capital yearly .many customer voice concern about inefficient and luck of quality service practice in bank sector. according to (Arasli et al, 2005) state that more gaps are giving individual attentions, extended working hours to meet customer needs, employees give customer personal attention, employees understand the specific needs of the customers, employees is never too busy to respond to customer's request. (Levesque & McDougall 1996) have confirmed and reinforced the notion that consistent poor customer experience as a result of poor service quality leads to a decrease in the levels of customer satisfaction and the chances of further willingness to recommend the service (i.e., word-of-mouth advertising or referrals) is lessened.

Therefore, several studies have been done on service quality and customer satisfaction in service organizations in Ethiopia like EEPCO, Ethio-Telecom, Hotel, Insurance and Bank. Few studies have been done on banking sector, but those studies have been conducted only Addis Ababa area banks (Mesele, 2014; Meron, 2015). It is not sufficient to give generalization about banks

with Addis Ababa area and especially want see the big town Jimma Town, south west region of Ethiopia. Therefore the main purpose of this study was find out the service quality delivered by Awash and Dashen banks in Jimma town bank and which SERQUAL dimension are important for customer satisfaction.

1.3 Research Question

The study was addressing the following basic research questions:

- ➢ What is the level of customer satisfaction on service offered by Awash and Dashen Banks in jimma town?
- ➢ Are there a significant difference between customer of Awash and Dashen bank in terms of customers' perception of service qualities and customer satisfaction?
- ➢ What is the effect of service quality on customer satisfaction Awash and Dashen banks in Jimma town?

1.4 Objective of the study

1.4.1 General Objectives

The main objective of this study was to find a comparative study of the effect of service quality dimensions on customer satisfaction in Awash and Dashen Banks located in Jimma town.

1.4.2 Specific Objective

The specific objective of the study is:

- ✓ To examine the level of satisfaction on service provided by Awash and Dashen Banks in Jimma town
- ✓ To evaluate and compare the service quality perceived by customer of Awash bank S.C. and Dashen bank S.C.
- ✓ To examine the effect of tangibility of Bank service on customer satisfaction in Awash bank S.C. and Dashen bank S.C.
- ✓ To examine the effect of reliability of Bank service on customer satisfaction in Awash bank S.C. and Dashen bank S.C.
- ✓ To examine the effect of responsiveness of Bank service on customer satisfaction in Awash bank S.C. and Dashen bank S.C.
- ✓ To examine the effect of empathy of Bank service on customer satisfaction in Awash bank S.C. and Dashen bank S.C.
- ✓ To examine the effect of assurance f Bank service on customer satisfaction in Awash bank S.C. and Dashen bank S.C.

1.5 Significance of the Study

The significance of the study is greatly important to banking industry to examine or identifies the service quality at bank and increase the level of customer satisfaction .the service provided by two private Banks operating in Jimma town (Awash bank and Dashan Bank) and its impact on customer satisfaction. This research identifies the important quality dimensions to private bank to enable the bank to develop and improve the quality of service delivery. These improve the competitive position of the Bank in banking industry and ensure the survival of the bank, especially in an era of intense competition. Through measuring the level of customer satisfaction,

The study identify the strengths and weaknesses of the service delivered by the Bank and its effect on customer satisfaction .the study give sufficient information on the service the bank is currently providing and help it to know areas which need improvement and plan towards it so that its customers enjoy quality service. The areas of service delivery within in jimma town, Moreover it help the bank to assist in decision making ,in identifying key variable in order to develop strategies to address and improve service quality. the stakeholders like investors, shareholders, employees among others, if any interest body need to study the area of this study the study will lay down a significant foundation for further study and also this will be important provide invaluable information that will allow them to provide useful suggestion to improvement in service delivery of the bank . The study provides additional evidence as to the relationship between Bank service quality and customer satisfaction.

1.6 Scope of the study

Most of the studies in private bank in Ethiopia focus on service quality and customer satisfaction done in Addis Ababa area and does not focus on especially western district banks. However this study focus on two private banks Awash and Dashen located in west district banks in Jimma town. The scope of this study is a sample of respondent on all type of customer such as saving/current account, fixed time deposit, business loan, local transfer and other service provide by the bank, only conducts two private banks (Awash Bank S.C. and Dashen Bank S.C.) in Jimma town.

1.7   Limitation of the study

There are some limitations associated with this study that need to be discussed. Firstly, the results obtained from this study cannot be generalised to a wide range of similar situations concerning banking industry. Conducting this study face difficulties, the challenges was the understandings potential differences in customers, another limitation of the study was shortage time for data collection.

1.8   Organization of the study

The research thesis has five chapters. The first chapter deals with research introductions including background, statement of the problem, objectives the study, scope of study, significance of the study, and limitation of the study. In the second chapter, review of related literature presented in a detailed manner and conceptual framework of the study, in the third chapter Methods of the Study are described in detail. Forth chapter covers the result and discussion of the study. The last chapter will provide, the conclusion, of the study and suggests possible helpful recommendations and further research direction

CHAPTER TWO

2 Literature Review

Introduction

This chapter covers the literature reviewed of Theories and models, empirical review and conceptual framework which serves as evidence of the Variables of the study - Service Quality and Customer Satisfaction. Definitions of service, quality, customer satisfaction, the concept of service quality, and the relationship between service quality and customer satisfaction is briefly highlighted.

2.1 Theoretical Review

Some of experts providing different definition about the service quality, Service quality defined as "it is a form of behaviour that relates to satisfaction but not equivalent to it which results as a balance of prospect with performance" (Bolton & Drew, 1991). Service quality is the evaluation of overall excellence of services; it is the perception of customer, it is the whole judgment or attitude related to the superiority of the service, unlike satisfaction that is only related to specific transaction (Parasuraman&Zeithaml, 1988). (Lewis & Booms, 1983)defined service quality as measure service provider with customer expectations. Thus, the influence of service quality: expected service factor and perceived service factor.

Successful business companies must obtain new and existing customers to be capable of obtaining the products and services provided rather than switch to competitors. Quality of service is considered a critical success for banks to differentiate from competitors. Several researches have been performed to determine the service quality. For instance, studies have discovered that service quality can lead to customer (Kheng et al., 2010; Muslim, &Isa, 2005). Customer satisfaction will tend to repurchase from the same provider (Eshghi et al., 2008); in turn, company revenue will increase in the long run. Variations in performance may provide opportunities to service quality, and customer satisfaction. Therefore, the between these two aspects can provide bankers with insights into both tangible and intangible service development, particularly to develop a competitive edge in the Jordanian banking industry. The present uses the SERVQUAL scale to measure customer satisfaction in the banking industry (Parasuraman et al., 1988)

2.1.1 Service

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, labour, professional skills, facilities, networks, and systems; but they do not normally take ownership of the physical

elements involved(Lovelock &Wirtz, 2011).

A service occurs when an interaction is established between customers and service providers and/or the physical component of the service and/or the systems through which the service delivered (Shahin&Janatyan, 2011). Service has a special character as compared to products. As argued by Chesbrough and Davie (2010), Service can't be inventoried. It is intangible and it has a subsequent consumption when produced and this nature of service leads to the basic demand that service requires close interaction between the provider and the customer (end user). Service has an intangible nature. Organizations involved in service delivery needs to be more vigilant and function proactively to stay competitive in the service sector. According to Grönroos (2001), service has a unique feature which differs from a product. The most important characteristic of service is manifested in its nature that it is a process unlike to a product which can be perceived as a thing and be inventoried.

Service is intangible in nature, it cannot be mass produced. It cannot be inventoried and stored after production. Due to the fact that services and consumers of services are inseparable, they cannot be produced until the consumer is ready to consume them. Providing consistent quality is difficult for service because of the characteristic of variability (Clow and Kurtz, 2003). When one puts it in the simplest term; services are deeds, processes and performances (Zeithaml and Bitner, 2004). It is apparent that services are produced not only by service businesses but also are integral to the offering of many manufactured goods producers.

According to Zeithaml and Bitner (2004) Services include all economic activities whose output is not a physical product or construction, is generally consumed at the time it is produced and provides added value in forms (such as convenience, amusement, timeliness, comfort or health) that are essentially intangible concerns of its first purchaser. Lovelock and Wirtz (2007) indicated that, service is "time based" and the outcome of a service may result in desire change in consumer or any property of the consumer.

2.1.1.1 Characteristics of Services

It is generally accepted that services have four main characteristics that differentiate them from goods: according (Armstrong & Kotler, 2011) service have four major characteristics intangibility, inseparability, variability, and perishability these characteristics create unique challenges for services.

A. Intangibility

Service intangibility refers to the fact that services cannot be seen, tasted, felt, heard, or smelled before they are bought. For this reason, customers try to evaluate the quality of a service by

looking at tangible components such as the place, people, price, equipment, and communications apparent. (Armstrong & Kotler, 2011).

B. Inseparability

Service inseparability refers to the fact that services cannot be separated from their providers, whether the providers are people or machines. This means that the employee providing the service becomes part of the service, in most cases, the customer is also present at the time of providing the service. Therefore, the provider-customer interaction becomes important in determining the outcome of the service (Armstrong & Kotler, 2011)

C. Variability

Service variability refers to the fact that the quality of services depends on who provides them as well as when, where, and how they are provided (Armstrong & Kotler, 2011). This means that the quality of a service provided is not just determined by the company but by the service provider too. Therefore, understanding the role of service providers is crucial to understand perceptions of service quality.

D. Perishability

The fourth characteristic of services is perishability refers to the fact that services cannot be stored for later sale or use (Armstrong & Kotler, 2011), although Lovelock and Wirtz (2011) argue that "not all service performances are perishable" like video recordings of events and concerts. One problematic situation that accompanies this characteristic is when demand exceeds supply (Armstrong & Kotler, 2011). This can be applied to the banking sector when there is traffic at the counters and no enough service providers, thus the service in that case cannot be stored for later use. In this case, banks should think of better ways to match the service supply with the demand. For this reason, understanding perishability of services is important in the context of this study.

Banks, by their nature, do not produce tangible goods but provide services which must meet the requirements of their customers. In this regard, it is imperative for BOA to set its standards in terms of service quality and continuously measure of customer satisfaction so as to determine existing gaps and how they can be closed. Due to this and related issues I will try to see each service characteristics indicated above in my study.

2.1.2 Quality

According to Reid and Sanders, there is no sole definition for quality. For some quality is Performance to standards while for others it is meeting or satisfying the customer's needs. The Quality of a product or service is the fitness of that product or service for meeting or exceeding its intended use as required by the customer (S.Anil Kumar and N.Suresh). Dr.Ram Naresh Roy defined quality as the totality of features and characteristics of a product or service that bear on its

ability to satisfy stated or implied needs. The definition of quality depends on the point of view of the people defining it. Most consumers have a difficult time defining quality, but they know it when they see it. Some definitions of Quality according to Reid and Sanders

Conformance to specifications: How well a product or service meets the targets and tolerances determined by its designers?

Fitness for use: A definition of quality that evaluates how well the product performs for its intended use.

Value for price paid: Quality defined in terms of product or service usefulness for the price paid.

Support services: Quality defined in terms of the support provided after the product or service is purchased.

Psychological criteria: a way of defining quality that focuses on judgmental evaluations of what constitutes product or service excellence. Defining quality for service organization is difficult because of the intangible nature of the product. Since a service is experienced, perceptions can be highly subjective. In addition to tangible factors, quality of services is often defined by perceptual factors. In most cases, defining quality in services can be especially challenging. (Reid and Sanders, operation mgt 4th edition) Some of the terms used to define quality in the service industry according to Reid and Sanders are:

Consistency: ability to provide same level of good quality repeatedly.

Responsiveness to Customer needs: willingness of service providers to help customers in unusual situations and to deal with problems.

Courtesy: the way employees treat customers.

Time: the amount of time a customer has to wait for the service.

Reliability: the ability to perform dependably, consistently and accurately. Convenience: the accessibility of service provider to its customers.

2.1.3   Service Quality

Today, with increased competition, service quality has become a popular area for academic studies and recognized as a competitive advantage and supportive relationship with satisfied customers (Zeithmal Also, quality of service has become an important tool in the service industry. According to Saghier, and (2013), service quality is an important concept in the service industry and is more important for financial providers who have difficulty in showing their customers product differentiation. Moreover, several been pursuing quality of service, and a number of theories and models have been developed to address this and highlight the importance of implementation and different dimensions. Furthermore, there are numerous definitions and measures of service quality, but there is no consensus on a single definition. Quality has been

defined as an overall evaluation done by the customer service (Eshghi et al, 2008), while other researchers have defined the customer service as the extent to which services meet customers' needs or expectations. In addition, quality of service is defined as the degree of discrepancy between customers' normative expectations for service and their perceptions of the performance of the service (Parasuraman1994). The definition of service quality was further developed as "the overall evaluation of a specific firm that results from comparing that firm's performance with the customer's general expectations of in that industry should perform (Chidambaram, &Ramachandvan, 2012). More specifically, In order to develop a marketing strategy, services-marketing individuals, particularly bank marketers, need to understand the attributes of the services used by customers in choosing a bank.

Quality of service is observed to play an important role in the high involvement industries such as banking services. Banks traditionally placed a high value on customer relationships with commercial customers. Five dimensions of SERVQUAL have been developed for the service physical facilities, equipment and appearance staff. Examples of factors are significantly associated including comfortable shop design, up-to-date equipment for customer use, and adequate staffing to provide service .These aspects are important for banks because there are a lot of face-to-face relationship between customers and employees. Therefore, maintaining a professional environment and convenient stores can customer satisfaction.

2.1.3.1   Conceptualization of Service Quality

The construct of quality as conceptualized in the services literature and as measured by SERVQUAL, the scale that is the focus of this article, involves perceived quality. Perceived quality is the consumer's judgment about an entity's overall excellence or superiority (Zeithaml 1987). It differs from objective quality (as defined by, for example, Garvin 1983and Hjorth-Anderson 1984); it is a form of attitude, related but not equivalent to satisfaction, and results from a comparison of expectations with perceptions of performance

Perceived quality versus objective quality: -

 Researchers (Garvin 1983; Dodds and Monroe 1984; Holbrook and Corfman 1985; Jacoby and Olson1985; Zeithaml 1987) have emphasized the difference between objective and perceived quality. Holbrook and Corfman(1985), for example, note that consumers do not use the term quality in the same way as researchers and marketers, who define it conceptually. The conceptual meaning distinguishes between mechanistic and humanistic quality: ''mechanistic(quality) involves an objective aspect or feature of a thing or event; humanistic (quality) involves the subjective response of people to objects and is therefore a highly relativistic phenomenon that

differs between judges Holbrook and Corfman 1985, p. 33). Garvin (1983) discusses five approaches to defining quality, including two (product-based and manufacturing-based) that refer to objective quality and one (user based) that parallels perceived quality.

Quality as Attitude: Olshavsky (1985) views quality as a form of overall evaluation of a product, similar in many ways to attitude. Hol- brook concurs, suggesting that quality acts as a relatively global value judgment. Exploratory research conducted by Parasuraman, Zeithaml, and Berry (1985) supports the notion that service quality is an overall evaluation similar to attitude. The researchers conducted a total of twelve focus group interviews with current or recent consumers of four different services-retail banking, credit card, securities brokerage, and product repair and maintenance. The discussions centered on issues such as the meaning of quality in the context of the service in question, the characteristics the service and its provider should possess in order to project a high-quality image, and the criteria customers use in evaluating service quality .Comparison of the findings from the focus groups revealed that, regardless of the type of service, customers used basically the same general criteria in arriving at an evaluative judgment about service quality.

Quality versus satisfaction: Oliver (1981) summarizes current thinking on satisfaction in the following definition: ''[satisfaction is a] summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience's (p. 27). This and other definitions (e.g.,' Howard and Sheth 1969; Hunt 1979) and most all measures of satisfaction relate to a specific transaction. Oliver (1981) summarizes the transaction-specific nature of satisfaction, and differentiates it from attitude, as follows:

Attitude is the consumer's relatively enduring affective orientation for a product, store, or process (e.g. , customer service) while satisfaction is the emotional reaction following a disconfirmation experience which acts on the base attitude level and is consumption-specific. Attitude is therefore measured in terms more general to product or store and is less situational oriented. (p. 42)

Consistent with the distinction between attitude and satisfaction, is a distinction between service quality and satisfaction: perceived service quality is a global judgment, or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction. Indeed, in the twelve focus group interviews included in the exploratory research conducted by Parasuraman, Zeithaml, and Berry (1985), respondents gave several illustrations of instances when they were satisfied with a specific service but did not feel the service firm was of high quality. In this way, the two constructs are related, in that incidents of satisfaction over time result in perceptions of

service quality. In Oliver's (1981) words, ''satisfaction soon decays into one's overall attitude toward purchasing products.''

Expectations compared to perceptions. The writings of Sasser, Olsen, and Wyckoff (1978); Gromoos (1982); and Lehtinen and Lehtinen(1982), and the extensive focus group interviews conducted by Parasuraman, Zeitharnl, and Berry (1985), unambiguously support the notion that service quality, as perceived by consumers, stems from a comparison of what they feel service firms should offer (i.e., from their expectations) with their perceptions of the performance of firms providing the services. MWWAL Perceived service quality is therefore viewed as the degree and direction of discrepancy between consumer's perceptions and expectations.

The term ''expectations' used in the service quality literature differs from the way it is used in the consumer satisfaction literature. Specifically, in the satisfaction literature, expectations are viewed as predictions by consumers about what is likely to happen during an impending transaction or exchange. For instance, according to Oliver (1981), ''It is generally agreed that expectations are consumer" defined probabilities of the occurrence of positive and negative events if the consumer engages. Some behavior'(p. 33). In contrast, in the service quality literature, expectations are viewed as desires or wants of consumers, i.e., what they feel a service provider should offer rather than would offer.

Dimensions of service quality: Exploratory research of Parasuraman, Zeithaml, and Berry (1985) revealed that the criteria used by consumers in assessing service quality fit 10 potentially overlapping dimensions. These dimensions were tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding/knowing the customer, and access (a description of the dimensions can be found. in Parasuraman, Zeithaml, and Berry 1985, p. 47).the ten dimension their descriptions served as the basic structure of the service quality domain from which items were derived for the SERQUAL scale.

2.1.3.2 Service quality Model

The most extensive research in to service quality is strongly user oriented. Valarie Zeithmal and Leonard Berry (1990) cited in Lovelock and Wirtz (2004) identified criteria consumers use in evaluating service quality. In subsequent research, they found a high degree of correlation among several of these variables and so consolidated them into five broad dimensions.

1. **Tangibles**:

Iwaarden et al. (2003) defined tangibility as physical facilities, equipment and of employees and management team. Further, it is also defined as the ease in visibility resources necessary for providing the service to customers, well-groomed employees and ease in accessing written

materials like pamphlets, brochures, folders, information etc. will have a favourable consequence on the level of customer satisfaction (Parasuraman al., 1985). Modern looking or sophisticated equipment's and visually appealing or ambiences are viewed as the positive impacts of tangibility on customer satisfaction banking sector (Ananth et al., 2011).

2. Reliability:

Reliability is defined as the ability to perform the required service to customers dependably and accurately as promised to deliver (Zeithaml et al., 1990). Dealing whatever the problems in services encountered by customers, performing the required services right the first time, services being rendered at the promised time and maintaining error-free are the paradigm of reliability in terms of service quality which will strongly influence level of customer satisfaction (Parasuraman et al., 1988). In banking services provided the customer, accuracy in completing orders, maintaining precise record and quote, accuracy in billing, maintaining promised services are the basic views of reliability considered as the most important factor in convincing customers to retain in banking services (Yang and Fang, 2004).Reliability also consists of accurate order fulfilment; accurate record; accurate quote; accurate in billing calculation accurate calculation of commissions; keep services promise. He also mentioned that reliability is important factor in banking services(Yang &Fang, 2004).

3. Responsiveness:

Zeithaml et al. (1990) defined responsiveness as the interests shown in providing prompt service to customers when required. Further, it is researched that willingness or employees to provide the required customer service without any inconvenience at any will strongly influence the level of customer satisfaction (Parasuraman et al., 1988). Customers get satisfied when banks provide individual attention and the employees are paying attention to problems experienced by customers regarding safety in transaction (Kumar et al., 2009).

4. Assurance:

Assurance is defined as the knowledge and good manners or courtesy of employees (Van Iwaarden et al., 2003). Further, it is also defined as the ability of employees with the knowledge possessed to inspire trust and confidence will strongly strike the level customer satisfaction (Parasuraman et al., 1988). In banking services provided to the customer, assurance means providing financial assistance in a polite and friendly ease in accessibility of account details, comfort or convenience inside the bank, a well experienced and professional management team and will have favourable outcomes on customer satisfaction (Sadek et al., 2010).

5. **Empathy**:

Empathy is defined as the ability to take care of customer's attention individually providing service to customers (Iwaarden et al., 2003). Further, it is researched that understanding customer expectations better than competitors in providing the required customer service at any time without any inconvenience will strongly influence the level customer satisfaction (Parasuraman et al., 1988). Convenient working hours, attention, better understanding of customer's specific needs, enhanced communication between management and customers will have a positive outcome on customer satisfaction (Ananth et al., 2011).

2.1.3.3 Measuring Service Quality

Most of the researchers have recognized and used the service quality measuring model in a variety of such as the service quality model improved by Parasuraman et al (1988). The service quality model of Parasuraman et al. (1988) suggested a five dimensional structure of perceived service quality tangibles, reliability, responsiveness, empathy and security as the instruments for measuring the service quality (Parasuramanet el al., 1988; Zeithamlet el al., 1990). Without doubt, conceptual service quality models are useful in so much as they provide an overview of the factors which have the potential to influence the quality of an organization and its service offerings. They facilitate our understanding and can help organizations to clarify how quality shortfalls develop. However, human behaviour significantly affects the quality of an organization and its offerings, and this is more evident in service organizations. The most widely used models in measuring service quality in the banking sector are the SERVQUAL and

2.1.3.4 Using SERVQUAL to Measure Service Quality

According to Clow and Kurtz (2003) a test instrument called SERVQUAL was developed to measure service quality. Parasuraman et al. (1985) is believed to be the first who introduced the conceptual framework for the SERVQUAL model to measure consumer perceptions of service quality and later refined the model. According to the SERVQUAL model (Parasuraman et al., 1988), service quality can be measured by identifying the gaps between customers' expectations of the service to be rendered and their perceptions of the actual performance of the service.

SERVQUAL is based on five dimensions of service quality. The model was initially developed for financial services sector and it has been used for other sectors such as telecommunications, healthcare and hospitality. When perceived performance rating exceeds expectations, the outcome is considered as a sign of good quality whilst the reverse is an indication of a poor quality (Lovelock and Wirtz (2007).

2.1.3.5 Using SERVPERF to Measure Service Quality

The SERVPERF model was carved out of SERVQUAL by Cronin and Taylor in 1992.SERVPERF directly measures the customer's perception of service performance and assumes that respondents automatically compare their perceptions of the service quality levels with their expectations of those services. Cronin and Taylor argued that only perception was sufficient for measuring service quality and therefore expectations should not be included as suggested by SERVQUAL (Baumann et al, 2007).Instead of measuring the quality of service via the difference between the perception and expectation of customers as in SERVQUAL, SERVPERF operationalize on the perceived performance and did not assess the gap scores as expectation does not exist in the model. Thus, it is performance-only measure of service quality.

The lower portion shows the gaps revealed by the executive interviews (the marketer side) and the upper portion of the of the figure shows the gaps revealed by the customer (customer side). According to their findings, the five gaps are as follows:

The Gap Model

Marketer Side:

GAP 1 – Consumers' Expectations – Managements' Perceptions Gap (will impact on the customers of service quality)

GAP 2 - Management perceptions of consumer expectations- Service Quality Specifications (will impact on service quality from the customer's viewpoint)

GAP 3 - Service Quality Specifications-Service Delivery (will impact on the service quality from the standpoint)

GAP 4 - Service Delivery-External Communications (will impact on the service quality from the customer standpoint

Customer Side:

GAP 5 - Consumer's Expected Service- Consumer's Perceived Service

In 1988, Parasuraman*et* arranged a quantitative Research. They revealed an instrument for measuring consumers' perception of Service Quality, after that it became known as SERVQUAL. They collapsed their dimensions from ten to five. The dimensions were:

- ✓ Tangibles – physical facilities, appearance of personnel and equipment
- ✓ Reliability – ability to perform the promised service dependably and accurately
- ✓ Responsiveness – willingness to help customers and provide prompt service.
- ✓ Assurance - Assurance (combination of items designed originally to assess Competence, Courtesy, Credibility, and Security) – ability of the organization's employees to inspire trust and organization through their knowledge and courtesy.

✓ Empathy - Empathy (combination of items designed originally to assess Access, Communication, and Understanding the customer) – personalized attention given to customer.

Organizations can use SERVQUAL in various ways. In 1988, Parasuraman*et*(mentioned that SERVQUAL can help the Service and Retailing Organizations in assessing the expectations of customers and Service Quality perceptions. It can focus on the core areas where managers need to take attention and action to improve Quality.

2.1.4   Customer Satisfaction

The definition of customer satisfaction has been widely debated as organizations increasingly attempt to measure it. Customer satisfaction can be experienced in a variety of situations and Connected to both goods and services, it is a highly personal assessment that is greatly affected by customer expectations. Satisfaction also is based on the customer's experience of both contacts with the organization and personal outcomes. Some researchers define satisfied customer within the private sector as "one who receives significant added value" to his/her bottom line a definition that may apply just as well to public services(Smith,2007)

The following are some famous definition of customer satisfaction.

_ Customer satisfaction generally means that customer reaction to the state of fulfilment, and customer judgment of the fulfilled state (Soulsby, 2004).

_ Customer satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance or outcome in relation to his or her expectations(Harker, 2009).

-Customer satisfaction is the state in which customer needs, wants and expectation throughout the product or service's life are met or exceeded resulting in repeat purchase, locality and favourable worth-of-mouth (Kottler& Armstrong, 2010).

Customer Satisfaction is one of the most important outcomes in the marketing literature. It serves to processes culminating purchase and consumption with post purchase phenomena such as attitude change, repeat purchase, and brand loyalty (Surprenant and Churchill, 1982). This definition is supported by Jamal and(2003) and Mishra (2009).

Satisfaction is the consumer's fulfilment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under or over-fulfilment (Oliver 2010). Zeithaml and Bitner(2000) defined customer satisfaction as the customers' evaluation of a product or service in terms of whether that product or service has met their needs and expectations.

Customer satisfaction can also be defined as the "customer's response to the evaluation of the perceived discrepancy between prior expectation and the actual performance of the product as , Perceived after its consumption"(Tse and Wilton, 1998). Jamal and Nazer(2002) cited on Aborampah argued that customer satisfaction is not only linked with the view of customers but also on their experience with the service delivery process.(AborampahAmoah Mensah 2010) Customer satisfaction reflects the degree of a customer's positive reaction for a service provider in a bank context, it is necessary for service providers (bank) to recognize the customer's vision of their services. A high level of customer satisfaction can have a positive impact on customer loyalty (Dang et al., 2010) cited on Hossein GazoraBakakNematia, Amir Ehsania and Kianosh Nazari Amelehb).

Edvardsson (1998) believes that the concept of service should be approached from a customer perspective. It is the customer's total perception of the outcome, which is "the service". It forms the perception of quality and determines whether a particular customer is satisfied or not. Customers have different values and different grounds for assessment; they may perceive one and the same service in different ways.

Therefore a company must first find out the level of satisfaction of its current customers to improve its customer satisfaction. One common way of measuring satisfaction is to ask customers first to identify what factors are important in satisfying them and then to evaluate the performance of a service provider and its competitors on these factors. Many firms use a five point scale to measure customer satisfaction, with the following format

1= very dissatisfied

2=somewhat dissatisfied

3=neutral

4= somewhat satisfied

5=very satisfied.

2.1.5 Customer Satisfaction versus Service Quality

Due to the dynamic nature of expectation, evaluations change over time form person to person and form culture to culture. What is considered quality service or the things that satisfy customers today may be different tomorrow? Customers perceive services in terms of the quality of the service and how satisfied they are overall with their experiences. (Zeithaml and Bitner, 2013).The reason for the focus on quality of service and customer satisfaction is the belief that organizations can differentiate themselves by means of providing better service quality and overall customer satisfaction.

According to Kotler and Armstrong satisfaction is the post-purchase evaluation of products or services taking into consideration the expectations. Researchers are divided over the antecedents of service quality and satisfaction. Some believe service quality leads to satisfaction, others think it's not. The studies of Lee et al. (2000); Gilbert and Veloutsou (2006); Sulieman (2011) and Buttle (1996) suggest service quality leads to customer satisfaction. To achieve a high level of customer satisfaction, most researchers suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction. As service quality improves, the probability of customer satisfaction increases. (Mesay2012)

If poor customer service is realized at any time in a business, it will lead to customer dissatisfaction. If more customers are retained at an increased rate, a business can realize profits increased by 25% on an average scale (Griffin, 1995). Tangibility Responsiveness, Assurance and Empathy are used to measure the gap between customers' expected service level and perceived service level by performing the gap analysis (Parasuraman et al., 1985). Buell et al. (2010), in the retail banking industry in the industry is found to be too competitive and customized in offering a better service and price to the customers and hence there is a positive association between customer and service sensitivity when the competitor lacks in providing high quality services customers.

The availability of service operations in banks and employees performance closely related to each other which directly influence customer perception towards the Customer satisfaction in today's marketing era is believed to strongly connect with understanding consumer behaviour. To understand the consumer buying pattern as firms looking to influence them, each organization seeks help from external agencies and sources to acquire the required information via the very common consumer behaviour research analysis. Ultimately, there are certain motivating and influencing factors play important role in convincing a customer to choose a product and the same factors also responsible for the consumer satisfaction after the post purchase behaviour prefer products not base on the functional features anymore, rather products preferred by them based on the environmental impacts and some other dynamic(Mont and Plepys, 2003). Also, one of the extremes, customer satisfaction is always intended to influence buyers' repurchase intention through positive word of mouth interaction; meanwhile being the other extreme, dissatisfaction leads to negative word mouth communication. Moreover, satisfied customers always suggest others to go for the product while dissatisfied customers will also recommend others in huge numbers but context of negative marketing, most probably dissatisfied customers recommend others to use the product (La Barbera and Mazursky, 1983).

2.2 Relationship between Service Quality and Customer Satisfaction

In marketing literature, Service Quality and Customer Satisfaction have been conceptualized as a distinct, but closely related constructs. There is a positive relationship between the two constructs (Beerli*et al*., 2004). The relationship between customer satisfaction and service quality is debatable. Some researchers argued that service quality is the antecedent of customer satisfaction, while others argued the opposite relationship. Parasuraman*etal*(1988) defined service quality and customer satisfaction as "service quality is a global judgement, or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction".

Jamal and Naser (2003) stated that service quality is the antecedent of customer satisfaction. However, they found that there is no important relationship between customer satisfaction and tangible aspects of service environment. This finding is contrasted with previous research by Blodgett and Wakefield (1999), but supported by Parasuraman*et al* (1991).

Most of the researchers found that service quality is the antecedent of customer satisfaction (Bedi, 2010; Kassimand Abdullah, 2010; Kumar *et al*., 2010; Naeem and Saif 2009; Balaji, 2009; Lee and Hwan, 2005; Athanassopoulos and Iliakopoulos, 2003; Parasuraman*et al* 1988). Yee *et al* (2010) found that service qualityhas a positive influence on customer satisfaction. On the other hand, Bitner (1990) and Bolton and Drew (1991) pointed out that customer satisfaction is the antecedent of service quality. In 2004, Beerli*et al* supported this finding. Beerli*et al* mentioned a possible explanation is that the satisfaction construct supposes an evaluative judgement of the value received by the customer.

2.3 EMPIRICAL REVIEW

ChingangNde Daniel and Lukong Paul Berinyuy(2010)The main purpose of this study theoretically is finding out how applicable the SERVQUAL model is in the context of grocery stores and empirically, describe how consumers (students) perceive service quality and whether they are satisfied with services offered by these stores in Umea. From the analysis carried out, it was found out that, the SERVQUAL model was not a good instrument to measure service quality because some of the items under the dimensions overlapped and regrouped under different dimensions from the factor analysis carried out. It also showed some items associated to more than one component. Some dimensions showed a reliability scale of less than 0.7 which could have been as result of the wordings used in the questionnaires or the number of items used under dimension. Also, it was found that the overall service quality perceived by consumers was not satisfactory meaning expectations exceeded perceptions and all the dimensions showed higher expectations than perceptions of services.

Kazi (2011) the main objective of the study is to find the interrelationships between service quality attributes, satisfaction and customer loyalty in the retail banking sector in Bangladesh. The study sought to identify most important attributes in bank settings, which may be used to review characteristics of the banks as experienced by customer in Bangladesh The result shows that all the service quality attributes are positively customer satisfaction and customer satisfaction is positively related to customer loyalty in the retail settings in Bangladesh. Empathy demonstrates the highest positive correlation with customer satisfaction tangibility shows the least positive correlation with customer this study suggests that SERVQUAL [service quality model] is a suitable instrument for measuring the bank service quality in the Bangladeshi context.

Agbor (2011) looked at the relationship between customer satisfaction and service quality in three service sectors in Umea. The finding was that service quality is not the only factors that could lead to customer satisfaction in service sectors; that service quality dimension varies in the different service sectors. It was suggested that organizations of service sector need to improve on dimensions of service quality in order to provide quality service to satisfy customers. Also, to provide total satisfaction to customers, the service sectors need to improve on the other factors that were given as reasons for satisfaction.

Asma&Jimnah (2011) the purpose of the study is to investigate the impact of service quality on customer satisfaction in the Pakistani bank sector .the empirical evidence show that public sector influencing quality service as well as customer satisfaction on the other hand foreign sector banks are keen to improve upon such issues .the data prove that there is significant relationship between service quality and customer satisfaction.

Mei(2013)The goal of this study is to identify the interrelationships between service customer satisfaction and customer loyalty in the retail banking sector in Hong The study also aims to find out the most important attributes of service quality banks, which can be used to evaluate the characteristics of banking service quality perceived by customers The results indicate that the five SERVQUAL dimensions have a positive influence customer satisfaction .Tangibility, responsibility, reliability and assurance significant in contributing to customer satisfaction, while empathy was the least significant. The study suggests that SERVQUAL is a suitable instrument for measuring service quality in the retail banking sectors in Hong Kong. Hence, banking industry practitioners can consider this instrument as a tool to assess and help their service quality.

MAMO(2014)The study set out to examine service quality practices and customer satisfaction in commercial banks in Kenya. The research was motivated by the fact that there is limited research on effect of service quality on customer satisfaction in commercial banks especially Kenya. The

objective of the study was to determine the extent to which service quality practices were adopted by commercial banks in Kenya. The finding was that most of the commercial banks in Kenya uses the SEVQUAL dimensions to some extent. On average, all the managers agree to use assurance, tangibility, empathy and reliability in strengthening customer relationship while they were uncertain on the use of responsiveness. It was also found that on average, all the managers were also uncertain to use assurance and responsiveness while on average they agree to practice tangibility, empathy and reliability in appreciating customers. There was significant relationship between SERVQUAL dimensions (reliability, assurance, tangibility, empathy and responsiveness) and indicators of customer satisfaction (customer loyalty, customers' degree of appreciation and customer strengthened relationship).

Wageeh (2014)The purpose of the study is to investigate the relationships between TM(talent management) and SQ(service quality) at the Egyptian Commercial Banks (ECB).The main findings are that for TM(talent management) significantly and positively related to the SQ(service quality). In other words, more effective in achieving SQ. High TM will be more likely to achieve high profit. the finding reveal TM(talent management)was positive related to SQ(service quality) overall finding this study TM(talent management) does affect SQ(service quality).hence the management should encourage an innovation support culture and conduct self-evaluation exercise for each business unit. so short coming costumer service addressed and mistake are rectified

Abdel(2015) the purpose of the study examine the impact of service quality dimension on customer satisfaction .a field study of Arab bank in Irbid city ,Jordan .the finding indicate that consistency that tangibility has appositive influence customer satisfaction .this can be explicated by customer significance tangible variables in terms of physical facilities, equipment and staff performance .the finding demonstrate that reliability, security, tangibility, empathy and responsiveness have a significant influence on customer satisfaction .furthermore the finding show that there is a significant relation between empathy and customer satisfaction ,so customer prefer to get bank service face to face .finally the result are important to allow bank manager to better understand customer perception of the quality banking service and how improve their satisfaction with respect to aspect of quality service. Due to the increasing competition in the banking, customer service is important parts of bank manager who need to rethink how improve customer satisfaction on service quality

Joshua (2015) The study examined the perception of service quality of banking services provided to customer in Coimbatore, India and the relative differences attached with the various determinates of service quality using SERNQUAL model .the finding of the research suggest that

the customer satisfaction towards banking service in city of Coimbatore is significant influenced by Assurance, Tangibility, Empathy, Reliability, and Responsiveness. It is found out that assurance has the most significant impact on customer satisfaction towards banking service provided in Coimbatore and responsiveness has least significant impact on customer satisfaction towards banks in Coimbatore.

Meron(2015) The study is set out to examine impact of service quality on customer satisfaction in Bank of Abyssinia S.C.in Addis Ababa branch. The finding from the correlation result reveals that is appositive and significant relationship between the service quality dimension and customer satisfaction .assurance is found to have the heights correlation with customer satisfaction and the finding from interrelation indicate that the heights relationship is found between assurance and responsiveness..

Vadde (2016) the purpose of The study is to examine the impact of service quality on customer satisfaction evidence from select private banks in Dessie Town, Ethiopia. The results of this study indicate except responsiveness the four service quality dimensions (tangibility, assurance, empathy and reliability) have positive and significant relationship with customer satisfaction.

2.4 Research Hypothesis

Relationship between Reliability and Customer Satisfaction
Reliability is defined as the ability to perform the required service to customers dependably
And accurately as promised to deliver (Zeithaml et al., 1990),Dealing whatever the problems in services encountered by customers, performing the required services right from the first time, services being rendered at the promised time and maintaining error-free record are the paradigm of reliability in terms of service quality which will strongly influence the level of customer satisfaction (Parasuraman et al., 1988). In banking services provided to the customer, accuracy in completing orders, maintaining precise record and quote, accuracy in billing, maintaining promised services are the basic views of reliability which is considered as the most important factor in convincing customers to retain in banking services (Yang and Fang, 2004). The above literature reviews will lead to the development of the following hypotheses:
H:1 Reliability will have a significant impact on Customer Satisfaction.

Relationship between Assurance and Customer Satisfaction

Assurance is defined as the knowledge and good manners or courtesy of employees (Van Iwaarden et al., 2003). Further, it is also defined as the ability of employees with the help of the knowledge possessed to inspire trust and confidence will strongly strike the level of customer

satisfaction (Parasuraman et al., 1988). In banking services provided to the customer, assurance means providing financial assistance in a polite and friendly manner, ease in accessibility of account details, comfort or convenience inside the bank, a well experienced and professional management team and will have favourable outcomes on customer satisfaction (Sadek et al., 2010). The above arguments will lead to the development of the following hypotheses:

H:2Assurance will have a significant impact on Customer Satisfaction.

Relationship between Tangibility and Customer Satisfaction

Iwaarden et al. (2003) defined tangibility as physical facilities, equipment and appearance of employees and management team. Further, it is also defined as the ease in visibility of resources necessary for providing the service to customers, well-groomed employees and ease in accessing written materials like pamphlets, brochures, folders, information books etc. will have a favourable consequence on the level of customer satisfaction (Parasuraman et al., 1985). Modern looking or sophisticated equipments and visually appealing or attractive ambience are viewed as the positive impacts of tangibility on customer satisfaction in banking sector (Ananth et al., 2011). The above arguments will lead to the development of the following hypotheses:

H:3Tangibility will have a significant impact on Customer Satisfaction.

Relationship between Empathy and Customer Satisfaction

Empathy is defined as the ability to take care of customer's attention individually in providing service to customers (Iwaarden et al., 2003). Further, it is researched that understanding customer expectations better than competitors in providing the required customer service at any time without any inconvenience will strongly influence the level of customer satisfaction (Parasuraman et al., 1988). Convenient working hours, individualized attention, better understanding of customer's specific needs, enhanced communication between management and customers will have a positive outcome on customer satisfaction (Ananth et al., 2011). The above literature reviews will lead to the development of the following hypotheses:

H:4Empathy will have a significant impact on Customer Satisfaction.

Relationship between Responsiveness and Customer Satisfaction

Zeithaml et al. (1990) defined responsiveness as the interests shown in providing prompt service to customers when required. Further, it is researched that willingness or readiness of employees to provide the required customer service without any inconvenience at any time will strongly influence the level of customer satisfaction (Parasuraman et al., 1988). Customers get satisfied when banks provide individual attention and the employees are paying attention to problems experienced by customers regarding safety in transaction (Kumar et al., 2009). The above literature reviews will lead to the development of the following hypotheses:

H: 5Responsiveness will have a significant impact on Customer Satisfaction.

2.5 Conceptual Framework

Figure:1 conceptual framework
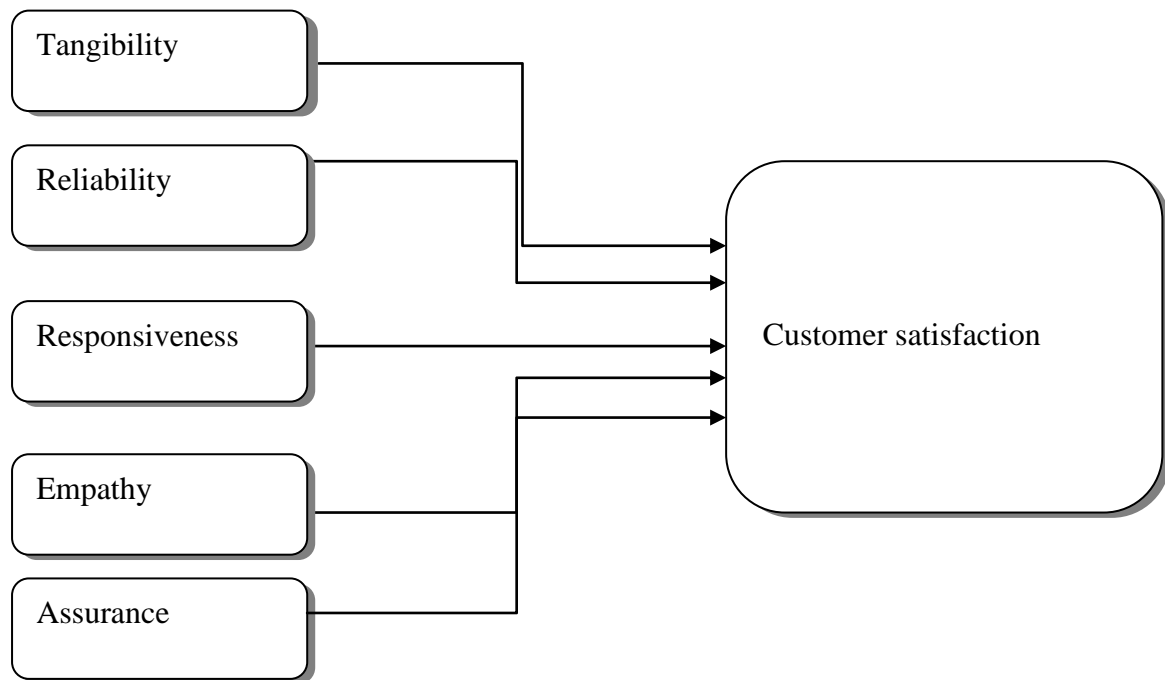
Figure 2 conceptual framework on the effect of the service quality on customer satisfaction
Source: Parasuraman et al. (1994) and Caruana (2002).

Most studies confirm that there is a relationship between service quality and customer satisfaction. For Parasuraman et al. (1988) and Caruana (2002) found a positive relationship between service quality and customer satisfaction. Likewise, Linier, (2013) also found that perceived service quality influences satisfaction. Similarly, Nathan, and Elsaghier, (2012) assured that service quality has a positive effect customer satisfaction which means that the higher quality of service attracts more customers who have back the desire and intention to recommend. Customer satisfaction can be defined as when the customer's expectation of the service provided matches his perception of the actual service received (Parasuramanet al.1985) Customers judge the services provided or the product delivered by making a very subjective value judgment which may not reflect reality. The service quality impacts customer satisfaction in many organizations and maintaining customer satisfaction is the key to retaining customers and profitability. Therefore, the study on customer satisfaction has become a vital aspect. Customer satisfaction is found to be an essential tool to create and maintain loyal customers. These loyal customers contribute towards high repeated purchases (Gonza´lez and Prado, 2007).

Service quality is a concept that has aroused considerable interest and debate in the research literature because of the difficulties in both defining it and measuring it with no overall agreement emerging on either (Wisniewski, 2001).Finally, this theoretical framework guiding the evaluation depicted in figure 1 below, adapted from Parasuraman et al. (1994) and Caruana (2002).Definition of service quality revolves around the idea that it is the result of comparison that customers make between their expectations about a service and their perception of the way the service has been performed. Service quality can thus be defined as the difference between customer expectations of service and perceived service performance. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuramanetal., 1985; Ali Dehghan, 2006). Also, this study investigates five variables of service quality namely: tangibles, reliability, responsiveness, empathy, Assurance, customer

CHAPTER THREE

3   RESEARCH MOTHOD

This chapter presents details of the research design and methodology. This includes research design, data type and source, sampling method and size, procedure for data collection, method of data collection and data analysis, questionnaire design and reliability.

3.1   RESEARCH DESIGN

A survey research was conducted to the effect and the relationship among independent variables (dimension of service quality) and dependent customer satisfaction. A research design is the program that guides the researchers in the process of collecting, analyzing and interpreting the data descriptive and study explanatory design were used.

Descriptive research is a research type which describes phenomena as they exist and is used to identify and obtain information on the characteristics of a particular problem or issues. Descriptive research involves gathering data that describe events and then organizes, arranges, illustrates, and describes the data collection. Based on the above definition descriptive type of research design is best to achieve the aim of this research since the study was focus service quality and customer satisfaction in private banks (Awash and Dashen).

The researcher also used explanatory study design, to explaining and understanding the relationship between variables .in this study the explanatory study design used to study the relationship between dependent variables customer satisfaction and independent variables service quality.

The study was used mixed approach. That means both quantitative and qualitative approach was used. Quantitative approach was employed in this study; since mainly statistical analysis is based on quantitative data using appropriate measurement of their variables and it can be measured numerically. Qualitative approach to research is concerned with subjective assessment of attitudes, opinions and behaviour.

Table 1:Sample Proportion Taken from Awash and Dashen bank branches

n o	Awash bank			Dashen bank		
	Name of branch	Number of customer	Number of sample distributed to each branch	Name of branch	Number of customer	Number of sample distributed to each branch
1	Jimma area bank	24,176	139	Jimma area bank	32,313	186
2	A/Jifar	6,152	35	Hirmata	4,018	23
3	FerenjArada				963	5
4	Meneharia				1,482	9
	Total	30,328	174	Total	38,776	223

Source: own survey (2018)

3.1.1 Population

The target Population of the study was individual customer of Awash and Dashan Bank .Awash bank as 2 branches and Dashen bank has four branches in Jimma town. Currently Awash bank has more than 30,828and Dashen bank has 38,776 customers in Jimma town, Ethiopia. The total Sample size of the study was 397 that is 174 from Awash bank and 223 from Dashen Bank. Stratified random sampling was used in study.

3.1.2 Sample design

The target Population of the study was individual customers of Awash and Dashen banks in Jimma town. Customer of Awash bank has30,328 and customer of Dashen bank has 38,776. Total customer of bank of two banks has 69,104in Jimma town as of December 31, 2017.

The sample size of this study was conducted customer of the bank that was selected with the required sample size selection formula. The sample size of this study is determined by using the formula developed by Taro Yamane (1967).

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

Where, n is the sample size

N is the population size,

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

$$n = \frac{69,104}{1+69,104 (0.05)^2} = 397$$

Thus, sample size of 397customers is selected from the population of 69,104

The questionnaires' was distributed to each selected respondents (customers) personally

3.2 Sources of Data:

Various sources were used for data collection. The questionnaires were distributed for the customers of Awash bank and Dashen bank in Jimma town. They are customers who have willingness and become available to reply at the counter while getting services- including business people, employees and students. Besides, related books, journals, articles and varieties of bank manuals were also are used as sources of data.

The study used both primary and secondary data. The primary data was obtaining through questionnaires from customer of the bank. The questionnaires were distributed to customer of the selected four private banks. Secondary data was collected from magazine, internet and written documents books, journal/articles and other published and unpublished documents

3.3 Method of data collection

To collect the primary data, Questionnaires used to collect data from sample customers to collect primary data. Questionnaires are simple to administer and relatively inexpensive to analyse.To verify the demographic characteristic relevant with the integration of this study, thenon-customer of the bank could not fulfil the questionnaire. The questionnaire was developed mainly by (parasurmanet al.1988) five service quality dimensions .In this study; questionnaire was selected as the tool to collect the data from respondents to test the hypothesis. Survey is defined as a method of collecting primary data based on communication with a representative sample of individuals.

According to Clow and Kurtz (2003) a test instrument called SERVQUAL was developed to measure service quality. Parasuraman et al. (1985) is believed to be the first who introduced the conceptual framework for the SERVQUAL model to measure consumer perceptions of service quality and later refined the model. According to the SERVQUAL model (Parasuraman et al., 1988), service quality can be measured by identifying the gaps between customers' satisfaction of the service to be rendered and their perceptions of the actual performance of the service.

Therefore, the questioner developed mainly by (parasurmanet al.1988) five service quality dimensions the researcher used a SERVQUAL dimensions and administering a two part questionnaire with level of satisfaction and perception sections. The questionnaires were including the non-comparative Likert scaling questions. It is a rating scale which requires the respondents to indicate a degree of agreement or disagreement with each of a series of statements or questions. The survey was measured by 5-point Likert type scale ranging from strongly disagree (1) to strongly agree (5) for service quality dimensions and very dissatisfied (1) to very satisfied (5) for customer satisfaction.

3.4 Validity and reliability

3.4.1 Validity Analysis

The content validity of the instrument for the present study was ensured as the service quality Dimensions and items are identified from the literature and were reviewed by professionals and academicians. Questioner was made based on a literature review to ensure the validity of the result .questioner will be pre –tested by experience person to ensure it measured what was support to , data was collect through short period of time which is a guarantee of big change happened to related topic, pre-test translate questioner was available to make sure respond who use local language (in Amharic) are involve without any problem and the whole research was carry out under supervision of the research to avoid missing data. Pilot tests were then conducted with customers who were seen as similar to the population for the study. The purpose of the pre-testing was to refine the questionnaire and to assess the validity of measures in Ethiopian context.

3.5 Reliability Analysis

Bells (1993) cited in (Eriksson, 2002) states that reliability with regards to the consistency of the results is obtained from the instrument used in the research. The present study will be reliable because it was used valid strategies and techniques appropriate to the research objectives. It has been try also to present a detailed evidence of the research plan (i.e. details of the research site, method of sample selection, instruments used, Data will be collect from the reliability source with meaning the respondent must be a customer of the bank) and its implementation in the methodology section to assure the study's reliability.

3.6 Reliability Test

The Cornobatch alpha is most commonly used to assess the internal coefficient is an indicator of internal consistency of the scale. A high value of the Cronbach alpha coefficient suggests that the items that make up the scale 'hang together' and measure the same underlying construct. A vale of Cronbach alpha above 0.70 can be used as a reasonable test of reliability. Cronbach's α was used to measure the consistency of each item under the same construct. All scales have greater than the suggested value of 0.70. All the constructs assurance, tangibility, empathy, responsiveness and customer satisfaction have the sufficient standard reliability values.

Using Cronbach coefficient a, internal consistency for SERVQUAL dimensions was estimated As showed in the table below (0.843) for Assurance dimension, (0.718) for Responsiveness dimension, (0.735) for tangibles dimension, (0.750) for empathy dimension and (0.709) for reliability dimension, and internal consistency for customer satisfaction was estimated as 0.873.

The Cronbach"s Alpha for all variables is above 0.7 as shown in Table below .Therefore the five dimensions of service quality were found to be high in their internal consistency .and thereby in measuring the dimensions of interest.

Table 2: (Bank) Cronbach's α value of each Construct

Construct	Variables	Cronbach's Alpha	N of Items
Service Quality	Tangibility	.735	4
	Reliability	.709	4
	Responsiveness	.718	4
	Empathy	.750	5
	Assurance	.843	4
CustomerSatisfaction		.873	5

Source: Survey data (2018)

3.7 Methods of Data Processing and Analysis

Data collected via questionnaire is considered as raw data and they have to go through three stages, namely editing, coding and filing, before transformed into electronic file which is suitable for data analysis. The responses were edited and variables are coded before analysis. To find out of the SERVQUAL is applicable in this study, both descriptive and inferential statistics were used to analyze and interpret the findings.

Descriptive Analysis Descriptive statistics was used to summarize responses from massive respondents in a few simple statistics. Descriptive analysis could be defined as the elementary transformation of raw data in a way that describes the basic characteristics such as central tendency, distribution and variability. (Zikmund, Babin, Carr, & Griffin, 2010).

Descriptive analysis of the data is presented in a table, showing the frequency; mean Scores and standard deviations of the independent service quality dimensions and dependent variables customer satisfaction. Data was analyzed by using the statistical package SPSS 20 versions. Descriptive statistics such frequency and mean and standard deviations were used to describe the demographic characteristics and the mean of services quality dimensions and customer satisfaction. Moreover, independent sample t-test was applied to compare the difference between customer of Awash and Dashen bank in terms of customers' perception of service quality and customer satisfaction tests the hypotheses.

Inferential Analysis

Inferential analysis is defined as the inferences made or generalization from samples to an entire population. Inferential statistics is used to find out the relationship between service quality dimensions and customer satisfaction using correlation and regression analysis ANOVA analysis were undertaken to assess the relationship between variables and customer satisfaction. Pearson's Correlation analysis was used to find out the relationship between service quality and customer satisfaction. Moreover, regression analysis was employed to determine the effect of independent variable service quality dimension (tangibility, reliability, responsiveness, empathy and assurance with dependent variable customer satisfaction.

Model specification

Multiple regression analysis was employed to test the impact of service quality on customer satisfaction. It is a useful technique that can be used to analyze the relationship between a single dependent and several independent variables (Hair et al., 1998).Regression tests shown in equation: $Y = a + b x$, where Y is the dependent variable, as is the Y intercept, that is the value of Y when $x = 0$, b is the regression coefficient which indicates the amount of change in Y given a unit change in x, and finally x is the value for the independent variable.

CHAPTER FOUR

4   RESULTS AND DISCUSSION

Introduction

In this chapter, the collected data has been described, analyzed and interpreted. The chapter consists of introduction, respondents' demographic characteristics, the relationship between service quality dimensions and customer satisfaction, gap scores is measured and compared among banks on the five service quality dimensions. A total of 397 respondents' customers of Awash and Dashen banks participated in this study and the questionnaires distributed and collected. This was done by checking the questionnaires, editing, coding, transcribing and cleaning the data and analyzed using Statistical Package for Social Sciences (SPSS) version 20.

4.1   Response rate

A total of 397 questionnaires were distributed to 174 customer of Awash bank and 223 to customer of Dashen bank .all of the customers Awash and Dashen responded to the questionnaire representing a response rate of 100% as shown in table below According to Mugenda and Mugenda (2003) a response rate of 50% is adequate forth the study, 60% is good and above 70% is excellent response for data analysis.

Table3: Response Rate

Category	Frequency of customer	Customer of Awash	Customer of Dashen	Percentage of Awash Customer	Percentage of Dashen Customer
Response	397	174	223	100	100
Non response	0	0	0	0	0
Total	397	174	223	100	100

Source: Research data, 2018

4.2 Demographic Characteristics

Table 4: Respondents' Demographic characteristics

Demographic characters		Frequency	Per cent
Sex	Male	273	68.8
	Female	124	31.2
Age group	18-29	113	28.5
	30-39	61	15.4
	40-49	130	32.7
	50-60	93	23.4
Occupation	Unemployment	6	1.5
	Student	46	11.6
	Salaried	203	51.1
	business man	142	35.8
Level of education	primary school	56	14.1
	high school	147	37.0
	Diploma	92	23.2
	Degree	79	19.9
	above degree	23	5.8
Kind of bank	Awash	174	43.8
	Dashen	223	56.2
bank service type	saving/current	290	73.0
	fixed deposit	4	1.0
	Loan	68	17.1
	local transfer	31	7.8
	Others	4	1.0
Relationship with bank	less than one year	36	9.1
	1-5 year	157	39.5
	6-10 year	193	48.6
	11-15year	6	1.5
	above 15	5	1.3
Frequency of visiting	Daily	148	37.3
	Weakly	51	12.8
	two times a month	37	9.3
	Monthly	127	32.0
	Others	34	8.6

Source: Research data,(2018)

To find out general background of customers of Awash and Dashen banks, the respondents were asked their Gender, Age group, Occupation, Educational level, Kind of bank , type of bank service, Relationship with bank and Frequency of visiting bank .The results obtained from the questionnaires are represented on the table above.

As shown in the table from the 397 respondent the majority (273) 68.8) % of the respondents are males, and (124)31.2 % are females. This depicts that males are considered dominant in income generations in their family and financial decision making.

The age distribution of the respondents, (113)28.5% of the respondents are in the age category of 18-29 years, (61)15.4%of the respondents are in the age category of 30 to 39 years, (130)32.7% of them are in the age category of 40-49 years, and (93) 23.4 % are in the age category of 50-60 years, Therefore, the result shows that majority of the service users were within the range of 18-29 age group and 40-49.from the total response. This shows the age brackets structure the young and dynamic population while participating and providing of vital services and holding most of the Private bank accounts. It also reveals that the younger generations are the highest users of various banking services than the aged population.

In the above table4 show that occupation characteristics of the respondents, majority of the service users were salaried; salaried persons dominate the sample with who represented (203)51.1% of the respondent, followed by business person (142) 35.8%, student which accounts to (46) 11.6 %, and finally unemployed respondents were accounts to (6) 1.5 % of the total response. The occupation category clearly shows the majority of the users are salaried and business man. This indicates that most of customers of Awash and Dashen banks have consistent source of income.

The table 4showed out of the total respondent, (56) 14.1% of the respondent are primary school student, (147)37% of the respondent have finished high school, (92) 23.2% of the respondent are diploma holder, (79) 19.9 % have first degree and the remaining (23) 5.8 %of the respondents have bachelor Degree .Therefore, the compositions of the respondents revealed that majority of them were high school complete respondent. This indicates that most of the bank customers have a good understanding of quality bank service. This can be considered as an opportunity to the bank that communication becomes smoother than if the educational status could have been the other way round.

The table 4Showed from the 397 total respondent customers (174) 43.8 % of the respondent is customer of Awash bank and the remaining (223)56.2 % of the respondent is customer of Dashen bank. Bank give different bank service facilities, the highest banking facilities used are Savings or Current Account (287)72.3 %) ,followed by The business/ House Loans (59) 14.9% are the second banking facilities used (68) 17.1% ,next Local Transfer 31 (7.8%), fixed time deposit (4) 1.1 % are the lowest banking facilities used, the remaining (4) 1% of respondents that are using different bank products or services such as foreign exchange, VISA cards of the ATM services in Awash and Dashen banks of Jimma town. This shows the proportion of respondents that are

using different bank products or services in Private Banks of Awash and Dashen banks of Jimma town. High level of customer awareness of saving/current account, business loan and local money transfer services are observed as the basic types of customer's habit of banking services.

Customers were asked how frequently they visited the branch to get service. Accordingly, their response shows that (148)37.3% of the respondents visited the bank daily, (51)12.7%) of the respondents weekly, (37)93.3%visited twice in a month, (127) 32 % and the least were (34) 8.6% who visited the bank have not a regular time. The customers which visited the bank monthly(148)37.3% and (127) 32 % are assumed to be a business man's daily activity in saving and current account the others group is civil servants or government employees and students that withdraw salary and money transferred from other places respectively. As most of respondents visited the bank daily and monthly, this group might have wanted services related to salary and money transfer services. This shows that, much of them were frequent customers and could share sufficient observations about the service delivery quality of the bank and create good opportunity to express their satisfaction.

The results in table 4the above shows that (36) 9.1 % of the respondents were for less than one year relationship with the bank, (157) 39.5% of the customers have stayed in the bank for between1 to 5 years, (193) 48.6 % of the have stayed in the bank for between 6 and 10 years, (6) 1.5 % of have stayed in the bank for bank for between 11 and 15 years and the remaining (5)1.3 % the customers held an account with the bank for over 15 years. Thus, the large numbers of these respondents were customers who have lots of experience about the service delivery quality of the bank and they can easily measure their satisfaction level. However, as those who had lesser year's relationship were not significant in number. Since there is tough competition in the market the bank needs to devise Strategy to retain this group as it is expected to be the newly emerging economic power in the economy.

4.3 Current service quality based on descriptive result

The research wanted to investigate to measure the customers' perception of the service quality provided by Awash and Dashen bank, SERVPERF model is used in this study. SERVPERF directly measures the customer's perception of service performance and assumes that respondents automatically compare their perceptions of the service quality levels with their expectations of those services. The model contains 21 Questions and a five point likert scale is used to measure the performance. For all the service Quality dimensions (Tangibility, Reliability, Responsiveness, Empathy and Assurance), the mean Score have been computed. The table below represents the results.

4.3.1 Mean Score of Customer Perception Service Quality by two banks
Table 5: Mean Score of Service Quality

Service Quality Dimensions	kind of bank	N	Mean	Std. Deviation	Std. Error Mean
TANGEBILITY	Awash	174	3.74	.677	.051
	Dashen	223	3.64	.694	.046
Reliability	Awash	174	3.59	.724	.055
	Dashen	223	3.67	.610	.041
Empathy	Awash	174	3.43	.761	.058
	Dashen	223	3.61	.574	.038
Assurance	Awash	174	3.62	.941	.071
	Dashen	223	3.84	.523	.035
Responsiveness	Awash	174	3.54	.816	.062
	Dashen	223	3.57	.652	.044
customer satisfaction	Awash	174	3.41	.922	.070
	Dashen	223	3.47	.617	.041
total of service quality	Awash	174	3.58	.552	.042
	Dashen	223	3.67	.442	.030

Source: Survey data (2018)

The above table shows the perceived mean score for the five dimensions of service quality in a Awash bank ,The highest mean is scored by tangibility (3.74) followed by assurance (3.62) reliability (3.59),empathy (3.43) and responsiveness (3.54) and overall service quality dimension (3.58), the level of customers satisfaction are (3.41)with any of the dimension. The above table also shows the perceived mean score for the five dimensions of service quality in a Dashen bank, The highest mean is scored by assurance (3.84)followed by reliability (3.67) tangibility (3.64), empathy have means score (3.61), responsiveness (3.57) and overall service quality dimension (3.67), the level of customers satisfaction are (3.47) with any of the dimension. Here the study find that the perceived Service quality dimensions of by tangibility and assurance Awash bank is more than Dashen bank .whereas the perceived Service quality dimensions of by reliability, responsiveness, and empathy, overall service quality dimension and the level of customer's satisfaction Dashen is more than Awash bank.

4.3.2 The Difference between Service Quality and customer satisfaction

This part of the study presents the difference between Awash and Dashen banks by comparative analysis of the service quality provided by banks and level of satisfaction is measured and compared between banks based on the five service quality dimensions perceived by customer of

Awash bank S.C. and Dashen bank S.C. the significance different on the five service quality dimensions perceived by customer the two banks based on customers' survey.

Table 6: Independent sample t test

Variables	Levene's Test for Equality of Variances		t-test for Equality of Means			
	F	Sig.	T	df	Sig. (2-tailed)	Mean Difference
TANGEBILITY	.800	.372	1.384	395	.167	.096
Reliability	1.547	.214	-1.238	395	.216	-.083
Empathy	8.198	.004	-2.625	395	.009	-.176
Assurance	21.999	.000	-2.966	395	.003	-.221
Responsiveness	9.476	.002	-.441	395	.659	-.029
total of service quality	2.357	.126	-1.203	395	.230	-.060
customer satisfaction	15.381	.000	-.805	395	.422	-.062

Source: Survey data (2018)

4.3.3 Analysis of Independent Sample T-Test

Independent sample t-test was applied to compare the difference between customer of Awash and Dashen bank in terms of customers' perception of service quality and customer satisfaction tests the hypotheses. Analysis of independent samples t-test was used to explore the differences in the mean values of services quality dimensions between the two groups of customers (Awash bank customers and Dashen banks' customers). The testing of the hypotheses is based on the assumption that the confidence level is 0.05, which is generally accepted by social science researchers.

This tables the above showed that in terms of tangibility service quality and reliability service quality was no significant difference in score of Awash Banks tangibles (M= 3.74, SD= 0.777) and Dashenbanks (M=3.64, SD=0.694) where (f) value is equal to 0.800 and is significant at the level of 0.372, Reliability score of Awash Banks (M= 3.59, SD= 0.724) and Dashenbanks (M=3.67, SD=0.610) where (f) value is equal to 1.547 and is significant at the level of 0.214, which is greater than the acceptable confidence level (0.05).Whereas Assurance service quality, Empathy service quality and customer satisfaction was significant difference in Empathy score of Awash Banks (M= 3.43, SD= 0.761) and Dashen banks (M=3.61, SD=0.574) where (f) value is equal to 8.198 and is significant at the level of 0.04, Assurance score of Awash Banks (M= 3.62, SD= 0.941) and Dashen banks (M=3.82, SD=0.523) where (f) value is equal to 21.999 and is significant at the level of 0.000,Responsiveness score of Awash Banks (M= 3.54, SD= 0.816) and Dashen banks (M=3.57, SD=0.652) where (f) value is equal to 9.476 and is significant at the level of 0.02, customer satisfaction score of Awash Banks (M= 3.58, SD= 0.552) and Dashen banks

(M=3.67, SD=0.442) where (f) value is equal to 15.381 and is significant at the level of 0.02, which is lower than the acceptable confidence level (0.05)

4.4 Current Customer Satisfaction based on descriptive result

As explained in the literature review, customer satisfaction involves the fulfilment of customers' anticipation of the goods and services. Customers become satisfied if the performance of the good or service is equivalent to, or even surpasses, the original expectation. Accordingly identifying satisfaction level of customers is one interest of this study. The satisfaction level in this study is also categorized and it ranges from highly dissatisfied, Dissatisfied, Neutral, Satisfied and Highly Satisfied. The table below presents the overall level of customer satisfaction.

Table7: Level of customer satisfaction

item	Bank	Scale									
		strongly disagree		Disagree		Neutral		agree		strongly agree	
		F	P	F	P	F	P	F	P	F	P
I am satisfied with bank appropriate equipment and technology	Awash	15	8.2	15	8.6	25	14.4	111	63.8	7	4
	Dashen	16	7.1	25	11.2	39	17.4	131	58.5	13	5.8
I am satisfied with bank provides accurate information and speed of service	Awash	18	10.3	12	6.9	46	26.4	94	54.0	4	2.3
	Dashen	3	1.3	25	11.2	94	42	94	42	8	3.6
I am satisfied with responsiveness to customer preference	Awash	18	10.3	9	5.2	48	27.6	86	49.4	13	7.5
	Dashen	7	3.1	14	6.3	138	61.6	52	23.2	13	5.8
I am satisfied with the respectful and helpful behaviour of employees	Awash	1	0.6	3	1.7	18	10.3	137	78.7	15	8.6
	Dashen	3	1.3	16	7.1	77	34.4	115	51.3	13	5.8
I am satisfied of being a client of this this bank.	Awash	24	13.8	-	-	20	11.5	116	66.7	14	8
	Dashen	3	1.3	4	1.8	54	24.1	137	61.2	26	11.6

Source: Survey data (2018)

The above table shows the level of customers ''bank uses modern & appropriate equipment and technology''. The result in the tables the above indicates that, the customer of Awash bank 4.0 % of the respondents are strongly satisfied, 63.8 % of the respondents are satisfied, 14.4 % of the respondents are neither satisfied nor dissatisfied, 8.6% of the respondents are dissatisfied and the rest 9.2% of the respondents are strongly dissatisfied. And also the customer of Dashen bank 5.8 % of the respondents are strongly satisfied,58.5 % of the respondents are satisfied, 17.4 % of the respondents are neither satisfied nor dissatisfied, 11.2 of the respondents are dissatisfied and the rest 7.1 % of the respondents are strongly dissatisfied. With the bank uses modern and appropriate equipment and technology.

From the above analysis it is clearly indicating that, majority of the respondents are satisfied with banks uses modern and appropriate equipment and technology. The bank should try to enhance the satisfaction level of entire customer's in relation to the banks use modern and appropriate equipment and technology.

The table shows the level of customers" satisfaction to provide accurate information on customers demand''. And the result implies that, the customer of Awash banks 2.3 % of the respondents are strongly satisfied, 54.0 % of the respondents are satisfied, 26.4 % of the respondents are neither satisfied nor dissatisfied, 6.9 % of the respondents are dissatisfied and 10.3% of the respondents are strongly dissatisfied. And the customer of Dashen banks 3.6 % of the respondents are strongly satisfied, 42.0 % of the respondents are satisfied, 42.0% of the respondents are neither satisfied nor dissatisfied, 11.2 % of the respondents are dissatisfied and 1.3% of the respondents are strongly dissatisfied. It shows that, customers of awash are slight satisfied with bank provides accurate information on customers demand whereas the customer of Dashen less satisfied .thus the banks should improve this situation and work more to create better satisfaction to entire customers.

Above table represents the level of customers, "satisfaction to responsiveness to customer preference'', It implies that, the customer of Awash bank 7.5 % of the respondents are strongly satisfied, 49.4% of the respondents are satisfied, 27.6% of the respondents are neither satisfied nor dissatisfied, 5.2% of the respondents are dissatisfied and 10.3 % of the respondents are strongly dissatisfied. The customer of Dashen bank 5.8 % of the respondents are strongly satisfied, 23.2% of the respondents are satisfied,61.6% of the respondents are neither satisfied nor dissatisfied, 6.3% of the respondents are dissatisfied and 3.1 % of the respondents are strongly dissatisfied.

It shows that the customers of Awash slight satisfied but majority (61.6%) of the respondent's Dashen banks respondent neither satisfied nor dissatisfied with Responsiveness to customer preference. From the above analysis majority of the customers are neither satisfied nor dissatisfied by to responsiveness to customer preference; but it is not enough to the bank work more to create better satisfaction to entire customers.

The above table shows to the level of customers" satisfaction to the respectful behavior of employees'', the result indicates that, the customer of Awash 8.6 % of the respondents are strongly satisfied, 78.7 % of the respondents are satisfied, 103 % of the respondents are neither satisfied nor dissatisfied, 1.7% of the respondents are dissatisfied and the rest 0.6 % of the respondents are strongly dissatisfied. And also the customer of Dashen 5.8 % of the respondents are strongly satisfied, 51.3% of the respondents are satisfied, 34.4 % of the respondents are

neithersatisfied nor dissatisfied, 7.1% of the respondents are dissatisfied and the rest 1.3 % of the respondents are strongly dissatisfied with the respectful behavior of employees. It can be concluded that, the respectful behavior of employee in increased levels of customer satisfaction on awash and Dashen banks.

The above table shows the level of customers" satisfaction to being a client of this bank'' And the result of the above table shows that, the customer of Awash banks 8.0 % of the respondents are strongly satisfied, 66.7% of the respondents are satisfied, 11.5% of the respondents are neither satisfied nor dissatisfied, and 13.8 of the respondents are strongly dissatisfied. the customer of Dashen 11.6% of the respondents are strongly satisfied, 61.2% of the respondents are satisfied, 24.1 % of the respondents are neither satisfied nor dissatisfied, 1.8 % of the respondents are dissatisfied and the rest 1.3 % of the respondents are strongly dissatisfied From the above analysis most of customers Awash and Dashen banks are satisfied by being a client of the bank and significant number of respondents satisfied. But some customers still are neither satisfied nor dissatisfied, so the banks should make better services renders to the customer and this may increase the satisfaction level of customer.

4.5 Relationship between Service Quality Dimensions and Customer Satisfaction

To find out the relationship between service quality dimensions and customer satisfaction, Pearson's correlation coefficient (r) which measures the strength and direction of a linear Relationship between two variables is used. Values of Pearson's correlation coefficient are always between -1 and +1. A correlation coefficient of +1 indicates that two variables are perfectly related in a positive sense; a correlation coefficient of -1 indicates that two variables are perfectly related in a negative sense, and a correlation coefficient of 0 indicates that there is no linear relationship between the two variables. A low correlation coefficient; 0.1-0.29 suggests that the relationship between two items is weak or non-existent. If r is between 0.3 and 0.49 the relationship is moderate. A high correlation coefficient i.e. >0.5 indicates a strong relationship between variables.

The direction of the dependent variable's 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; if the coefficient is negative, then the dependent variable will move in the opposite direction of the independent variable. Hence in this study both the direction and the level of relationship between the dimensions of service quality and customer satisfaction are

conducted using the Pearson's correlation coefficient. The table below presents the result of the correlation analysis made using bivariate correlation.

To explore the relationship between bank service quality dimensions and customer satisfaction, correlation has been applied. Table below the relationship between service qualities dimensions on customer satisfaction. Correlation is an effect size and so we can verbally describe the strength of the correlation using the guide that Evans (1996) suggests for the absolute value of *r*: .00-.19 "very weak, .20-. 39 "weak" .40-.59 "moderate", .60-.79"strong" and.80-1.0.

Table 8: relationships service qualities on customer satisfaction

No	Variables	Awash			Dashen		
		Customer satisfaction	M	SD	Customer satisfaction	M	SD
1	Tangibility	.571**	3.74	.677	.512**	3.64	.694
2	Reliability	.482**	3.59	.724	451**	3.67	.610
3	Empathy	.504**	3.43	.761	.483**	3.61	.574
4	Assurance	.902**	3.62	.941	.860**	3.84	.523
5	Responsiveness	.226**	3.54	.816	.231**	3.57	.652
6	Customer satisfaction	1	3.45	.765	1	3.47	.617

Note: **correlation is significant at 0.05 or 0.01 N= 397

Source: Survey data (2018)

As shown in table above, tangibility is positively correlated with other SERVQUAL dimensions. The possible explanation of this factor is that customers often look to any tangible indications which may be used as indicators of the service quality that customers use to evaluate the status of the service quality of an organization. From this perspective the study has investigated this issue and the result indicates that the customer of Awash there is (r=.571**)and the customer of Dashen, there is (r=.512**)moderate correlation positive relationship between tangibles dimension and customer satisfaction Having up to date equipment, visual appealed physical facilities, and well dressed and neat employees significantly and positively influence customers' level of satisfaction.

Reliability is the extent to which the service is delivered to the standards expected and promised. In essence, it represents the customer getting what they feel they have paid for. According to this study table shows that, Awash Bank there is (r=.482**) and Dashen Bank there is (r=.451**) moderate positive relationship between reliability and customer satisfaction. The attributes of reliability can be expressed in various forms such as like when bank staff's promise to do something by a certain time, they do so when customers have a problem, employees show a

sincere interest in solving it; employees perform the service right the first time & employees provide their service at the time they promised to do so. Hence, the study revealed that reliability attributes have positive and significant impact on customer satisfaction. The findings of this research match with that of Zeithaml(1990) who pointed out that reliability is one of the important factors of customer satisfaction.

The responsiveness dimension involves willingness to help customers and provide prompt services (Zeithamlet al., 1988). It is essential that front line staffs are willing and able to help customers with prompt service and meet customers' expectation. As per the result shown in table8above Awash bank there is(r=.226**) and there is(r=.231**) Dashen weak positive relationship between responsiveness and customer satisfaction, Therefore, the customers' perceptions of responsiveness have positive effect on customer satisfaction. This could have resulted from the customers' willingness to get attention from the employees, to get response to their questions, need to be helped, and to accurately keep their record. This desire of customers is accepted because of the fact that employees are willing to help customers and execute.

The assurance dimension refers to the knowledge and courtesy of employees and their ability to inspire trust and confidence including competence, courtesy, credibility and security (Parasuramanet al., 1991). Mostly, this stems from the degree of confidence that the customer has in the service provider's staff. The result in table above indicates that Awash bank there is (r=.904$^{**)}$and Dashen bank (r=.860$^{**)}$ very strong positive relationship between assurance and customer satisfactions. The implication of this result is that assurance is the most significant of the entire five service quality dimension used in this study the behavior of employees which instills confidence on the customer, the customers' feelings of safety to transact with banks, and the employee's knowledge to answer customers' questions has significant impact on customer satisfaction. Therefore, the service provider should strive to enhance further existing assurance status.

Service customers often have expectations with regard to the extent to which the service provider appears to understand and be concerned about their individual needs and wants. The more the service provider can see things from the customer's point of view, the better it becomes. The core concept of empathy is to understand the needs of customers and provide individual attention. Employee and customer interactions are reflected through the empathy dimensions. As table shows, Awash bank there is (r=.504**) and Dashen bank there is (r=.483**) moderate positive relationship between empathy and customer satisfaction.. As a result, giving attention to individual customers, such as; convenience of bank operating hour and understanding of

customers' specific needs have positive link with customer satisfaction. Various data shows that Awash and Dashen bank customers have a high degree of interaction with the Awash and Dashen banks staff and they also expect personalized service from the staff. The customers are also look for front line staffs who can understand their specific needs. This study confirms that empathy has positive relationship with customer satisfaction.

In summary, the result of the study most of the variables show weak, moderate and high correlations (r) Awash bank ranging from 0.226to 0.902 and Dashen bank 0.231 to 0.860. Thus customer satisfaction and relationship service quality have positive correlation with one another. Even if the strength of the influence on customer satisfaction of each dimension is different, the study affirmed that all the stated dimensions have significant influence on the level of the customer of the Awash and Dashen banks.

The table in the above showed that there is inter correlation between the service quality dimensions we can see that there is a positive and significant relationship which implies that a change made in one of the service quality dimension positively motivate the other service quality dimension. The highest inter correlation is assurance Awash ($r=0.902$) and Dashen ($r=0.860$) followed by tangibility in Awash bank ($r=0.571$) and in Dashen bank ($r=0.512$), empathy in Awash ($r=504$) and in Dashen ($r=0.483$) reliability in Awash ($r=0.482$) and in Dashen ($r=0.451$), and responsiveness in Awash ($r=0.226$) and in Dashen ($r=0.231$). Thus from this result confirmed that there is a positive and significant relationship between service quality dimension and customer satisfaction.

Accordingly we can conclude that there is a positive relationship between the service quality dimensions and customer satisfaction. Hence any improvement in one of the dimensions will positively contribute in enhancing the customer satisfaction. In addition the result confirmed that the alternative hypothesis "there is a significant and positive relationship among service quality and customer satisfaction in Awash and Dashen banks" is accepted which leads to rejection of the null hypothesis.

Ho: There is no significant and positive relationship among service quality and customer. Reject of the alternative hypothesis satisfaction in Awash and Dashen banks.

H1: There is a significant and positive relationship among service quality and customer satisfaction in Awash and Dashen banks. Accept alternative hypothesis. Reject null hypothesis**.**

4.6 The effect of service quality dimension on customer satisfaction

Regression analysis is a statistical process for estimating the relationships among variables. It includes many techniques for modelling and analyzing several variables, when the focus is on the relationship between a dependent variable and one or more independent variables. More specifically, regression analysis helps one understand how the typical value of the dependent variable changes when any one of the independent variables is varied, while the other independent variables are held fixed. In this study regression analysis is used to identify the impact of service quality dimension on customer satisfaction.

4.6.1 Statistical Tests

4.6.1.1 Hypothesis test for a test of normality

Table the below Presented the test statistics results on Awash and Dashen banks service quality determinations. The statistics used for normality test in Anderson- Darling statistics and with p-value <0.05 indicates the non-normality of data. The detail of these tests can be accessed similar to the normality test result of Awash and Dashen banks service quality determinations. The p-value is less than 0.05 confirm the non-normality of the data. The below table presents the results from two well-known tests of normality, namely the Kolmogorov-Smirnov Test and the Shapiro-Wilk Test. Shapiro-Wilk Test is more appropriate for small sample sizes (< 50 samples) but can also handle sample sizes as large as 200. For this reason, the Shapiro-Wilk test used as numerical means of assessing normality.

Table 9:Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
TANGEBILITY	.229	397	.000	.895	397	.000
Reliability	.194	397	.000	.903	397	.000
Empathy	.158	397	.000	.862	397	.000
Assurance	.207	397	.000	.812	397	.000
Responsiveness	.182	397	.000	.901	397	.000
customer satisfaction	.192	397	.000	.869	397	.000

a. Lilliefors Significance Correction

The normal test of result represented in the table the above confirmed that the data does not follow a normal distribution model. As can be seen in the p-value which are less than 0.05 there for due to non-normality of data, non-parametric test was used and considered more appropriate for data analysis in case rather than a parametric test (Mc Burnay and white,2010)

4.6.1.2 Multicolinearity Test

To check whether there is severe multicollinearity in the model, the simple correlation coefficients between the explanatory variables have been examined. As shown in table below the values of all the correlation coefficients between the explanatory variables are lower than 0.80 which implies that the test does not detect the existence of severe multicollinearity of explanatory variables in the model.

Table 10:   Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
TANGEBILITY	.606	1.652
Reliability	.358	2.792
Empathy	.534	1.871
Assurance	.569	1.756
Responsiveness	.399	2.508

a.   Dependent Variable: customer satisfaction

Multicollinearity (also Collinearity) is a phenomenon in which two or more predictor variables in a multiple regression model are highly correlated, meaning that one can be linearly predicted from the others with a substantial degree of accuracy. Multicollinearity refers to the assumption that the independent variables are uncorrelated. The researcher is able to interpret regression coefficients as the effects of the independent variables on the dependent variables when Collinearity is low. i.e., make inferences about the cause and effects of variables reliably. Multicollinearity occurs when several independent variables correlate at high levels with one another, or when one independent variable is a near linear combination of other independent variables.

The more variables overlap (correlate) the less able researchers can separate the effects of variables (Keith, 2006). If this assumption is not satisfied, auto-correlation is present. Multicollinearity can result in misleading and unusual results, inflated standard errors, reduced power of regression coefficients that create a need for larger sample sizes (Jaccard et al., 2006).Widely used technique of identifying the existence of Multicollinearity is calculating variance inflation factor (VIF) between all independent variables. The VIF is an index of the amount that the variance of each regression coefficient is increased over that with uncorrelated independent variables (Keith, 2006).

When a predictor variable has a strong linear association with other predictor variables, the associated VIF is large and is evidence of Multicollinearity (Shieh, 2010). A rule of thumb of Collinearity VIFs is 10 or lower to suggest no Multicollinearity in the model (Kock, 2013). Andy (2006) suggests that a tolerance value less than 0.1 almost certainly indicates a serious Collinearity problem. (Liu2010) also suggests that a VIF value greater than 10 is because for concern and in these research data the values are below10 for all predictors. It seems from these values that there is not an issue of Collinearity between the predictor variables. This means that the derived model is likely to be unchanged by small changes in the measured variables. Higher VIFs mean more severe Multicollinearity. More over the Rule of thumb: VIFs (βi) >5 indicates severe Multicollinearity. The researcher checked through Tolerance and VIF and the above table result indicated that there is no Multicollinearity between the variables.

4.6.2 Regression analysis

As it can be depicted there is a positive and statistically significant relationship between the independent variables (tangibility, reliability, responsiveness, empathy and assurance) and the dependent variable (customer satisfaction). Thus variation on customer satisfaction is explained by the independent variables.

Table 11: Model Summary of Service Quality Dimensions

Banks	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Awash	1	.917[a]	.841	.836	.373
Dashen	2	.875[a]	.765	.760	.409

a. Predictors: (Constant), Responsiveness, Assurance, TANGEBILITY, Empathy, Reliability

b. Dependent Variable: customer satisfaction

The findings presented in Table in the above show that Awash bank multiple coefficients of correlation (R) for model was 0.917, and Dashen bank multiple coefficients of correlation (R) for model was 0.875.This suggests that the degree of relationship between dependent variable customer satisfaction to in all the five independent variables: service quality (responsiveness, Assurance, tangibility, Empathy, Reliability) is strong.

The Awash bank The (R^2) was 0.841which means that 84.1 % of the variations in the customer satisfaction to service quality can be explained by changes in service quality dimensions and 15.1 % of variation in customer satisfaction to Service quality dimensions and Dashen bank (R^2) was

0.765which means that 76.5 % of the variations in the customer satisfaction to service quality can be explained by changes in service quality dimensions and 23.5% of variation in customer satisfaction to Service quality dimensions., Explained by other factors that are not within the control of the research. That are influenced by other variables that are not included in this research for example the communication, access, and competent. The results indicate that independent variables are significant in affecting the customer's satisfaction. The high percentage signifies that the model is relatively well in predicting the customer satisfaction in Awash and Dashen banks.

Table 12: ANOVA for service quality dimensions and customer satisfaction.

Model		Awash					Dashen			
		Sum of Squares	df	Mean Square	F	Sig.	Sum of Squares	Df	Mean Square	F
1	Regression	123.691	5	24.738	177.834	.000 b	118.827	5	23.765	142.321
	Residual	23.370	168	.139			36.403	218	.167	
	Total	147.061	173				155.230	223		

a. Dependent Variable: customer satisfaction

b. Predictors: (Constant), Responsiveness, Assurance, TANGEBILITY, Reliability, Empathy

From the ANOVA table the regression model of Awash bank had F-value (5, 168) of 177.834 and p-value=.000. The model was therefore significant at 5% level of significance with a p-value of 0.000<0.05.which confirms that service quality dimensions have significant impact on customer satisfaction. and the regression model of Dashen bank had F-value (5, 218) of 142.321and p-value=.000. The model was therefore significant at 5% level of significance with a p-value of 0.000<0.05.which confirms that service quality dimensions have significant impact on customer satisfaction.And Hence the result depicted that the alternative hypothesis "Service Quality has a significant impact on Customer Satisfaction in Awash and Dashen banks'' is accepted. Accordingly the null hypothesis is rejected

Table 13:Coefficients for Service Quality on Customer Satisfaction

Model	Awash Bank				Dashen Bank			
	Unstandardized Coefficients		t	Sig.	Unstandardized Coefficients		T	Sig.
	B	Std. Error			B	Std. Error		
1 (Constant)	-.268	.180	-1.489	.138	-.157	.184	-.852	.395
TANGEBILITY	-.041	.061	-.676	.500	.055	.051	1.076	.283
Reliability	.014	.066	.211	.833	-.051	.065	-.795	.427
Empathy	.206	.064	3.208	.002	.193	.058	3.312	.001
Assurance	.829	.039	21.186	.000	.767	.040	19.143	.000
Responsiveness	.022	.060	.368	.714	.026	.059	.430	.668

a. Dependent Variable: customer satisfaction

b. Significant at 0.05

Table reveals that the Awash bank that p-value of empathy (p=0.002) and p-value of assurance (p=0.000) are less than level of significance, α=0.05, thus rejecting H0.The results does have a significant impact on Customer Satisfaction in Awash bank. The relationship between these variables and customer satisfaction are positive as the beta (β) value is positive. Also and Dashen bank that p-value of empathy (p=0.001) and p-value of assurance (p=0.000) are less than level of significance, α=0.05, thus rejecting H0.

 In the opposite, the Awash bank p-value of tangibility (p=0.500) p-value of reliability (p=0.211) and responsiveness (p=0.714) and also Dashen Bank p-value of tangibility (p=0.283) p-value of reliability (p=0.427) and responsiveness (p=0.668)are greater than level of significance, α=0.05, thus rejecting H1, Does not have a significant impact between tangibility and reliability with customer satisfaction in Awash and Dashen banks. The results align with the outcome in Reliability Analysis and Pearson Correlation Analysis in which price of services shows relatively lower Cronbach‟s Alpha and correlation compared to other independent variables.

H0: Tangibility, reliability and responsiveness does not have a significant impact on Customer Satisfaction Awash and Dashen banks. Which greater than level of significance, α=0.05. Therefore reject of the alternative hypothesis satisfaction in Awash and Dashen banks

H1: Assurance and empathy have a significant impact on Customer Satisfaction in Awash and Dashen banks. Which less than level of significance, α=0.05. Therefore accept alternative hypothesis**.**

Multiple Regression Analysis

Multiple regression analysis was employed to test the impact of service quality on customer satisfaction. It is a useful technique that can be used to analyze the relationship between a single dependent and several independent variables (Hair et al., 1998).

The coefficient table for service quality dimensions indicates the beta values of the independent variables. From this the regression equation is derived as:

Regression Equation

Y = a + bX1 + bX2 + bX3 + bX4…

CS of Awash = -0.268+(- 0.041)TAN + 0.14 REL + 0.206EMP + 0.745ASS+0.022RES

CS of Dashen = -0.057+ 0.55TAN + (-0.51) REL + 0.193EMP + 0.767ASS+0.026RES

Where,

CS = Customer satisfaction

TAN = Tangibility

REL = Reliability

RES = Responsiveness

EMP = Empathy

ASS = Assurance

4.7 Discussion

This study presents the interrelationships among service quality and customer satisfaction in two selected private Awash bank and dashen bank in Jimma, Ethiopia. The five SERVQUAL dimensions show positive relationships with customer satisfaction. This study also shows that SERVQUAL is the appropriate tool to measure the quality of private banking services in Ethiopia. Therefore bank managers can use this instrument to assess bank service quality in Ethiopia. Service quality should be emphasized for maintaining and improving customer satisfaction. Among the five dimensions of SERVQUAL, tangibility, reliability, responsiveness, empathy, and security found a significant predictor of customer satisfaction. The service quality is proved to have significant positive relationship with customer satisfaction in Awash and Dashen banks. The result is in line with the study done by Parasuraman, Zeithaml and Berry (1988)

This implies that these five dimensions are most important to customers of Awash and Dashen banks. The research comes up with the result that the Customer Satisfaction in the in banking services is significantly affected by Tangibility, Reliability, Responsiveness, Empathy, and security. It also demonstrates that customer's perception is the highest in the assurance area.

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Where this finding indicates consistency with Parasuraman et al. (1985, 1988) and Saghier, and Nathan, (2013).

The findings also indicate that tangibility has a positive influence on customer satisfaction. This can be explained by customer impressions of tangible factors in terms of physical facilities, equipment and appearance of personnel. Customers may assess bank facilities and designs, sufficiency and visibility of equipment, and the appearance of the employees in banks. Responsiveness is also a key success factor in the private banking sector in Ethiopia. The willingness of service providers to assist and provide prompt services to customers is very important to customer evaluation of banks. The same result showed Mamo (2014), commercial banks in Kenya tangibility has a positive influence on customer satisfaction.

Responsiveness is also a key success factor in banking sector. The willingness of service providers to assist and provide prompt services to customers is very important to customer evaluation of banks. The results show that responsiveness has a positive influence on customer satisfaction. Customers are satisfied with the personal services provided and service personnel who understand their needs. The results show that responsiveness has a positive influence on customer satisfaction. Customers are satisfied with the personal services provided and service personnel who understand their needs. Mei (2013) retail banking sectors in Hong Kong proved the same result in this study responsiveness has a positive influence on customer satisfaction.

Reliability can also positively affect customer satisfaction in the retail banking sector in jimma Ethiopia. This represents the values perceived by customers in relation to the capital they have invested. Data demonstrate that customers are somewhat satisfied with the services provided by banks as promised and the security level of the transaction process. Customers are confident that banks can realize the promised services so that they can consume products and services with trust. Vadde (2016)proved study in the select private banks in Dessie Town Reliability has a positive influence on customer satisfaction

Assurance is another factor emphasized by customers in Ethiopia. The degree of trust and confidence that customers feel about the banking services greatly depends on the services quality provided by the employees of banks. According to the research results, assurance has a positive influence on customer satisfaction. This result can be explained by the excellent and competent services that the bank staff provide. Customers feel that banks can honour their commitments and hence are confident in using bank products. Joshua (2015) ,It is found out that assurance has the most significant impact on customer satisfaction towards banking service provided in Coimbatore.

The results indicate that the five SERVQUAL dimensions have a positive influence customer satisfaction .Tangibility, responsibility, reliability and assurance significant in contributing to customer satisfaction, the highest significant relationship with customer satisfaction from the perception of customers of Awash and Dashen banks was assurance, while responsiveness was the least significant, the finding also demonstrate in empirical study, Meron(2015) the study impact of service quality on customer satisfaction in Bank of Abyssinia S.C.in Addis Ababa branch. result reveals that is appositive and significant relationship between the service quality dimension and customer satisfaction .assurance is found to have the heights correlation with customer satisfaction and the finding from interrelation indicate that the heights relationship is found between assurance.

The ending results support a previous study by Kheng et al., (2010), and Murugiah, and Akgam, (2015). Furthermore, the findings show that there is a significant relationship between empathy and customer satisfaction, so customers prefer to get bank services face-to-face.the same result in this study Abdel(2015) a field study of Arab bank in Irbid city ,Jordan finding show that there is a significant relation between empathy and customer satisfaction.

 Finally, the Results are important to allow bank managers to better understand customer perceptions of the quality of banking services and how to improve their satisfaction with respect to aspects of quality of service. Due to the increasing competition in the banking, customer service is an important part of bank managers who need to rethink how to improve customer satisfaction on service quality.

CHAPTER FIVE

5   CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter present a summary of the research objectives and conclusion of the overall findings. It also offers the comparison between the results of this study and past literature. Finally, it provides recommendations to achieve the determinant of customer satisfaction.

5.1   Conclusion

The nature of banking services encourages customers to demand the highest possible quality. In order to achieve this, it is essential to be very close to customers to capture information on customer current and future needs, expectations and perceptions. The purpose of this study was to examine out the effect of service quality dimensions on customer satisfaction in two selected private Banking sectors located in Jimma town. The assessment of service quality and customer satisfaction was made in view of SERVQUAL model, a model widely used to measure perceived service quality.   A total of 397 questionnaires were distributed for the customers and become successfully collected for valid analysis. Data collected from the survey questionnaire was analyzed using both descriptive and inferential analysis. Descriptive analysis & correlation by the help of Statistical Package for Social Scientists (SPSS v. 20.0)

The result of the background information of respondents indicated that the majority of the Respondents are male, and aged in the range of 30 to 40(50%). Regarding the education Background, most of the respondents are degree holder. In the analysis of demographic data, gender and age are some of the demographic variables used to test their descriptive analysis. Most of the respondents consist of males as compared to females in gender. With regard to the age level of respondents, most are younger generations that are the highest users of banking services than the aged population in the town. The occupation category of demographic data clearly shows the majority of the users are salaried and business man. This indicates that most of customers of Awash international and Dashen banks have consistent source of income.

From total 397 respondent customers (174) 43.8 % of the respondent is customer of Awash bank and the remaining (223)56.2 % of the respondent is customer of Dashen bank .The other type of demographic variable tested in this research is the banking facilities used by the customers. There is high level of customer awareness in saving/current accounts and local.

As most of respondents visited the bank daily and monthly, this group might have wanted services related to salary and money transfer services. This shows   that, much of them were frequent customers and could share sufficient observations about the service delivery quality of the bank and create good opportunity to express their satisfaction.

This study was conducted to compare the levels of services quality at Awash and Dashen banks as perceived by their customers. Independent sample t test used to measure a significant difference between the service qualities perceived by customer of Awash international bank S.C. And Dashen bank S.C. it in conclude that in terms of tangibility service quality, reliability service quality, significantly not different in Awash bank and Dashen bank. Whereas Assurance service quality, Empathy service quality, responsive service Quality and over all service quality are significantly different in Awash bank and Dashen bank.

The other was descriptive analysis that relates the measurement items of each independent variables and dependent variable. It comprises of tangibility service quality and reliability service quality as independent variables and the customer satisfaction as dependent variable. From the mean result it is observed that customers were most satisfied with assurance dimension of service quality followed by tangibility dimension of service quality. The finding from the correlation result reveals that there is a positive and significant relationship between the service quality dimensions and customer satisfaction. Assurance is found to have the highest correlation with customer satisfaction and the findings from the inter correlation indicates that the highest relationship is found between assurance and tangibility.

The service quality is proved to have significant positive relationship with customer satisfaction in Awash and Dashen banks. The result is in line with the study done by Parasuraman, Zeithaml and Berry (1988) which established the relationship between service quality and customer satisfaction. The five dimensions in SERVQUAL which are tangibility, reliability, responsiveness, assurance and empathy were adapted in the questionnaire of this study. Therefore, the result supports the validity of service quality model.

To measure the reliability test Using Cronbach coefficient an internal consistency for SERVQUAL dimensions was estimated as (0.843) for Assurance dimension, (0.798) for Responsiveness dimension, (0.735) for tangibles dimension, (0.750) for empathy dimension and (0.709) for reliability dimension, and internal consistency for customer satisfaction was estimated as 0.873. The Cronbach"s Alpha for all variables is above 0.7, therefore the five dimensions of service quality were found to be high in their internal consistency.

The study finds out the relationship between service qualities on customer satisfaction. The result of the study most of the variables show moderate and high correlations (r) ranging from 0.319 to 0.817. Thus customer satisfaction and relationship service quality have positive correlation with one another. Even if the strength of the influence on customer satisfaction of each dimension is different, the study affirmed that all the stated dimensions have significant influence on the level of the customer of the Awash and Dashen banks. From the Pearson's correlation result it is indicated that there is a positive and significant relationship between the service quality dimensions and customer satisfaction. In all, the whole variables show positive correlation which is statistically significant ($p < 0.05$). Accordingly assurance is found to have the highest correlation with customer satisfaction

The descriptive analysis also confirmed that assurance has a mean value of 3.62 in Awash and 3.84 in Dashen which implies that customers Awash and Dashen banks are satisfied with the assurance dimension of service quality and the bank should continue to maintain it in the future.

In the Multiple Regression Analysis, the findings show that The (R^2) Awash and Dashen Banks are (0.841)and (0.765) respectively which means that 84.1 % and 76.5 % of the variations in the customer satisfaction to service quality can be explained by changes in service quality dimensions15.1 % and 23.5% of variation in customer satisfaction to Service quality dimensions., Explained by other factors that are not within the control of the research. That are influenced by other variables that are not included in this research for example the communication, access, and competent. The results indicate that independent variables are significant in affecting the customer's satisfaction.

From the Regression results of customer satisfaction (Coefficients) service quality, that p-value of empathy and assurance are less than level of significance, α=0.05, thus rejecting H0.The results does have a significant impact on Customer Satisfaction customer satisfaction in Awash and Dashen banks. The relationship between these variables and customer satisfaction are positive as the beta (β) value is positive, whereas p-value of tangibility and reliability and responsiveness are greater than level of significance, α=0.05, thus rejecting H1, Does not have a significant impact between tangibility and reliability with customer satisfaction in Awash and Dashen banks.

From the ANOVA the regression model had F-value and p-value. The model was significant at 5% level of significance with a p-value of 0.000<0.05.which confirms that service quality dimensions have significant impact on customer satisfaction. Hence the result depicted that the alternative hypothesis "Service Quality has a significant impact on Customer Satisfaction in Awash and Dashen banks'' is accepted. Accordingly the null hypothesis is rejected.

5.2 Recommendations

Based on the conclusions of the study, the researcher forwards the following recommendations to the management of the banks and suggestion for other researchers. Even though the findings show that service quality, tangibility, reliability, responsiveness, empathy and assurance are found to be the determinants of customer satisfaction in Awash and Dashen banks and they have significant positive relationship. The SERVQUAL dimensions (tangibility, reliability, responsiveness, empathy and assurance) were not fully utilized by Awash and Dashen banks to satisfy customers effectively. Therefore banks should pay attention to service quality and other factors which in turn increase customer satisfaction.

Responsiveness is one of the most important factors influencing customer satisfaction. But customers of the bank are less satisfied with this dimension. The bank managers should enhance the prompt response to the service need of the customer and the willingness of employees to provide service. It is the speed and timeliness of service delivery. This includes the speed of throughput and the ability of the service to respond promptly to customer service requests, with minimal waiting and queuing time.

Another most important factors influencing customer satisfaction was Empathy dimension. However, the customers of Awash and Dashen banks were found less satisfied in terms of the empathy dimensions. One way of addressing this could be by treating customer with great respect, giving individual attention to customers, serving customers based on their specific needs and improving its branch accessibility and working hours in a way it meets the customer's need.

All employees have to know that service quality dimension in its true sense for improved customer service. They should also put more emphasis on SERVQUAL dimensions in order to create customer satisfaction. The management should therefore give continuous training, building programs and motivate employees to practice all the SERVQUAL dimensions on all the determinants of customer satisfaction.

Customer satisfaction has a mean score 3.45 which indicates that overall customers are slightly satisfied with the service quality of banks. Therefore the bank should exert its maximum effort to change this result for customers are key divers of its performance. And also the bank should work on all the service quality dimensions to improve and maintain its customer satisfaction.

5.3 DIRECTION FOR FUTURE RESEARCH:

This study was conducted to examine the impact of service quality on customer satisfaction in banking sector only Further research can be performed with similar concepts in different areas of service industry such hotels ,tourism and transport agency Based on the findings the study also recommends quality is a function of so many forces. Study recommends research on. The effect of employee performance and employee motivation on customer's satisfaction other factors other than service quality on customer's satisfaction,

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APPENDIX I -   DATA COLLECTION QUESTIONNARIES

Jimma University College of Business and Economics

Department of Management
Master of Business Administration (MBA)
Questionnaire for customer of bank

Dear customer.

I am master student from Jimma university department of business administration (MBA).I am interested in studying the effect of quality service practice on customer satisfaction in banks in Jimma town. The main object of this questioner is obtaining your response about the service quality offered by two private banks (Awash bank and Dashen bank) on Jimma town. The response obtain from you will be confidential and will only use academic purpose. Your responses are important for me and I would like to appreciate if you would take few minutes of your time and complete this questioner.

The questioner consists three sections. The first section of the questioner is focused on your personal profile, the second part of the questioner focus on your perception of the service questioner your bank. The third section of the questioner focuses on level of satisfaction, the service provided by bank.

Therefore kindly request you answer the following question .I thank you in advance for your concern and time.

SectionI

Respondent' profile

Please tick [√] the appropriate box for your answer .you tick only one box

1. Gender Male [   ]   Female [   ]
2. Age group   18-29 [   ]   30-39 [   ] 40-49 [   ]   50-60 [   ]
               Others [   ]
3. What is your occupation?
               Unemployed [   ]   Student   [   ]   Salaried [   ]
               business man [   ]   others [   ]

4. Level of education

              Primary school [　]   High school [　]   Diploma　[　]

              Degree [　]   above degree [　]

5. Which local private bank facility have you used?   (select one of most frequently used bank)

     Awash bank [ ]   Dashen bank [　]

6. What kind banks service do you use at the bank?

          Current/saving account [　]   fixed time deposit [　]   business Loan [　]

          Local transfer [　]   others [ ]

7. How long you established relationship with bank?

         Less than one year [　]   1-5 year [　]   6-10 year [　]

         11-15 year [　]   above 15 year [　]

8. In What frequency you visit the branch for service?

         Daily [　]   Weekly [　]   two times a month [　]

         monthly [　]   other [　]

Section II

Service quality practice

This section of the questioner intends to find your perception towards the service quality practice of the bank. The following response from 1-5 to answer,

    1- Strongly disagree 2- disagree   3- neutral   4- agree 5- strongly agree

Please make (√) the number which reflect your perception

Dimension	s/n	Statement of evaluation	Rating scale				
			Strongly disagree	Disagree	neutral	agree	Strongly agree
Tangibility	1	Bank have modern looking equipment					
	2	The physical facility of Bank are visually appealing					
	3	Employees at Bank are neat appearance.					
	4	The material associated with service (such as pamphlet or statements) at Bank are visually appealing					
Reliability	1	Employees of the bank provide at the time they promise to do so					
	2	Employees of the bank show sincere interest in solving a problem you face					
	3	Employees of the bank perform service right the first time (error free service)					
	4	The Bank insists on error free records.					

Dimension	s/n	Statement of evaluation	Rating scale				
			Strongly disagree	Disagree	neutral	agree	Strongly agree
Responsiveness	1	Employees in your bank tell you exactly when services will be performed.					
	2	Employees of Bank are give your prompt service					
	3	Employees of Bank are always willing to help you					
	4	Employees of the bank are never too busy to respond your request					
Empathy	1	Employees the bank gives your personal attention.					
	2	Bank's forms are easily understandable (withdrawal, deposit, account opening, money transfer, etc.)					
	3	Banks has customer best interest at heart.					
	4	The Bank understand you specific needs					
	5	Operating of Bank are convenient to customer					
Assurance	1	The behaviour of the Bank's employees instils confidence in you					
	2	You feel safe in transaction with Bank					
	3	Employees of the bank polite to you					
	4	Employees of the bank have a relevant knowledge to answer your question					

Section III
Level of customer satisfaction
This section of the questioner intends to your feeling of about the bank. The following response from 1-5 to answer,

    1- Strongly disagree 2- disagree   3- neutral   4- agree 5- strongly agree

Please make (√) the number which reflect your own perception

s/n	Level of customer satisfaction	Rating scale				
		Strongly disagree	disagree	neutral	agree	Strongly agree
		1	**2**	**3**	**4**	**5**
1	I feel satisfied bank uses modern & appropriate equipment and technology.					
2	I am satisfied with bank provides accurate information and speed of service.					
3	I am satisfied with responsiveness to customer preference.					
4	I am satisfied with the respectful and helpful behaviour of employees					
5	I am satisfied of being a client of this bank.					

Thank you for time and effort taken in fulfilling this questioner

ጅማ ዩኒቨርስቲ የቢዝነስና ኢኮኖሚክስ ኮሌጅ

የማኔጅመንት ዲፓርትመንት

የቢዝነስና አድሚኒስትሬሽን ማስተርስ ዲዕሪ
ለ፟ ማ ከተማ ለዳሽን ፤አቢሲኒያ፤ወጋገን እና አዋሽ ባንክ ደንበኞች ለሆኑ የቀረበ መ፬½ቅ

የተከበራቹ አንበኞች

እኔ የጅማ ዩኒቨርስቲ የቢዝነስና አድሚኒስትሬሽን ማስተር ተማሪ ነኝ በጅማ ከተማ በሚገኙ‐ሁለት ባንኮች (አዋሽእናዳሽን) ውስጥ ያለውን የአገልግሎት ጥራት ደረጃ በደንበኞች ፍላጉት /እርካታ/ ላ፫ ያመጣውን ውጤት የማጥናት ፍላጉት ስላለኝ ነው የመጠይቁ ዋና አላማ ባንኮቹ በአገልግሎት ጥራት ደረጃ አሰጣጥ ላይ የሰዎችን ምላሽ ለማወቅ ነው፦ የእርሶዎ ምላሾች ምስጥራዊ ተደርገው የሚያዙ ሲሆን ለትምህርት አገልግሎት ጥቅም ብቻ የሚውል ይሆናል፦ የእርሶዎ መልሶች ለእኔ አስፈላጊ ናቸው በመሆኑም ከጊዜዎ ላይ ጥቂት ደቂቃዎች ወስደው ይህንኑ መጠየቅ ቢሞሉ ምስጋናዬ ከፍ ያለ ነው።

መጠይቆቹ ሶስት ክፍል ሲኖሩት የመጀመሪያው የመጠየቅ ክፍል በእርሶዎ የግል መረጃ ላይ የሚያተኩር ይሆናል ሁለተኛ የመጠየቅ ክፍል የባንኩን የአገልግሎት ደረጃን በሚመለከት የእርሶዎን ምን እንደሚያስቡ ማወቅ ላይ ያተኩራል ሶስተኛ ፦ ½መ፬½ቅ ¡ ፭ል ፫እርሶዎን ፍላጉት ባንኩ በሚሰጠው የአገልግሎት ጥራት ደረጃ እርሶዎን በምን ያህል መጠን እንዳረካ ትኩረት ያደርጋል።

ስለዚህ ከዚህ በታች የተዘረዘሩትን ጥያቄዎች እንዲመልሱ በትህትና ይጠየቃሉ ጊዜዎንና አሳብዎን ስለሰጡን በቅድሚያ አመሰግናለሁ።

¡ ፭ል :- 1 ³⁄₄፭ል መረ፤

እባክዎን በትክክለኛው ሳጥን ውስጥ መልሶዎን የ [√] ምልክት በማስቀመጥ ምላሽ ፫ስ፬·እባኩዎ አንድ ሳጥን ላይ ብቻ ምልክት ያድርጉ።

1. ፆታ   ወንድ   [ ]   ሴት   [ ]
2. ³⁄₄ሚ፟ኝ‐ብት የእድሜ ምድብ18-29[ ]   ከ30‐‐‐39   [ ]   ከ40‐‐‐49 [ ]ከ50-59
   [ ] ሌሎች [ ]
3. ስራዎ ምንድ ነው?   ስራ አጥ   [ ]   ተማሪ [ ]   åሞ፡ ተኛ [
   ]
ነጋዴ[ ]   ሌሎች [ ]
4. ከፍተኛ የትምህርት ደረጃዎ ምንድነው?
   መ፝መሪ፭ አረ፤   [ ]ሁለተኛ አረ፤ [ ]   ç፥ ሎጋ[ ]
         ç.ዕሪ   [ ]   ከዲግሪ በላይ [ ]
5. በየትኛ፟ · የግል ባንክ አገልግሎት ይጠቀማሉ? (በብዛት የሚገለገሉ‐በትን አንድ ባንክ ይምረጡ) አዋሽ ባንክ [ ]ዳሽን ባንክ [ ]
6. ምን አይነት የባንክ አገልግሎት ይጠቀማሉ?
   ቁጠባ /ተንቀሳቃሽ ሂሳብ   [ ]   ቋሚየሆነ ተቀማጭ ሂሳብ   [ ]
   የብድር አገልግሎት [ ]የአገር ውስጥ ሐዋላ[ ]   ሌሎች [ ]
7. ከባንኩ ጋር ግንኙነት ከመሰረቱ ምን ያህል ጊዜ ሆኖታል?
   ከአንድ ዓመት በታች [ ]   1‐‐5 ዓመት   [ ]   6‐‐10 ዓመት[ ]
   11‐‐15 ዓመት [ ]   ከ 15 ዓመት በላይ[ ]
8. የባንኩን አገልግሎት ለማግኘት በምን ያህል የጊዜ ልዩነት ይሄዳል ? ³⁄₄ስለቱ   [ ]
   በየሳምንቱ [ ]   በወር ሁለት ጊዜ[ ]
   በ³⁄₄ ሩ[ ]   ሌሎች [ ]

ክፍል-2 የአገልግሎት ጥራት አሰጣጥ

አገልግሎት የሚያገኙበትን ባንክ የሚሰጠውን የአገልግሎት ጥራት ደረጃ በሚመለከት እርስዎ ምን እንደሚሰማዎት ለማወቅ ነው። ከዚህ በታች የተመለከተውን ምላሾችዎን ከ1-5 ባለው ይጠቀሙ። ።

1-በጣም አልስማማም 2-አልስማማም   3- ገለልተኛ 4- እስማማለሁ   5-በጣም እስማማለሁ

እባክዎን የተሰማዎን ሰሜት በተጠቀሰው ቁጥር ላይ "√" ምልክት ያድርጉ

	ተ/ቁ	የግምገማ መግለጫ	የደረጃ መግለጫ (መለኪያ)				
			በጣም አልስማማም	አልስማማም	ገለልተኛ	እስማማሁ	በጣም እስማማለሁ
ተጨባጭነት	1	ባንኩ ዘመናዊ መሳሪያዎች አለ·ት					
	2	ባንኩ ቁሳያዊ የሆነ አገልግሎት መስጫ መስብ አላቸው					
	3	በባንኩ የሚሰሩ ሰራተኞች ጽዱ ናቸው					
	4	በባንኩ ከአገልግሎት ጋር ተያያዥነት ያላቸው የጽሁፍ ውጤቶች ወይም መግለጫዎች የመሳሰሉ ለዓይን መስብ ያላቸው ናቸው					
ሊተማመኑበት መቻል	1	በባንኩ ውስጥ የሚገኙ ሰራተኞች አገልግሎቱ በትክክል መቼ እንደሰሚሰጥ ለደንበኞቻቸውይናገራል።					
	2	የባንኩ ሰራተኞች ደንበኞች ችግር በሚያጋጥማቸው ጊዜ ችግሩን ለመፍታት እውነተኛ የሆነ ፍላጎት ያሳያሉ					
	3	የባንኩ ሰራተኞች በመጀመሪያ ጊዜ በሚሰጡት ትክክለኛ የሆነ አገልግሎት ያቀርባሉ					
	4	ባንኩ ከስህተት ነጻ የሆነ መዝገብ አያያዝ በጥብቅ ይከታተላሉ					
ምላሽ ሰጪነት	1	የባንኩ ሰራተኞች ለደንበኞቻቸው ቀልጣፋ አገልግሎት ይሰጣሉ					
	2	የባንኩ ሰራተኞች ለደንበኞቻቸው ለመርዳት ዝግጁ ናቸው					
	3	የባንኩ ሰራተኞች ለደንበኞቻቸው ጥያቄ ለማስተናገድ ሥራ በጣም እንደበዛበት አይገልጽም					
	4	የባንኩ ሰራተኞች ለደንበኞቻቸው በወቅቱ እና ሳይዘገይ አገልግሎት ይሰጣሉ					

መለኪያዎች	ተ/ቁ	የግምገማ መግለጫ	የደረጃ መግለጫ (መለኪያ)				
			በጣም አልስማማም	አልስማማም	ገለልተኛ	እስማማሁ	በጣም እስማምለሁ
የሰው ችግር መረዳት	1	የባንኩ ሰራተኞች በግል ለደንበኞቹ ትኩረት ይሰጣሉ					
	2	የባንኩ ፎርሞች(ገንዘብለማውጣት፣ለማስገበት፣ ሂሳብ ለመከፈት ፣ገንዘብ ለማስተላለፍ እና ሌሎችም)በቀላሉ ለመረዳት የሚቻሉ ናቸው					
	3	የባንኩ ሰራተኞች የደንበኞችን ፌላጎት ከልብ ያጤኑታል					
	4	የባንኩ ሰራተኞች የደንበኞችን የተለየ ፌላጎት ይረዳሉ					
	5	ባንኩ ምቹ የስራ ሰዓት አለው					
ዋስትና	1	የባንኩ ሰራተኞች ባህሪ እርስዎ ላይ የመተማመን ስሜት ፈጥሮለታል					
	2	በባንኩ ንግድ ልውውጡ ላይ የደንነት ስሜት ይሰማዎታል					
	3	የባንኩ ሰራተኞች በመደበኛነት ትሁት የሆነ ባህሪ ያሳያሉ					
	4	የባንኩ ሰራተኞች የደንበኛን ጥያቄ እንዴት እንደሚመልሱ በቂ እውቀት አላቸው					

ክፍል-3 የደንበኞች የእርካታ መጠን

አገልግሎት የሚያገኙበትን ባንክ በሚሰጠውን አገልግሎት የእርሰዖ የእርካታ ስሜት ለማወቅ ነው፡፡

ተ/ቁ	የደንበኞች የእርካታ መጠን	የደረጃ መግለጫ (መለኪያ)				
		በጣም አልስማማም	አልስማማም	ገለልተኛ	እስማማለሁ	በጣም እስማምለሁ
		1	2	3	4	5
1	በባንኩ ዘመናዊ መሳሪያዎች እና አገልግሎቶች እረክቻለሁ					
2	ባንኩ በሚያቀርቢቸው ትክክለኛ መረጃዎች እረክቻለሁ					
3	ባንኩ ደንበኞችን ፍለጎት ላይ በሚሰጡት ምላሽ እረክቻለሁ					
4	ባንኩ ደንበኞች ከልባቸው የሚያስተናግዱበት ባህሪ እረክቻለሁ					
5	የባንኩደንበኞ በመሆኔ እረክቻለሁ					

ይህንን መጠይቅ በመሙላት ለሰጡኝ ጊዜ ምስ ጋናዬን አቀርባ ወ፡፡