

**ST.MARY'S UNIVERSITY**

**BUSINESS FACULTY**

**DEPARTMENT OF MARKETING MANAGEMENT**

**AN ASSESSMENT OF SERVICE DEVELOPMENT  
PRACTICE IN THE CASE OF ANBESA  
INTERNATIONAL BANK (S.C)**

**By**

**SARAT SULTAN**

**JUNE, 2014**

**SMU**

**ADDIS ABABA**

**AN ASSESSMENT OF SERVICE DEVELOPMENT PRACTICE  
IN THE CASE OF ANBESA INTERNATIONAL BANK S.C**

**A SENIOR ESSAY SUBMITTED TO DEPARTMENT OF MARKETING  
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DEGREE OF BACHELOR OF ARTS IN MARKETING MANAGEMENT**

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## **LIST OF ABBREVIATIONS/ACRONYMS**

ATM -Automated Teller Machine

ABI -Anbesa International Bank

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1. Background of the Study**

New services are introduced in the base of managers and employees subjective opinion about what the service should be and whether they will succeed rather than on objective design process may be imprecise in defining the nature of service concept because the people involved believe either that intangible process cannot be defined precisely or that everyone know what we mean (Zeithmal, 2004).

New service development ideas may be generated in many ways. They can arise inside the delivering the new service product or they may involve the organization obtaining rights to service product, like franchise. The sources of such ideas are many and have been illustrated (Balaji, 2002).

According to Shekar(2007)Compressive review of service development literature commented literature suggests that relative to product firms are less likely to perform concept tests, test problem description idea creation concept definition in screening are vital per the success of the future stages.

Anbesa International bank (S.C) was formed in Ethiopia in October 02, 2006 and its registered as public share holding company in accordance with licensing in super vision on banking business proclamation No.84/1994 and commercial code of Ethiopia in 1960. Activity is commercial banking. The registered address of the bank's Yeaka sub city kebele 12 House No, new Lex plaza building Addis Ababa(www.anbesa.com). Anbesa International bank (S.C) starting business activity by 108,000,000.00 Birr. Currently it has 52 branches from this 24 are located in Addis but the remaining 28 are different town of the country and number of Employees 773 the number of share holders 6,600 as on June 2013 total deposits has reached birr 2.1 billion.

The bank has gained a net profit before tax of birr 150.6 Million a record high profit compared to bank's accomplishment in the preceding years and a 44 % growth from last year. Anbesa generated revenue of birr 327.6 Million, a 36% increment from the preceding fiscal year. The bank has invested on human material and financial resources amounting birr 177.1 Million experienced and qualified staff in enhancing competence by insuring that people are equipped and to participate fully are able to be productive and creative and to benefit fairly from it and developing a working environment that crates a sense of commitment and belongingness. Commitment for acquiring highly qualified bankers at this time is fierce due to increasing in the number of banks and their branches. Anbesa International bank has been attempting to attract qualified employees and retain the existing ones of offering good opportunities for career and skills development. Anbesa international bank currently capital it has 404,546,355 birr (Annual report, 2013).

## **1.2, Statement of the Problem**

New service development, Competitive intensity and Customer expectation are increasing nearly service industries. Thus success like not only in providing existing service well but also in creating new approaches to service. Because the outcome and process aspects of a service often combine to create the experience and benefits obtained by customers, both aspects must be addressed in new service development (Lovelock,2005). New service for the currently served market represent attempts to offer existing customer of the organization a service not previously available from the company although, it may be available from the other companies (Zeithaml, 2003).

Regarding to service development practice of Anbesa international bank S.C marketing plan mainly depend on the programs to develop the new service or modifying the existing services. Also the company gives different services at this time such as money transfer, local transfer and loan. Due to the new service development program the company has come with the service which

was not existed in our local market but existed to the Anbesa International bank special horiaal it will be used only for exporter.

The student researcher preliminary investigation there was gaps to fulfill the customer interest. There for, focus on some service line such as lack of mobile banking service, internet banking service and ATM service.

### **1.3 Research Question**

The following basic research questions was raised by student researcher

1. What are the challenges of service development practice in Anbesa International Bank S.C?
2. What types of service have been delivered in Anbesa International Bank?
3. What is the cause Anbesa International Bank does not applied new service?

### **1.4 Objective of the Study**

This study consists of the general and specific objectives as follows:

#### **1.4.1 General Objectives**

The General Objective of this Study is to asses service development practice of Anbesa international bank (S.C)

#### **1.4.2 Specific Objective**

The specific objective of this study includes:

1. To examine the challenges of service development practice in Anbesa International Bank.
2. To identify types of service have been delivered in Anbesa international bank.
3. To explore the cause of Anbesa international bank service does not applied new service.

### **1.5 Significance of the Study**

As the paper mainly focus on the service development practice in Anbesa international bank (S.C). The importance of this study will help Anbesa

international bank S.C to understand the weakness and strength of the bank towards service development practice and solving specific problem to satisfy the customers. The study will also help the student to build knowledge and the study will help other researchers as a secondary source of data.

## **1.6 Delimitation of the Study**

The study had assessed the service development practice of Anbesa international bank (S.C). The Bank has 52 branches all over the country but the student researcher was concerned on three branches which was Raguél branch, head office and Yeaka branch. This was because large number of customers use, by service development practice and by bank level. Due to the above reason the research concern this specific location of the bank and the study also only focused time coverage of from 2009-2013 GC.

## **1.7 Research Design and Methodology**

### **1.7.1 Research Design**

In order to assess the service development practice of Anbesa international bank S.C.the student researcher used descriptive research method. Because according to (Malotra,2006).Descriptive research method helps to describe the outcome and finding of the research.

### **1.7.2 Population and Sampling Technique.**

In order to gather appropriate information concerned with the assessment of service development practice of Anbesa international bank S.C.The target population of the study were the marketing manager and customers.

Anbesa international bank there was no customer's complete list. Therefore, to gather data from the customer non-probability sampling especially convenience sampling technique was applied. According to (Malhotra, 2006) Sample size used in market research studies for problem solving research minimum of 200 representatives are needed. Therefore, this study was included 200 customers of the bank. The student researcher distributed

questionnaire ragual branch 113 returned and from Yeaka branch 74 questionnaires returned but remaining was not returned.

### **1.7.3 Types of Data collected**

In order to retain relevant and appropriate information, the researcher used primary and secondary data.

### **1.7.4 Methods of Data Collections**

The student researcher gathered primary data through interview and questionnaire. Secondary data was collected from different books, internet, report presented by the bank, related research and journal.

### **1.7.5 Data Analysis Method**

The student research used both qualitative and quantitative data analysis techniques. The quantitative data along with percentage and tabulation was used for the presentation of the data gathered through questioner. However, the data that were collected through interview was narrated qualitatively.

## **1.8 Limitation of the study**

As a student researcher intention was to cover all the possibilities of to assess the service development practice of Anbesa International Bank. However, some of problems that were challenged the student researcher such as shortage of reference books some respondents do not give relevant data and information. All the above reasons decrease the strength of the outcome of the research.

## **1.9 Organizations of the Paper**

As suggested by research literatures and related research works, the final paper contains four chapters. The first chapter includes the introduction part and it contain background of the study, statement of the problem research question objectives of the study, significance of the study, delimitation of the study, research design methodology and organization of the paper. The second chapter includes the review of related literature of the study. The third chapter

includes data analysis and interpretation and presentation. The last chapter contains the summery, conclusions and recommendation part. Finally bibliography, questioners and interview checklist are attached.

## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

#### **2. Overview of Service**

A Consumer, we use service every day, turning on a light, listening to the radio, talking on telephone, taking a bus getting to the hair cut, or sending clothes to the individual level. The institution at which you are studying is it self a complex service organization. In addition to educational service the facilities at today's colleges and universities usually comprise libraries, cafeterias consulting service and placement offices, a book store, photocopy service, telephone and internet connection and maybe even a bank. Business and other organization or also dependent on a wide array of services usually purchasing on a much large scale than individuals or house holds (Zetemhal: 2005). According to (Lovelock: 2004), Customers are not always happy with the quality and value of service they receive people complain about left delivery in competent. Personnel, inconvenient service hours needlessly

#### **2.1 Definition of Service**

According to (Venugopal and Raghu: 2004) the service industries journals defends services as any primary or complimentary activity that does not directly produce a physical product, that is non goods part of transaction between buyer (customer) and seller (provider). A service is an activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything, it production may or may not tied to physical product. In practice it come be very difficult to distinguish service from goods, for when a goods is purchased there is usually an element of service included. Similarly, a service is frequently augmented by a tangible product attached to the service. In this way a car may considered being goods rather than service yet cars are usually sold with the benefits of considerable intangible service elements, such as a warranty or a financing facility (Kotler and Armstrong: 1991).



A service is an act performance offered by one party to another. Although the process may be tied to a physical product, the performance is essentially intangible and does not normally resulting ownership of any of the factors of product. Service are economic activates that cerate value and provide benefits for customers specific time and places, as a result on bringing about a desired change in–or on behalf of-the recipient of the service are those separately identifiable, essentially intangible activities which provide want satisfaction, and that are not necessarily tied to the sale of a product or another service(Balaji:2002).

## **2.2 New Service Development**

New service development system to have four basic characteristics. The first one is It must, objective not subjective second It must be precise not vague, third It must be fact driven, not opinion driven and the fourth It must be methodological, not philosophical (Zethmal:2003).According (Venugopal and Raghu:2004) New service development managing the service life cycle, branding and positioning the service are integral part of the service offering. According to(Kasper, van Helsdingen and Gabbott:2006) further propose that service innovation are either new to the world, new to the market or new to the firm each requires a different set of skills and market strategy.

## **2.3. New Service Category**

As we build the new service development process, remember that not all new services are new to the same degree. The type of new service options can run the gamut from major innovation to minor style changes.

### **2.3.1 Major Service Innovation**

Major Service innovations are new core products for markets that a have not be previously defined. These products usually include both new service characteristics and radical new processes. Examples are FedEx's introduction of overnight nationwide, express package delivery in 1971 the advent of global

news service from CNN, and eBay's launch of on line auction service (Lovelock: 2005).

### **2.3.2 Major Process Innovation**

Major process innovation consists of using new process to delivery existing coproduces in new ways with additional benefits for examples the universities phoenix competes with other university by delivery under graduated and graduated degree programs in a nontraditional way. The universities have no permanent campus but offers course either on line or at night in rented facilities. In recent years, the growth of internet has lead to the creation of many new start-up business using new retailing modules that exclude use of traditional stores but save customer time and travel (Lovelock: 2005).

### **2.3.3 Service line extensions**

Service line extensions represent augmentations of the existing service line, such as a restaurant adding new menu items, an airline offering new routes, a law firm offering additional legal services, and a university adding new courses or degrees. (Zeithaml and Bitner:2003).

### **2.3.4 Process – Line Extensions**

Are less innovation process innovation but often represent distinctive new ways of delivering extending products such as to either offer more Convenience and different experience for exiting customer or to attract new customers who find the traditional approach un appearing. Most commonly process line extensions involve adding a lower contact distribution channel an existing high contact channel such as creating telephone – or internet – based banking service (Lovelock: 2005).

### **2.3.5 Supplementary Service Innovation**

Supplementary service innovation take the form of adding new facilitating or enhancing service element to an existing core service or of significantly improving an existing supplementary service. Kinoks now offers customer's

high speed internet access 24/7 at most of its locations United States and Canada low-tech innovation for an existing service can be as simple as adding parking at retail side or agreeing to accept credit cards for payment. Multiple improvements may have effect of creating what customers perceive as an altogether new experience, even though its built around the same core.

### **2.3.6 Service Improvement**

Service improvements are common type of innovation. They involve modest changes in the performance of current product, including improvement to either the core product or existing supplementary services (Lovell: 2005).

### **2.3.7 Style Changes**

Represent the simplest type of innovation, typically involving no changes either process or performance. However, style changes are often highly visible create excitement, and may motivate employees. Examples are repainting retail branches and vehicles in new color schemes outfitting service employees in new uniforms, introducing a new bank check design or making minor changes service scripts for employees (Lovell:)

### **2.3.8 Commercialization**

The stage represents or organizations commitment to a full-scale launch of the new service product. The scale of operation may be relatively modest like adding an additional service to an airline's routes or large scale involving the national launch of fast service foot wear repair outlets operating on a concession basis (Balaji:2002).

## **2.4 Characteristics of Service**

According to (Balaji; 2002) service marketing academics practitioners argued that service required special treatment as a result of there distinctive characteristics.

### **2.4.1 Intangibility**

Intangibility when a product is purchased, something is acquired that can be seen. When a service such as travel, entertainment or education is purchased,

there is nothing tangible to show for it after a day of buying service the customer still has an empty market basket what the consumers is buying is a performance provided by the seller. The intangibility of service makes advertizing and promotions more difficult than precuts because the marketer must communicate an idea or concept rather than physical object. (Venugopal: 2001). According to (Balji; 2003) intangibility reference to the fact that a large component of many service offers is immaterial or intangible cannot presented in a concrete manner to consumer prior to purchase. A customer can not touch an aerobics class, for example, prior to taking part and an only make a full assessment of the quality of the service offered after having attended the class.

### **2.4.2 Inseparability**

Refers to the notation that, in may service of operations, production and consumption can not be separated that is a service is to a great consumes at the same. Times as it's produced. For example, although the hairdresser may prepare in advance to carry out the service (i.e. gather the necessary equipment, undergo specialized training, etc) most of the hairdresser service is produced simultaneously as the customer consumes the service (i.e. sites in the chair) (Kurtz: 2002).

### **2.4.3 Heterogeneity**

Because services are performances, frequently produced by humans no to services will be precisely a like. The employees delivering the service frequently are the service in the customer's eyes, and people may differ in their performance from day to day or even hour to hour. Heterogeneity also results because no two customers are precisely a like ; each will have unique demands or experience the service in a unique way thus the heterogeneity connected with services is largely the result of human interaction (between among employees and customers) and all of the vagaries that company it. For example a tax accountant may provide different service experience to two different customers on the same day depending on their individual needs and

personalities and whether the accountant is interviewing them when he/she is fresh in the morning or tired at the end of a long day of meetings (Zeithaml 2004).

#### **2.4.4 Perishability**

Refers to the fact that services cannot be save store resold or returned. A seat on an airplane or in restaurant, an hour of a lowers time, telephone line capacity not used cannot be reclaimed and used or resold at later time. This is in contrast to goods that can be stored in inventory or resold another day, or even returned if the customer is un happy. Wouldn't it be nice if a bad hair cut could be returned or resold to another consumer? Perishability makes this unlikely possibility for most services (Zeithaml: 2004). According to (Balji:2002) Perish ability services cannot be stored or for later sale or use. Hotel rooms not occupied, airline seats not purchased, and collage places not filled cannot be met as in manufacturing, by taking goods from a warehouse. Equality if capacity far exceeds demand, the revenue and or value of that service lost.

#### **2.4.5 Variability**

An avoidable consequence of simultaneous production and consumption is variability in performance of service. The quality of the service may vary depending on who provides it, as well as when and how it is provided. One hotel provides a fast efficient service and another short distance away deliveries a slow, in efficient service. Within a particular hotel, one employee courteous and help full while another is arrogant and obstructive. Even one employee there can be variations in performance over the course of a day (Balaji:2002).

### **2.5 New Service Strategy Development**

Research suggested that without a clear product or service strategy a well-planned portfolio of new products and services, and an organizational structure that facilities product development via ongoing compunctions and cross-functional sharing of responsibilities, fronted dictions become ineffective. Thus

a product portfolio strategy and define organizational structure for new product or service development are critical-and are the foundations – for successes.

The type new service that will be appropriate will depend on the organizations goals, vision, capabilities, and growth planes. By defining a new service strategy (possible in terms of markets, type of service, time horizon for development, profit criteria, or other relevant factors) the organization will be in a better position to begin generating specific ideas. For example it may focus its growth on new services at a particular level of the described continuum from major innovations to style changes. Or the organization may be define its new service strategy even more specifically in terms of particular market or market segments or in terms of specific profit generation goals. One way to begin formulating a new service strategy is to use the frame work shown.

<b>Offerings</b>	<b>Markets</b>	
	<b>Current customer</b>	<b>New customers</b>
Existing services	Share building	Market development
New services	Service development	Diversifications

Identifying growth opportunities the frame work allows an organization to identify possible directions for growth and can be helpful as a catalyst for creative ideas. The framework may also later serve as an initial idea screen if, for example, the organization chooses to focus its growth efforts on one or two of the four cells in the matrix. The matrix suggests that companies can develop a growth strategy around current customers or for new customers, and can focus on current offerings or new service offering (Zelthaml: 2004).

### **2.5.1 Idea Generation**

Idea may be generated in many ways. They can arise inside the organization and outside it: they can come from formal such producers (Example market research) as well as informally they may involve the organizations in creating the means of delivering the new service product or they may involve the organization in opening rights to services products, like franchise. The creative process of developing new ideas has intrigued “researcher” although the process itself defines detail understanding (Kurtz, 2002).

### **2.5.2 Idea Screening**

This stage is concerned with checking out which idea will justify the time, expense and managerial commitment of further research and study. Two futures usually associated with the screening phases are

1. The establishment or use of previously agreed evaluative criteria to enable the comparison of ideas generated. (Example ideas compatible with the organizations objective and resources).
2. The weighing, ranking and rating of ideas against the criteria used. Screening systems range from the highly sophisticated involving the collection and analysis on computers of a mass data to simple checklists of a few factors considered to be vital (Kurtz, 2002).

### **2.5.3 Concept Development and Testing**

Idea surviving the screening process then has to be translated into product concepts. In the service product context this means concept development and concept testing.

#### **2.5.3.1 Concept Development**

This phase is concerned with translating the service product idea, where the possible service product is defined in functional and objective terms, into a service product concept the specific subjective consumer meaning the

organization tries to build in to product idea. Thus a building society in attempting to sale the idea of regular saving to young, unmarried people might be saving towards Hogue purchase and might receive preferential with a later mortgage application.

### **2.5.3.2 Concept Testing**

Concept testing is applicable in service context as well as in goods contexts. Concept testing consist of taking the concepts developing after stages of idea generation and screening idea and getting reactions to them from groups of target customers (Kurtz, 2002).

## **2.6 Challenge of New Service Development**

According to (Venuopal and Raghu:2004) new service development process is a highly expensive, time consuming and risk laden affair The systematic and logical steps involved in the process to conceive the new service idea and to successfully launch it in the target market is termed as new service development process. The traditional process fore developing new product applies to service as well but as services are intangible, variable and require customer employee participation, the introduction of new service offering is more difficult and poses challenge to service marketers.

## **2.7 New Service Technology**

New technology or more sophisticated use or existing technology offers service business variety of ways to improve to their competitive stance. They include the creation of new or improve service spurred by advance in both computers and telecommunication; the whole filed of remotely accessed, information based services is expanding rapidly. Banking and certain types of retiling services are being transformed by telecommunications and the so-called information superhighway. Soon it may be hard for many people to imagine how they coped with out. E\_meil or the rapidly growing array or services offered through world wide web (Balaji,2002).



According to (Venugopal and Raghu: 2004) automation and new technology in particular information technology have great potential for making many services more cost effective and for increasing their quality nevertheless frequent examples have shown that the introduction of new technology in to established service management system is vary delicate process .Since services involves social actions and are perhaps embedded in social and cultural patterns on both employees and the customers side, new technology must be accompanied by other changes in the total service management system. social interaction patterns such as that between bank clerk and customer may disappear, possibly with an expected interaction with customers may vanish, the states of whole professional groups may be threatened or even swept away altogether.

## **CHAPTER THREE**

### **DATA PRESENTATION, ANALYSIS AND INTERPRETATION**

This chapter deals with the presentation, analysis and interpretation of the collected data from Anbesa International Bank manager at the head office and clients. This research examined the Service Development practice of Anbesa International Bank from customer point of view and marketing manager of Anbesa International Bank. To make this research 200 copies of the questionnaires were prepared and distributed to the respondents but only 187 were responded. This means 93.5% of respondents returned the questionnaire.

This chapter has two parts, the first part deals with the general characteristics of the respondents and the second part deals with presentation, analysis and interpretation of data directly related to the research questions.

**3.1**The following table shows the overall characteristics of Anbesa International Bank clients

**Table 1- General Characteristics of Respondents**

<b>No.</b>	<b>Item</b>		<b>Frequency</b>	<b>Percentages (%)</b>
1	<b>Gender</b>	A. Male	123	65.8
		B. Female	64	34.2
		<b>Total</b>	<b>187</b>	<b>100</b>
2	<b>Age</b>	A.18-27	40	21.4
		B.28-37	70	37.4
		C.38-47	23	12.3
		D.48-57	48	25.7
		E.58 And above	6	3.3
		<b>Total</b>	<b>187</b>	<b>100</b>
3	<b>Educational Background</b>	A.12 Completed	49	26.2
		B.Certificate	28	15
		C.Diploma	69	36.9
		D.Degree	26	13.9
		E.Above Degree	15	8
		<b>Total</b>	<b>187</b>	<b>100</b>
4	<b>Occupation</b>	A.Government organization	19	10.2
		B.Merchant.	41	21.9
		C.Broker	16	8.6
		D.Private Organization	89	47.6
		<b>Total</b>	<b>187</b>	<b>100</b>

In item 1 of table 1, among the total respondents 123(65.8%) were male whereas, 64(34.2%) were females. So it indicates that Majority of the respondents were male.

In relation to age category as shown in item 2, of the same table the respondents age range from 18-27 were 40(21.4%) from 28-37 were 70(37.4%) from 38-47 were 23(12.3%) and from 48-57 were 48(25.7) the remaining 6(3.3%) were 58 and above. This shows that majority of the Anbesa International Bank sample respondents were matured.

In item 3 of table 1, about the educational background of respondent 49(26.2%) respondents had 12 completed 28(15%) of them were certificate 69(36.9%) of them were Diploma holders 26(13.9) of them degree holders and the remaining 15(8%) were above degree holders this implies most of the respondents were diploma holders.

The last item in table 1, is concerning the occupational status of respondents. The governmental organization employees were 19(10.2%), 41(21.9%) of them were merchant, 16(8.6%) of them were Broker and 89(47.6) of the respondents were engaged in private organization. This indicates that the majority of the respondents were working in private organization.

**Table 2– Relation with the Company and Service Used.**

<b>S/N</b>	<b>Item</b>	<b>Frequency</b>	<b>Percentages (%)</b>
1.	How long have you been the customer of Anbesa international bank share company?		
	A. Less than 4 years	33	17.7
	B.4-5 years	38	20.3
	C.5-6 years	72	38.5
	D.more than 6 years	44	23.53
	<b>Total</b>	<b>187</b>	<b>100</b>
2.	Which kind of service that you are using ?		
	A. Saving account	77	41.2
	B.Loan service	15	8.02
	C.Current account	45	24.1
	D.Special account	39	20.9
	E. Money transfer	11	5.9
	<b>Total</b>	<b>187</b>	<b>100</b>

Item 1 in table 2 indicates (17.7%),38(20.3%),72(38.5%),44(23.5%) were stay with Anbesa International Bank for less than four years, 4-5, 5-6 years and more than 6 years respectively with the Bank. This indicates majority of the respondents stay with the bank for 5-6 years. This shows that most of the customers had high relationship with Anbesa International Bank Share

Company. This implies most of respondents experienced and has enough knowledge about the bank service.

In item 2 of table 2 for the question what type of service that you used? The respondents replied, 77(41.2%); 15(8.02%); 45(24.1%); 39(20.9%) and 11(5.9%) have saving account, loan service, current account, special account and money transfer respectively. This shows that related to loan, current account, special account and money transfer service saving account user are large in number. This implies that the company mostly Foxe on saving service.

### 3.2 Analysis on Major Findings Directly Related to the Study

**Table 3- Service Delivery Practice**

S/N	Item	Frequency	Percentage (%)
1.	How do you rate the service delivery practice of Anbesa International Bank?		
	A. Very high	42	22.5
	B.High	31	16.6
	C.Medium	23	12.3
	D.Low	62	33.2
	E.Very Low	29	15.5
	<b>Total</b>	<b>187</b>	<b>100</b>
2.	How do you see the company policy in improving the new service?		
	A.Very high	52	27.8
	B. High	32	17.1
	C. Medium	24	12.8
	D. Low	67	35.83
	E. Very Low	12	6.4
	<b>Total</b>	<b>187</b>	<b>100</b>
3.	The bank uses customer feedback to develop new service.		
	A. Strongly agree	14	7.5
	B. Agree	19	10.2
	C. Neutral	66	35.3
	D. Disagree	81	43.3
	E. Strongly disagree	7	3.7
	<b>Total</b>	<b>187</b>	<b>100</b>

According to the information in item 1 of table 3 for the question how do you rate the service delivery practice of Anbesa international bank respondents provide their answer 42(22.5%), 31(16.6%), 23(12.3%),24(12.8%) and 29(15.5%) were evaluated as very high, high, medium, low and very low respectively. This implies majority of customers rated service delivery of the company is inadequate.

In item 2 of table 3 the question states how do you see company policy in improve its new service replied as follows 52(27.81%),32 (17.1%), 24(12.8%),

67(35.83%) and 12(6.4%) which is very high; high; medium; low and very low respectively. This implies that company police to improve new service if poor.

As represented in item 3 of table 3 for the question the respondents 14(7.5%); 19(10.2%); 66(35.3%); 81(43.3%); and 7(3.7%) that is strongly agree, agree, neutral, disagree and strongly disagree respectively. This implies that the bank customer feedback if poor. From the respondents we can say that the bank was not consumed customer feedback to develop new service. With respect to the company had marketing and business development department who collect and feedback of any necessary data prior to implement new service. This indicates that the company manager response was not reached in to agreement with those of respondents.

**Table 4.The Company efforts to Solve Objection**

<b>S/N</b>	<b>Item</b>	<b>Frequency</b>	<b>Percentage(%)</b>
1.	Anbesa international bank Satisfy customers in explaining to develop new services?		
	A.Yes	82	43.9
	B.No	105	56.1
	<b>Total</b>	<b>187</b>	<b>100</b>
2.	How do you rate the efforts of the AIB to solve the customer objection?		
	A.Very high	10	5.4
	B.High	37	19.8
	C. Medium	78	41.7
	D.Low	51	27.3
	E.Very Low	11	5.9
	<b>Total</b>	<b>187</b>	<b>100</b>
3.	Do you have an interest (demand) to use the ATM service in this company?		
	A.Yes	114	61
	B. No	73	39
	<b>Total</b>	<b>187</b>	<b>100</b>

Item 1 in table 4 shows response for the question if Anbesa international bank Satisfies customers by explaining its new developing services? Based on this the response are 82(43.8%) yes' and 101(56.1%) of the respondents says no'.



This implies that majority of respondents are not satisfied about new service development.

In item 2 of table 4 for the question how customers rate the effort of company to solve the customer objection, 10(5.4%); 37(19.8%); 78(41.7%); 51(27.3%) and 11(5.9%) very high, high, medium, low and very low respectively. This implies majority of sample respondents agree that the company is not solve their objection quickly.

As shown in item 3 in table 4 the interest of the customer to use the ATM service from the company the response are 114(61%) “Yes” and 73 (39%) “No”. This shows that majority of the respondents are interested to use ATM.

**Table 5- Service Improvement.**

S/N	Item	Frequency	Percentages (%)
1.	Do <b>you</b> need that Anbesa international bank to increase other type of service beside current one?		
	A.Yes	104	55.6
	B.No	83	44.4
	<b>Total</b>	<b>187</b>	<b>100</b>
2.	Do you see any improvement on services that you previously used?		
	A.Yes	86	46
	B.No	101	54
	<b>Total</b>	<b>187</b>	<b>100</b>

According to the information of item 1 in table 5 respondents were asked about their need of other type of service beside the current one 104(55.6%) of the respondents said yes” whereas 83(44.4%) of the respondents said no.It shows that majority sample respondents need to increase other type of services beyond the current once.

In item 2 of table 5 the question states do you see any improvement in service that you used? The responses are 86(46 %) and 101(54%) it said yes” and no” respectively. This indicates that majority the respondents were not Agree on the improvement on the previous service.

**Table 6How to use new technology**

S/N	Item	Frequency	Percentages
1.	How do you measure the uses of the new technologies by Anbesa international bank for customers?		
	A.Very high	7	3.7
	B.High	19	10.2
	C.Medium	58	31.2
	D.Low	72	38.5
	E.Very Low	31	16.6
	<b>Total</b>	<b>187</b>	<b>100</b>
2.	Anbesa international bank workers are familiar with the new technologies so customers served very well without delay.		
	A.Strongly agree	18	9.6
	B. Agree	59	31.6
	C. Neutral	36	19.3
	D. Disagree	71	38
	E. Very disagree	3	1.6
	<b>Total</b>	<b>187</b>	<b>100</b>

In relation to item 1 in table 6 for the customers were asked how you measure the uses new technology in the company, 7(3.7%); 19(10.2%); 58(31.2%); 72(38.5%) and 31(16.6%) which is very high; high; medium; low and very low respectively. This indicates that majority of the respondents the bank not use new technology.

As represented in item 2 in table 6 the question forwarded to customers the employees are familiar with the new technology and they serves customers without delay,18(9.6%);59(31.6%); 36(19.3%);71 (38%) and 3(1.6%) which evaluated in strongly agree, agree neutral, disagree strongly disagree respectively. It implies that company not uses new technology. But manager said that employees have shored and understand the company familiar with new technology

**Table.7 AIB effort any suggestions**

S/N	Item	Frequency	Percentages
1.	Do you ever give any suggestions of AIB services?		
	A.Yes	107	57.2
	B.No	80	42.8
	<b>Total</b>	<b>187</b>	<b>100</b>
2.	AIB customers' services are ready to accept customer comment and suggestions.		
	A.Very agree	16	8.6
	B. Agree	18	9.6
	C. Medium	95	51
	D.Low	53	28.3
	E.Very Low	5	2.7
	<b>Total.</b>	<b>187</b>	<b>100</b>
3.	In AIB how do you see the employee effort to help response to customer request?		
	A.Very good	61	32.6
	B.Good	54	28.9
	C.Medium	20	10.7
	D.Poor	11	5.9
	E.very poor	41	22
	<b>Total</b>	<b>187</b>	<b>100</b>

As shown in item 1 in table 7 respondents provide their answer about their Suggestion to the company, 107(57.2%); and 80(42.85%) said yes and no respectively. This implies that majority of the respondents willing to provide their suggestion.

According to the information in item 2 of table 7 the respondents response 16(8.6%); 18(9.65%); 95(51%); 53(28.3%); and 5(2.7%) very agree, agree, medium, low and very low respectively. As the responses indicated majority of customer respondents agree the company customer service department are not facilitate method of customer comment.

In item 3 in table 7 the question sates how do you see employee effort to help customer request customers replies as follows 61(32.6%);54(28.9%); 20(10.7%); 11(5.9%), and 41(22%) very good, good, medium, poor and very poor respectively. From this point we can infer more than half of the respondents agree efforts of the employee to help the customers are satisfactory. Manager said that service delivery time regularly and found, it close to the expected standard, this is result of the worker motivation skill, knowledge and commitment assured their satisfaction.

**Table 8- Respondents response the company service according to competitors' service.**

No	Item	Frequency	Percentages
1.	Do you believe that AIB offer better customer services Compared to the other banks?		
	A.Yes	80	42.8
	B.No	107	57.2
	<b>Total</b>	<b>187</b>	<b>100</b>

As represented in item 1 of table 8 for the questions AIB serves better custom customers than competitors. 80(42.78%) of the respondents said yes and 107(57.2%) of the respondents Said No. This implies the majority of the respondents the service provided by AIB is no difference from their competitors.

### **General Suggestion given by the Respondents Open Ended Question**

If your answer yes increase beside current one the respondents said yes the bank must be give other service such as mobile banking service, internet banking service and ATM service.

If you have any comment about Anbesa International bank service

The type of service the providers are limited even they unable to provide ATM which relatively now a day almost all banks serve and which is considered to be vital. In addition the number of branches to reach customer where they are small. This makes it to be less competition and weak advertisement policy.

For the service development the bank do not take information from the customers, they did not gather information from the market, marketing department is not work hardly assessing market.

## **CHAPTER FOUR**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

Based on discussions of the previous chapter the following summary, conclusion and recommendations are drawn.

#### **4.1, Summary of the major findings**

- Based on the total number of respondent, 123(65.8% ) of them were male and 70(37.4) were in the age of 28-37
- According to educational background of respondent most of the respondents, 69(36.9%) were diploma holder in line with occupation the private employee ( customers) dominate the others by 89(47.6%)
- As the responses made by customer out of the majority respondents 95 (50.8%) of them were used the service Anbesa international bank for 5-6 years.
- According to respondents 77 (41.2%) majority indicates saving account used.
- In relation to Anbesa international bank consideration of customer feedback to develop new service majority 81(43.3%) sample respondents are not satisfied by company feedback to customers.
- Based on the study most of 105(56.1%) sample respondents company they do not explaining its new developing service.
- According to the study majority 78 (41.7%) customers respondents the effort of to solve the customer objection not that much.
- Regarding the customer response of Anbesa international bank about demand to use the ATM service most 114 (61%) need of to use ATM service.
- Based on the study most 104(55.6%) of respondents are in need of new additional services other than current once from Anbesa international bank share company.

- The study indicates majority which is 101 (54%) respondents replied that the company do not improvement previously use service.
- According to the study majority 71 (38%) customers' respondent's workers were not familiar with the new technology so, customers not served very well.

## 4.2 Conclusions

Depending on the finding discussed above the following conclusion are drawn.

- Anbesa international bank by considering the research finding did not gather information from the market; its marketing department is not work hardly in assessing marketing research. Thus, the company new service development practice should not regard to the customers need or wants. But from its own point of view. This occurred due to that Anbesa international bank could not follow the standard steps for developing new service. Also its lack's services development plan.
- As the study analysis that, Anbesa international bank so many challenging to improve new service mainly shortage of capital and up grading the version of soft ware that take of time.
- As the study concluded that, customer need Anbesa international bank to add more service other than current once. Customer sample respondents believe that Anbesa international bank there is gab by side of company in meeting the requirement of its customers.
- As the study indicates that Anbesa International Bank cause of new service development so many things such as unfair competition of similar firm, unavailability of adequate information, lack of adequate cooperation, share holders not willing to develop new service and financial resources. Those are some cause of to not develop new service.



### **4.3 Recommendation**

After doing analysis of the finding summary and conclusion were made. Based on those summary and conclusion to decrease the problem of the company and make correction action the following are recommend.

- In order to assess its position in the market and come up with good marked development service the company must have its own research and development department. Also the company must conduct market research to evaluate its strength and weakness on the parts of its service development, collect data from the customers and also evaluate the performance of the bank.
- Due to the bank to increase new service work very hard, commitment the feedback and assured their satisfaction of customers.
- The bank must improve its services by considering the customers want and need to fulfill their need by doing each stages of service development program. To provide competitive service the bank has to delivery new service which passé through this development stage.
- Generally, the student research suggest regarding to its service development Anbesa international bank share company must be analyze the cause of company does not develop new service and share holders not only focus on money collect. Also focus on improve its service by watching and lessening to customers ideas to compotator other company.

# APPENDICES

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[www.anbesabank.com](http://www.anbesabank.com)

# St.Mary's University

## Business Faculty

### Department of Marketing Management

#### Questionnaires to be filled by Customers

This Questionnaire will prepare for the partial fulfillment of senior essay by prospective graduate of St.Mary's University in the field of marketing management. The main objective of this questionnaire is to assess the new service development practice of Anbesa International Bank S.C .Therefore you are requested to fill this questionnaire honestly and with due care. Because correctness of the answer will have paramount importance for the outcome of the research.

Thank you in advance for you wills sincere cooperation.

#### Note:-

It is not necessary to write your name.

For the question asked below put " ✓ " mark for the answer your idea on the provided space.

Please provide your accurate response.

#### Part I General Characteristics of the Respondent

1. Gender

A. Male

B. Female

2. Age Category

A.18-27

B.28-37

C.38-47

D.48-57

E. 58 and above

3. Educational Background

- A .12 Completed  B. Ceritficate   
C. Diploma  D. Degree  E. above Degree

4. Occupation

- A. Governmental Organization  B. Merchant   
C. Broker  D. Private Organization

**Part II Question Related with Services**

1. How long have you been customer Anbesa International Bank S.C?

- A. Less Than 4 Years  B. 4-5 Years   
C. 5-6 years  D. More than 6 years

2. Which kind of the service that are you using?

- A. Saving account  B. Loan service   
C. Current account  D.Special account  E.Money transfer

3. The bank uses customer feedback to develop new service.

- A. Strongly agree  B. Agree   
C. Neutral  C. Disagree  E. Strongly agree

4. How do you see the company's policy in improving the new stated service's?

- A. Very high  B. High  C. Medium   
D. Low  E. Very low

5. How do you rate the service delivery practice of AIB?

- A. Very high       B. High       C. Medium   
D. Low       E. Very Low

6. How do you rate the effort of AIB to solve the customer objection?

- A. Very High       B. High       C. Medium   
D. Low       E. Very low

7. Do you have an interest (demand) to use the ATM service in this company?

- A. Yes       B. No

8. How do you measure the use of the new technologies by AIB for customers?

- A. Very High       B. High       C. Medium   
D. Low       E. Very low

9. Do you need that AIB to increase other type of service beside current one?

- A. Yes       B. No

10. DO you see any improvement on service's that you previously used?

- A. yes       B. No

11. DO you ever give any suggestions on AIB services?

- A. yes       B. No

12. AIB customer's services are ready to accept customer comments and suggestions.

- A. Strongly agree       B. Agree       C. Neutral   
C. Disagree       D. strongly disagree

13. AIB recently starts horaal special service how do you measure importance of this service for the customers?

- A. Very High
- B. High
- C. Medium
- D. Low
- E. Very low

14. How do you measure the uses of the new technologies by AIB for customer?

- A. Very High
- B. High
- C. Medium
- D. Low
- E. Very low

15. In AIB how do you see the employee effort to help response to customer request?

- A. Very good
- B. Good
- C. Medium
- D. poor
- E. Very poor

16. AIB Worker are familiar with the new technology so customers served very well with no delay.

- A. Strongly agree
- B. Agree
- C. Neutral
- D. Disagree
- E. Strongly agree

17. Do you believe that AIB Serves (gives) customer bitterly which compared to the other banks?

- A. Yes
- B. No

18. If your answer for question 17 is yes explain some service point

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19. If you answer for question 17 is No give some suggestion -----

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20. If you have any comment about AIB Bank -----

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# **St. Mary's University**

## **Business Faculty**

### **Department of Marketing Management**

#### **Interview Checklist**

1. How do you explain service development practice?
2. How do you Implement service development practice in your company?
3. What are the strategies, which used to improved service development practice?
4. What is the contribution of employees for the development of customer service?
5. Relative to the other bank LIB do not provide ATM why?
6. What factors (problems) did your company faces in the process of implementing new technologies to improve service development practice?
7. Did the company collects enough information prior to implement new services?
8. Are the workers satisfied about the service that you offer?



መ) ደግሪ

ሠ) ከደግሪ በላይ

4. ስራ

ሀ) የመንግስት ስራተኛ

ለ) ነጋዴ

ሐ) ድለላ

መ) የግተ

**ክፍል 2: ካገልግሎቱ ጋር ተያያዥኝነት ያለው ማጠቃለያ**

1. የአንበሳ ኢንተርናሽናል ባንክ ከባንያ አ/ማ ደንበኛ ከሆኑ ምን ያህል ጊዜ ይሆኖታል?

ሀ) ከ4 አመት በታች

ለ) ከ4-5 አመት

ሐ) ከ5-6 አመት

መ) ከ6 አመት በላይ

2 የትኛውን አይነት አገልግሎት ተጠቃሚ ኖት?

ሀ) የቁጠባ

ሐ) የተንቀሳቃሽ ሂተ

ለ) የብድር

መ) ልዩ አገልግሎት

ሠ) የገንዘብ

ዝውውር

3. አዲስ አገልግሎትን ለማሻሻል ድርጅቱ ከደንበኞቹ መረጃ ይቀበላል፡፡

ሀ) በጣም እስማማለው

ለ) እስማማለው

ሐ) ገለልተኛ

መ) አልስማማም

ሠ) በጣም አልስማም

4. የአንበሳ ኢንተርናሽናል ባንክ ከባንያ አ/ማ አዲስ አገልግሎት የማለደግ ተግባሩን እንዴት ያዩታል?

ሀ) በጣም ከፍተኛ

ለ) ከፍተኛ

ሐ)

መካከለኛ

መ) ዝቅተኛ

ሠ) በጣም ዝቅተኛ

5. በአንበሳ ኢንተርናሽናል ባንክ ከባንያ አ/ማ የአገልግሎት አቅርቦት እንዴት ይመዘኑታል ?

ሀ) በጣም ከፍተኛ

ለ) ከፍተኛ

ሐ)

መካከለኛ

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ሠ) በጣም ዝቅተኛ

6. በአንበሳ ኢንተርናሽናል ባንክ ኩባንያ አ/ማ የደንበኞችን ችግር ከመፍታት አንጻር የሚደርገውን ጥረት እንዴት ይመዘኑታል ?

ሀ) በጣም ከፍተኛ

ለ) ከፍተኛ

ሐ)

መካከለኛ

መ) ዝቅተኛ

ሠ) በጣም ዝቅተኛ

7. በአንበሳ ኢንተርናሽናል ባንክ ኩባንያ አ/ማ ወስጥ ATM (ገንዘብ ከፋይ) አገልግሎት ለማግኘት ፍላጎት አለዎት ?

ሀ) አዎ

ለ)

8. በአንበሳ ኢንተርናሽናል ባንክ ኩባንያ አ/ማ አዲስ የአገልግሎት አቅርቦት እንዴት ይመዘኑታል ?

ሀ) በጣም ከፍተኛ

ለ) ከፍተኛ

ሐ)

መካከለኛ

መ) ዝቅተኛ

ሠ) በጣም ዝቅተኛ

9. በአንበሳ ኢንተርናሽናል ባንክ ኩባንያ አ/ማ አሁን ባለው አገልግሎት ላይ ሌሎች ተጨማሪ አገልግሎት እንዲጨምር ይፈልጋሉ ?

ሀ) አዎ

ለ) የለም

10. ከዚህ ቀዳም በሚጠቀሙት አገልግሎት ላይ ማሻሻያ አይተዋል ?

ሀ) አዎ

ለ) የለም

11. ለአንበሳ ኢንተርናሽናል ባንክ ኩባንያ አ/ማ አገልግሎት ማሻሻል አስተያየት ሰጥቶ ያውቃሉ ?

ሀ) አዎ

ለ) የለም

12. በአንበሳ ኢንተርናሽናል ባንክ ኩባንያ አ/ማ የደንበኞች አገልግሎት ከደንበኞች የሚጠየቀውን አስተያየት እና ጥቆማ ለመቀበል ዝግጁ ነው ::

ሀ) በጣም እስማማለው

ለ) እስማማለው

ሐ) ገለልተኛ

መ) አልስማማም

ሠ) በጣም አልስማም

13. የአንበሳ አንተርናሽናል ባንክ ኩባንያ አ/ማ የሆሪያል ምርጫ አገልግሎትን ለደንበኞች አስፈላጊነቱን እንደት ይመዘኑታል ?

- ሀ) በጣም ከፍተኛ ለ) ከፍተኛ ሐ) መካከለኛ
- መ) ዝቅተኛ ሠ) በጣም ዝቅተኛ

14. በዚህ ድርጅት ውስጥ የአዳደስ ቴክኖሎጂ አጠቃቀምን እንደት የመዘኑታል ?

- ሀ) በጣም ከፍተኛ ለ) ከፍተኛ ሐ) መካከለኛ
- መ) ዝቅተኛ  ሠ) በጣም ዝቅተኛ

15. በዚህ ድርጅት ውስጥ የደንበኞችን ጥያቄ ለመጠበቅ የሰራተኞችን ጥረት እንደት ታየዎታል /ታይዎልሽ?

- ሀ) በጣም ጥሩ ለ) ጥሩ ሐ) መካከለኛ
- መ) ደካማ  ሠ) በጣም ደካማ

16. በአንበሳ አንተርናሽናል ባንክ ኩባንያ አ/ማ ሠራተኞች ካዳፈሩ ቴክኖሎጂ ጋር ባላቸው ትወወቅ ደንበኞችን በሚገባ ያገለግላሉ ::

- ሀ) በጣም እስማማለው ለ) እስማማለው ሐ) ገለልተኛ
- መ) አልስማማም  ሠ) በጣም አልስማማም

17. በአንበሳ አንተርናሽናል ባንክ አገልግሎት ከሌሎች ባንኮች ጋር ስነ-ምር የተሸለ አገልግሎት ይሰጣል ብለህ ታምናለህ/ ሽ ?

- ሀ) አዎ  ለ) አይደለም

18. ለጥያቄ ቁጥር 17 መልስ አዎ ከሆነ እባክዎን ጥሩ አገልግሎት ነው የሚሉትን ይግለጹልን

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.....

19. ለጥያቄ ቁጥር 17 መልስ አይደለም ከሆነ እባክዎን ጥቆሚያትን ይግለጹልን

.....  
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20. ለአንበሳ ኢንተርናሽናል ባንክ አገልግሎት መሻሻል ማንኛውም አስተያየት ካለዎት እባክዎን ይጥቀሱልን ?

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## **Declaration**

### **Candidate's Declaration**

I, the undergraduate, declare that this senior essay is my original work, prepared under the guidance of W/ro Helina Mohammed. All sources of materials used to the manuscript have been fully acknowledged.

Name : Sarat Sultan

Signature\_\_\_\_\_

Place of submission: - ST.MARY'S UNIVERISTY, DEPARTMENT OF  
MARKETING

MANAGMENT

Date of submission June, 2014

### **ADVISOR'S DECLERATION**

This senior essay has been submitted for examination with my approval as the university advisor.

Name : W/ro Helina Mohammed

Signature\_\_\_\_\_

Date of June, 2014