

**THE EFFECT OF SERVICE QUALITY ON THE EXPORTERS'
LEVEL OF SATISFACTION: THE CASE OF COMMERCIAL
BANK OF ETHIOPIA**



**St. Mary's University
School of Graduate Study
Department of MBA**

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A thesis Proposal submitted to the school of graduate study in partial
fulfillment of the requirement for Master degree of Business
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December, 2020
Addis Ababa, Ethiopia

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DEPARTMENT OF MBA

Statement of Approval

This is to certify that the Thesis prepared by Zinabu Ayele entitled ‘The effect of Service Quality on the exporters’ Level of Satisfaction: The Case of Commercial Bank of Ethiopia’ which is Submitted to partial fulfillment of the requirements for the Degree of masters of Business Administration complies with the regulation of the University and meets the accepted standards with respect to originality and quality.

APPROVED BY BOARD OF EXAMINERS

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DECLARATION

I, the undersigned, declare that this thesis entitled “The effect of Service Quality on the exporters’ Level of Satisfaction: The Case of Commercial Bank of Ethiopia” is my original work and has not been presented for a degree in any other university and that all sources of materials used for the thesis have acknowledged.

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Date _____

CERTIFICATION

This is to certify that Mr. Zinabu Ayele has completed his project work entitled “The effect of Service Quality on the exporters’ Level of Satisfaction: The Case of Commercial Bank of Ethiopia. As I have evaluated, his project is appropriate to be submitted as a partial fulfillment requirement for the Award of Degree in Masters of Business Administration.

Research Advisor:

Ephrem Assefa (PhD)
and Date

Signature

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LIST OF ABBREVIATIONS/ACRONYMES

BSC: Balanced Score Card

CBE: Commercial Bank of Ethiopia

CPC: Trade Service Central Processing Center

EM: Empathy

RE: Reliability

RES: Responsiveness

SPSS: Statics Package for Social Science

SERVQUAL: Service Quality

T: Tangibility

ABSTRACT

This study aimed to determine the effect of service quality on the level of exporter's satisfaction in case of commercial bank of Ethiopia (CBE). Providing a quality service in a consistent manner is very significant task for organizations. In order to collect primary data, the researcher has administered the questionnaire on current exporters of CBE. A total of two hundred thirty seven (237) questionnaires were distributed to the current exporters using the service of the bank and out of which one hundred eighty nine (189) were properly completed and returned. To measure the service quality, the researcher has used SERVQUAL model consisting of five dimensions (tangibility, reliability, responsiveness, assurance and empathy). To explain the relationship between service quality and overall customer satisfaction, frequency distribution, descriptive statistics, and correlation analysis was performed. According to the correlation result, responsiveness shows the highest positive correlation with overall customer satisfaction and tangibility demonstrates the second highest positive correlation with overall customer satisfaction. Perceived service quality factors have significant relationship with the overall service quality of the banks which indicates that the service quality dimension have strong influence on the overall customer satisfaction. After all, findings indicate that service quality and all its dimensions have significant and positive relationship with customer satisfaction. Therefore, this study has been specifically conducted to consider this phenomenon by considering service quality as the main contributory factor towards customer satisfaction. So, ensuring premium quality services must be used as the prime objective of the business strategy of banks in Ethiopia

Key words: Service quality, Customer perception, SERVQUAL model, Customer satisfaction

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Quality service and satisfying customers are core business challenges which have attracted considerable research attention. To keep customers satisfied, the service providers are becoming very active in providing the goods and services with added values (Sarmin Sultana and ShohelRana 2010). Among the various service providers, banking is one of the most vital and significant businesses all over the world.

Service quality is a key factor of the competitive capability of a business. It also creates references and establishes long-term business relationships as well as reduces the perceived risks to the customer of such services (Đurđana and Dragan, 2012). And, this is becoming more and more challenging due to the uncertain and dynamic nature of corporate environment. The best way for financial institutions and other business organizations to serve their customers is providing quality service. In this regard, Sarmin and Shohel (2010) stated that in the past period, the concept of service quality was important but the necessity of service quality is increasing three or four times from day to day than before. The business and customer understanding of service quality and satisfaction is enhancing the importance of the concept. Service quality may increase economic competitiveness. The very essence for the existence of a business entity, particularly of service delivery organization, is serving customers with excellence, aiming at achieving organizational objectives successfully.

A customer has to be in a position to buy goods or services that a firm offers. According to Bernard J.JaworskiandAjay K. kohli (1993), recent years have witnessed a renewed emphasis on delivering superior quality products and services to customers. In competitive market arena, keeping customers satisfied through provision of expected level of services or exceeding their expectation would enable a firm to maintain its position in a sustainable way. It is obvious that customer satisfaction is a key to long-term profitability and keeping the customer happy is everybody's responsibility in the organization (Rakesh, 2012). Therefore, to make customers loyal, companies try to make every effort to meet customers' needs and even exceed their expectations.

The SERVQUAL is one of the tools that can help in addressing customer's perception. According to Adrian Palmer (2001), SERVQUAL is the method that assesses customers' satisfaction based on the difference between their expectation and the actual performance obtained from a firm as they perceive it. Although service quality in banking has been considered markedly important over the years, the topic has recently gained more attention as a result of a reduced customer base and decreased market share that is affecting a portion of the banking industry (Bowen and Hedges, 1993). In fact, Bowen and Hedges believes that attention to service that banks are experiencing to achieve superior levels of service quality has become a principal objective in retail banking operations. Cognizant of this fact, the researcher has keen interest in contributing to the application of this concept in day to day operations of banks in providing quality service by measuring service qualities on the level of export customers and providing feedback for decision makers. Since the bank services have very particular characteristics, the SERVQUAL model shall be adopted according to the most important determining dimensions: namely; tangibility, reliability, responsiveness, assurance and empathy (Adrian Palmer, 2001)..

1.2 Statement of the Problem

Modern management science considers customer satisfaction as a baseline standard of performance and a possible service excellence for any business organization. According to Rakesh (2012), banking industry is realizing the significance of customer-centered philosophies and starts using quality management approach while managing their businesses. It is obvious that superior customer satisfaction is the key for the success of a business. To this end, all efforts should be geared towards achieving this objective and maximize the stakeholders' value.

Therefore, a business organization should have a thorough knowledge of customers' service quality expectations and how they perceive its service delivery. What matters is the customer thinking and perception not what the organization think. What the customers think and perceive are constantly changing. Therefore, the service providers should bring their quality service standard to the level of this dynamics. Lacking the understanding of the level of customer satisfaction and their expectation might result unhappy and non-loyal customers. Ultimately, this causes loss of market share, which in turn minimizes the shareholders values. This indicates that sustainable competitive position in the market and in the customers' mind can be attained only if the customer is satisfied and become happy with the service delivered by the business

organization.

Since export is the main elements to the development and growth of the country and sources of scarce foreign currency to the country, quality service for this sector is crucial. According to Czinkota and Ronkainen (1998 as cited by Tulin Ural, 2009), export is a crucial business activity contributing to nations' economic wealth, as it significantly contributes to employment, trade balance, economic growth, and higher standard of living. They also stated that export plays a key role to achieve a sustainable and competitive advantage of firms in the turbulent market, because of the improvement of financial position, increased capacity utilization, higher technological standards, and attainment of a desired performance.

To this end, Banks usually focus on providing quality service for exporters to boost export. Commercial Bank of Ethiopia is not exceptional. It operates and gives emphasis for quality export service to the level of customer satisfaction. To achieve this, CBE has been striving to improve its quality export service through availing financial resources for its export customers; implementing Business Process Re-engineering (BPR) and Balanced Score Card (BSC) or Performance management system (PMS) and employing the latest technology to speed up its service(reports of human resource magement,2017/18). Similarly, it is working aggressively to recruit capable and competent staffs and building their capacity. It has opened a range of branches to increase its accessibility. Giving special attention to export, it avails credit with relatively lower interest rate, provides clean credit facility, utilize dedicated window for premium customers and gives services free from export commission and service charge. According to its strategic plan, it has been undertaking these changes and package of services for exporters with a view to increase its foreign currency earnings by 25 % on average every year (CBE strategic plan, 2017/18). However, the planned increment indicated in the strategic plan has not been realized. Some of the previous customers that worked in the export sector with CBE couldn't be retained. The effort to attract more potential customers is minimal and it doesn't bring the desired number of export.

Customers as expected. Similarly, lack of staffs awareness about the bank's foreign currency services delivery, delay in processing export proceeds and negotiating export documents have been observed. These contribute for the low foreign currency gain from the export sector of the bank. This is the main driving reason to study the export service quality of Commercial Bank of

Ethiopia. To curb this problem, the bank took a number of strategic initiatives. However, (CBE-MIS sub- process reports (2014/15-2017/18) indicates that the performance of the bank was not able to achieve its target against its strategic plan. It rather recorded a shortfall of 28% on average. Similarly, though it is not specific to export customers, the bank indicated that a significant number of customers (43%) and (39%) are dissatisfied *with the service delivery time and complaint handling respectively* (CBE, Customer survey report, 2013). However, the planned increment indicated in the strategic plan has not been realized (CBE annual report 2017/18). Surveys conducted by business development sub process of CBE (2018) on 40 exporters indicated that there were many problems that negatively affect the exporters. One of these is not keeping service delivery time as promised. This could be happening due to inefficient operators, beyond capacity number of customers and some staffs faced with lack of fast which increases waiting time. The other is system breakdown. This problem is very offending to the customer who reaches the Bank to receive a service at his/her expectation level. Even if CBE implemented the latest technology in the banking sector to eliminate this problem still the problem is there. On the other hand, lack of some staffs awareness on the bank's foreign currency services delivery, delay in processing export proceeds and negotiating export documents have been observed. These contribute for the low foreign currency gain from the export sector of the bank. This is the main driving reason to study the export service quality of Commercial Bank of Ethiopia.

Therefore, realizing this gap, this study will examine the effect of CBE's export service quality provision, on customer's satisfaction using SERVQUAL model. It also will attempt to identify the root cause and effect of the problem stated above.

1.3 Research Questions

Based on the discussion in the problem statement the following research questions are developed:

- What is the perception level of exporters' towards service qualities?
- What is exporters' level of satisfaction in the case of CBE?
- What is the effect of service quality on exporters 'level of satisfaction in case of

CBE?

1.4 Objectives of the Study

1.4.1 General Objective

The main objective of the study is to determine the effect of service quality on the level of exporters' satisfaction in the case of Commercial Bank of Ethiopia.

1.4.2 Specific Objectives

- To investigate perception of exporters' toward service qualities of the CBE.
- To assess exporters' level of satisfaction in case of CBE.
- To test the effect of service quality on exporters' level of satisfaction in case of CBE.

1.5 Significance of the Study

Besides its academic significance to the researcher, this research has several significance for various stockholders. The output of the study suggests the mechanisms to improve performance of the CBE in satisfying exporters. It provides relevant information to decision makers of the bank with regard to the strengths and improvement areas of the existing practices in satisfying its export customers and achieving its objective. Bank's research experience on service qualities to exporters and exporters' satisfaction is very limited; hence, the researcher hopes that the study enriches the existing literature in the area. The study can serve as a launching pad for researchers who would like carry out further studies in the area of service quality and customer satisfaction.

1.6 Scope of the Study

Commercial Bank of Ethiopia has 15 districts; however, the study concentrated on Addis Ababa area. The Addis Ababa area has four districts containing branches under them and trade service central processing center (TSCPC) under head office. Though, the study focuses only on exporters who exporting goods and services via trade service central processing center under head office. The time scope of this study was conducted through a year in such difficult condition, while another scope was source of fund to conduct the study was delimited to me.

1.7 Limitations of the Study

Time, money and Current situation have always been the main constraints in almost all research studies. Since this is an academic research with limited time, I targeted on trade service central processing center (TSCPC) under head office of commercial bank of Ethiopia due to time period I had to conduct the research. Another constraint I had, which is not so common was the complexity of the SERVQUAL Model in understanding the whole questions.

1.8 Operational Terms

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 (P. Kotler, 2006, 182)

Quality: fitness for use, conformance to requirements, freedom from variation (P. Kotler, 2006, 184-5)

Customer Satisfaction: the extent to which a product's perceived performance matches a buyer's Expectations (Kotler et al, 2002, p. 8).

Service Quality: is the extent to which customers' perceptions of service meet and/or exceeds their expectations (Zethaml et al., 1990, p.340).

Tangibles: the appearance of physical facilities, equipment, personnel and communication material (Sarmin Sultana and ShohelRana, 2010, p25)

Reliability: ability to well perform the committed service dependably and accurately (Sarmin Sultana and ShohelRana, 2010, p 25)

Responsiveness: the willingness to stay with customers and provide prompt service (Sarmin Sultana and ShohelRana, 2010, p 25)

Assurance: the knowledge and courtesy, politeness of employees and their ability to inspire trust and confidence (Sarmin Sultana and ShohelRana, 2010, p 25)

Empathy: the caring and individualized attention that a firm provides to its customers (Zeithaml, 1990, p.26)

Premium customer: CBE categorize premium exporters as they are working with CBE and whose export proceeds are USD one million and above per annum (Customer category procedure of CBE, 2013).

1.9 Organization of the Study

The study is organized under into five chapters. The first chapter deals with introduction which encompasses background of the study, statement of the problem, objective of the study, significance of the study, scope of the study, limitation of the study, definition of key terms as well as organization of study. The second chapter deals with the review of related literature. This part gives a highlight on the theoretical, empirical and conceptual framework of the study including research hypotheses. The third chapter discusses research methodology which includes research approach and design, population and sampling size, data type and source, data collection, data analysis technique & method and ethical consideration. The fourth chapter consists of presentation, analysis, and interpretation of data diagnosed carefully. The fifth chapter is dedicated to summary of findings, conclusions and recommendations.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Chapter Overview

In this chapter, the researcher tried to review many issues that are significant for the study. The following points are showing the different concepts related to the study: Service Quality and Customer Satisfaction, Service quality, Customer satisfaction, Service Quality in Banking Industry, Customer Perceptions, the comparison among expectation, perception and satisfaction, Benefits of service quality and the SERVQUAL model.

2.2 Theoretical Literature Review

Service is very complex and about economic activities which is giving benefits to both customer and the company. It is defined as the action for delivering and benefiting the different parties by exchanging the value for their welfare. Service is also described as the performances of the service providers. Customers purchase service for the search of desired result and the companies sell their services for the customer's benefit by proposing solutions to the problems (Sarmin Sultana and ShohelRana, 2010). Zeithaml, 1990, cited by (Sarmin Sultana and ShohelRana, 2010), the service is a combination of many characteristics:

- Intangibility is one of the important characteristics of service. As service is a combination of performances and experiences, it is very difficult to measure.
- Another characteristic of service is heterogeneity which means that service production from person to person vary because of different performances.
- In the case of service, production and consumption are happened at the same time. Quality of the service is dependent on the interaction between producer and customer at the time of delivery.

2.2.1 Concepts and Definition

2.2.1.1 Service Quality

The subject of service quality and/or service excellence has aroused considerable recent interest among business people and academics (Adrian, 2001). quality is an extremely difficult concept

to define in a few words. At its most basic quality has been defined as conforming to requirements. This implies that organization must establish requirements and specifications; however, the questions remain whose requirements and whose specification? (Adrian, 2001) state that quality is all about fitness for use. As, cited by (Oladele,2011, Brink and Berndt, 2008), defined Service quality as the ability of an organization to determine customer expectations correctly and to deliver the service at a quality level that will at least equal customers' expectations. Oladele (2011) stated that a marketing organization first determine its service quality, then attempt to satisfy its target audience or the service quality level be established after deploying all resources at the disposal of the organization, to meet or surpass the customer expectation of service delivery.

Kotler (2006) describes quality in the following way; "Satisfaction depend on product and service quality. What exactly is quality? He stated that, various experts have defined it as "fitness for use, "conformance to requirements, "freedom from variation," and so on. We will use the American Society for Quality Control's definition: Quality is the totality of features and characteristics of a product or service that bear on its ability to satisfy stated or implied needs. This is clearly a customer-centered definition. We can say that the seller has delivered quality whenever the seller's product or service meets or exceeds the customers' expectations. A company that satisfies most of its customers' needs most of the time is called a quality company, but it is important to distinguish between *conformance* quality and *performance* quality (or grade) (Kotler, 2006).

Quality is a relative term that refers to the degree of superiority of a firm's goods or services. As stated by (Ferrell and Michael, 2011) quality is relative because it can only be judged in comparison to competing products or when compared to an internal standard of excellence.(Dragan and Đurđana, 2012) revealed that due to increasing customer expectations and the intensity of competition in recent years' service quality has become one of the key factors of service company success. High service quality affects to a large extent the profitability and market share of such companies, fostering satisfaction, loyalty and a long-term relationship with the customer, while also improving the profile of its offering and creating a positive service image.

The concept of quality also applies to many different aspects of a firm's product offering. The

customer view of quality is what he/she perceives the product or service to be. (Nigle S., Stuart C., Robert J., 2010). To create unified view quality can be define as the degree of fit between customer's expectation and customer's perception of the product and services. Using this idea allow us to see the customer's view of quality of the products and services as a result of the customers comparing their expectations of the products or services with their perception of how it performs.

A customer's view of quality is shaped by the gap between perception and expectation. If the product or service experience is better than expected then the customer is satisfied and quality is perceived to be high. If the product or service was less than their expectation then quality is low and then the customer may be dissatisfied. If the product or service matches expectation then the perceived quality the product or service is seem to be acceptable. (Nigle S., Stuart C., Robert J., 2010). A study conducted by (Messay, 2012) to measure the quality of service offered by private banks operating in Ethiopia and to investigate the relationship between service quality, customer satisfaction and loyalty, the study shows a positive correlation between service quality and customer satisfaction indicating quality banking service as a prerequisite for establishing and having satisfied customers. Some researchers and scholars argue that customer satisfaction leads to service quality whereas others believe that service quality leads to customer satisfaction. (Nwachukwu&Ejifor, 2003 as cited by Oladele, 2011) established that the quality of service determines whether the customer will be happy or not. They stated further that organizations might find it difficult to delight their customers if the quality of service is poor and continuously improved upon as customers these days are now becoming more demanding, while their service expectations keep expanding.

Definitions of service quality revolve around the idea that it is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed. The interest in service quality has been influential in contributing significantly to the growth of the general services marketing field. (Albert Caruana, Arthur H. Money, Pierre R. Berthon, 1998). Although service quality in banking has been considered markedly important over the years, the topic has recently been afforded even more attention, Such interest may be the result of a reduced customer base and decreased market share affecting a portion of the result of a reduced customer base and decreased market share affecting a portion

of the banking industry (Bowen and Hedges, 1993). In fact, Bowen and hedges believe that attention to service that banks might be experiencing, hence, achieving superior levels of service quality is a principal objective for retail banking operations.

As Oladele Patrick Olajide (PhD), cited on their literature review, some researcher identified the peculiar nature of service is explained as follows:

(a) Service intangibility- This explains the intangible nature of service in terms of inability of the customer to feel, see, taste, hear or smell the service before purchase is made (Levitt, 1981). The difficulty in maintaining a sustainable service quality becomes as challenging as the maintenance of customer satisfaction that is likely to vary with each customer.

(b) Service Inseparability: This is a major characteristic of service which states that services are produced and consumed at the same time and cannot be separated from their providers (Asaolu, Orisajimi and Oladele, 2006).

(c) Service Variability: This states that the quality of service may vary greatly – depending on who provides them and when, where and how. Here comes another challenge for service quality to be established and whether feedback based on various levels of customer satisfaction will determine the service quality level (Akomolede and Oladele, 2006, as cited Oladele Patrick Olajide, 2011).

(d) Service Perish-ability: This means that services cannot be stored for later sale of use. Another question here is how do you sustain service quality level? The perish-ability nature leaves the determination of service quality level to the judgment of satisfaction by the customer (Akomolede and Oladele, 2008, as cited Oladele Patrick Olajide, 2011).

(e) Lack of ownership: This is to say that payment for services cannot result in ownership of anything as it is the case of acquisition of products. (Oladele Patrick Olajide, 2011).

In the banking industry, gap analysis have been accepted as a critical tool to measure current levels of service quality A key existing problem facing the banking industry is the determination

of a clear and precise definition of quality (Bowen and Hedges, 1993). Bowen and Hedges stated that most conceptualizations of service quality focus on the means as opposed to the ends. Building on this belief, Bowen and Hedges offered several suggestions for banks seeking to distinguish themselves from the competition, Among those suggestions are that banks need to understand what service quality is (and what it is not), and to develop customer-focused quality standards. The authors noted that answers to these questions can be obtained by simply asking the basic question “what do customers want?”

Bowen and Hedges also advocated the First Manhattan Consulting Group’s series of steps for achieving service quality. The first step requires “selecting the most important customers to satisfy.” More specifically, Bowen and Hedges (1993) noted that the importance of various quality improvements differ among customer segments. It is particularly important to focus first on those customers who are most valuable to the bank. One possible method of determining those valuable customers is by utilizing customer demographics.

A study conducted by Peris et al (2013) to identify the determinants of customer satisfaction in the Kenyan banking industry revealed that bank-related factors have a strong relationship with customer satisfaction in Kenyan banks and their improvements lead to increased customer satisfaction in the Kenyan banking industry.

Daniel and Cephas (2009) revealed that service quality dimensions were important determinants of customer satisfaction and loyalty in Ghana’s banking industry. In addition, customers’ perception of their banks’ image and reputation was another important determinant of their loyalty affiliations. Price competitiveness was found to be relatively unimportant to perceived customer satisfaction and loyalty.

The current study will begins to answer the fundamental question “what do customers want?” Further, the study will examines which dimensions of service quality are more important. Therefore, the primary objective of this study will identify the major types of expectations of customers’ on CBE’s service delivery, to determine whether export customers’ are satisfied or not on service of the CBE, and to describe the core dimensions that customers use to evaluate service quality.

2.2.1.2 Customer Satisfaction

Customer satisfaction is the customer's feeling that a product/service has met or exceeded his/her expectations. Organizations that have a reputation for delivering customer satisfaction do things differently from their competitors (Oladele, 2011).

It is a customer's feelings, of pleasure or disappointment resulting from comparing a products or services perceived performance or outcome in relation to his or her expectations. To makes more clear, satisfaction is a function of perceived performance and expectations. P. Kotler suggest that, many companies are aiming for high satisfaction because customers who are just satisfied still find it easy to switch when better offer comes along. Shelly Gandhi on his Asian Journal of Business and Management Sciences Vol.1 No. 1 argued that customer satisfaction is an antecedent of service quality. He added, it is agreed that customer satisfaction is broader construct than service quality, so service quality assumed to be an important antecedent of customer satisfaction. (Shelly Gandhi, Vol.1 No. 1). Those who are highly satisfied are much less ready to switch. High satisfaction or delight creates an emotional affinity with the brand, not just rational preference. The result is high customer loyalty (Kotler, 1996).

Customer satisfaction depends on the product's perceived performance relative to a buyer's expectations. If the product's performance falls short of expectations, the customer is dissatisfied. If performance matches expectations, the customer is satisfied. If performance exceeds expectations, the customer is highly satisfied or delighted (Kotler and Armstrong, 2012). They also stated good customer relationship management creates customer delight. In turn, delighted customers remain loyal and talk favorably to others about the company and its products. Studies show big differences in the loyalty of customers who are less satisfied, somewhat satisfied, and completely satisfied. Even a slight drop from complete satisfaction can create an enormous drop in loyalty. Thus, the aim of customer relationship management is to create not only customer satisfaction but also customer delight.

The understanding of how consumers develop positive or negative feelings towards products, services and brands, and how this is reflected In actual buying behavior, is a central theoretical issue, For marketers, consumers' satisfaction is one of the primary goals to strive for. Without satisfaction, brand loyalty – important for continuity reasons – is unlikely. Consumers'

satisfaction provides cues as to the quality of marketing decisions (Dragan and Đurđana, 2012).

2.2.1.3 Customer Perception

The other item that is highly correlated with customer satisfaction is perception. Perception is the process by which people select, organize, and interpret information, to form a meaningful picture of the world (Kotler& Armstrong, 2010). Customers perceive the quality of the service in these two dimensions, what they get and how they get it. Perceived quality is considered as good when the expectation becomes realistic. The perception level should be higher than the expectation level to create the positive perception and satisfaction. If the difference between expectation and perception is very significant, it can be said that the customers are satisfied highly. In the moderate level, the gap becomes zero which refers that the expectation level and perception level are the same. On the contrary, if the expectation becomes higher than the perception, the negative results come to show that the customers are not satisfied and the company should improve their service more than before (Gronroos, 2000).

2.2.2 The Comparison among Expectation, Perception and Satisfaction

The customer's satisfaction level is highly co-related with the expectation and perception. Perception is dependent on the customer's expectation level and accordingly the satisfaction is dependent on the perception. If the customer's expectation becomes very high, they can be disappointed from the service performance which will create a negative perception about the service quality. Negative perception is responsible for the dissatisfaction and the moderate expectation can make the customers satisfied by giving quality service. On the contrary, if the company makes the customers to expect very low, the company will lose customers and there will be no chance for perception and satisfaction measurement. That's why; the company has to be very careful about their promises so that the expectation and perception remain in the same level which will also affect the satisfaction level (Kotler, 2009). We can show the relationship among expectation, perception and satisfaction in the following ways:

Perception > Expectation = highly satisfied

Perception = Expectation = satisfied

Perception <

Expectation = dissatisfied

2.2.3 Measurement of Service Quality

SERVQUAL is a very popular measurement tool that is used for assessment of the service quality. Service quality measurement is necessary for the company to assess to get the customer's opinion about their service performance. SERVQUAL model is originated from the GAP model whose main purpose is to investigate whether customer's expectations are met or not accurately. Calculating the expectation score and perception score is not enough to know the actual causes of service declination. To understand the actual situation and how the over-promises or lower performance destroy the quality of service, the gap score is the effective and benevolent implication. The service gap can be demonstrated through the subtraction between expectation and perception, that is $Q = P - E$ (Sarmin Sultana and ShohelRana, 2010).

The following are the different gap scores showing different perception levels (Hing, 1995, cited in Sarmin Sultana and Shohel Rana, 2010).

Perception score > expectation score = superior perception level

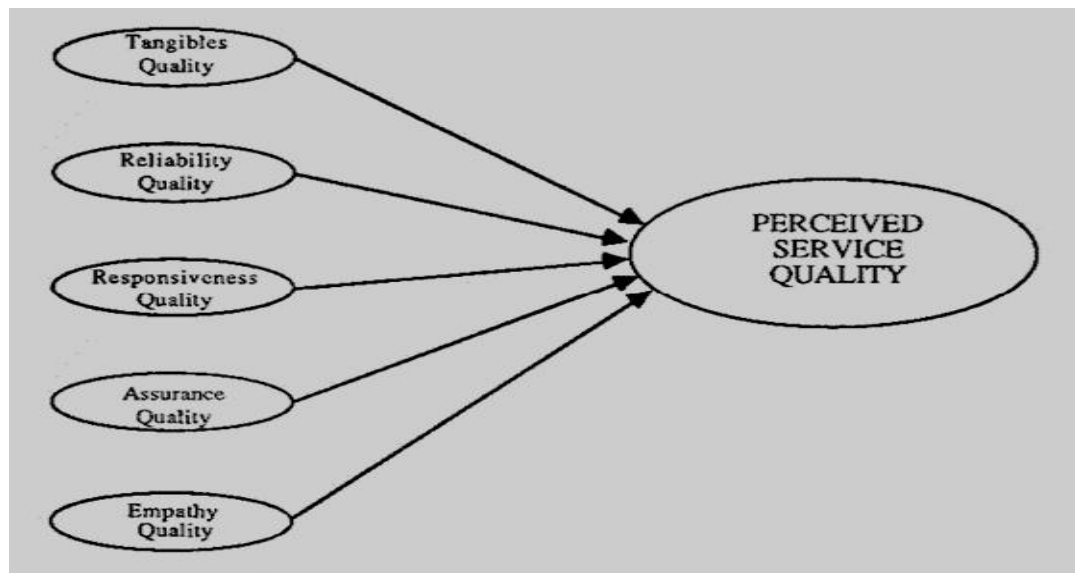
Perception score < expectation score = inferior perception level

Perception score = expectation score = moderate perception level

Clearly, from a Best Value perspective the measurement of service quality in the service sector should take in to account customer expectations of service as well as perceptions of service. One service quality measurement model that has been extensively applied is the SERVQUAL model stated by (Adrian Palmer, 2001). Service quality as the most often used approach for measuring service quality has been to compare customers' expectations before a service encounter and their perceptions of the actual service delivered (P. Kotler 1996). The SERVQUAL instrument has been the predominant method used to measure consumers' perceptions of service quality.

Primarily the SERVQUAL model was developed for service and retail businesses and its objective is to know how customers of a business rate the services offered to them (Parasuraman et al., 1988). Measuring the actual performance in the ground systematically is very important since organizations need to know their performance from the customer point of view. The model

includes 22 item sections that are intended to measure expectations for various aspects of service quality and customer perceptions of the service they actually receive. When we look at the model development the first purification stage came up with ten dimensions for assessing service quality which were; tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding, knowing, customers, and access. They went into the second purification stage and in this stage they concentrated on condensing scale dimensionality and reliability. And then they further reduced the ten dimensions to five which were;



Source: The Parsuraman et al. (1988)

Figure 1: Theory of the Determinants of Perceived service Quality

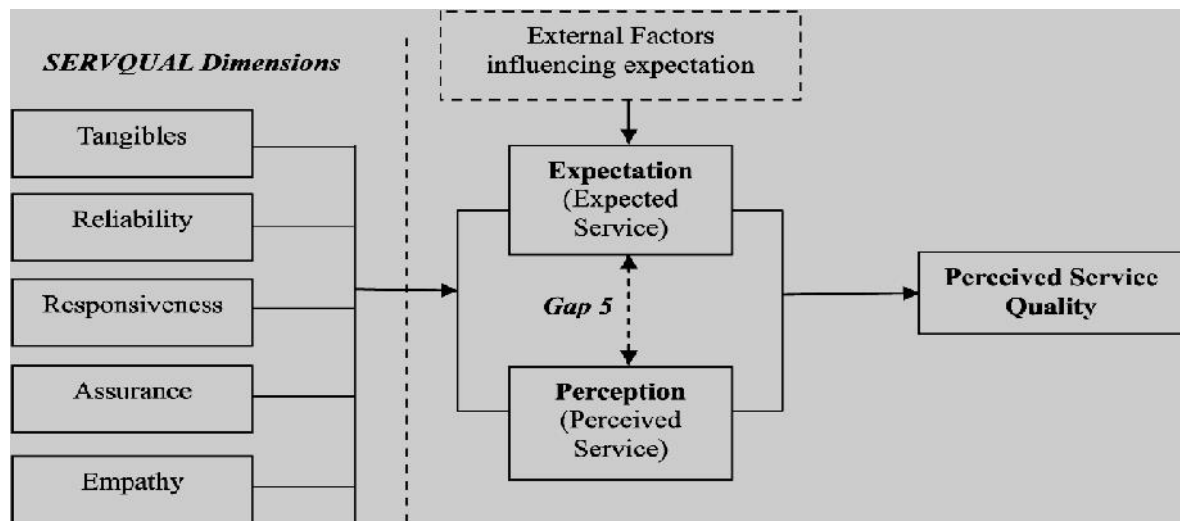
- **Tangibility:** physical facilities, equipment, and appearance of personnel. Tangibles are used by firms to convey image and signal quality (Zeithaml *et al.*, 2006).
- **Reliability:** ability to perform the promised service dependably and accurately (Parasuraman et al., 1988). This dimension is critical as all customers want to deal with firms that keep their promises and this is generally implicitly communicated to the firm's customers.
- **Responsiveness:** willingness to help customers and provide prompt service. A

firm is known to be responsive when it communicates to its customers how long it would take to get answers or have their problems dealt with. To be successful, companies need to look at responsiveness from the view point of the customer rather than the company's perspective (Zeithaml et al., 2006).

- **Assurance:** knowledge and courtesy of employees and their ability to inspire trust and confidence. Thus, for the Customer Satisfaction in the banking industry, assurance is an important dimension that customers look at in assessing a bank's operation. The trust and confidence may be represented in the personnel who link the customer to the organization (Zeithaml et al., 2006).
- **Empathy:** caring individualized attention the firm provides to its customers. The customer is treated as if he is unique and special. There are several ways that empathy can be provided: knowing the customer's name, his preferences and his needs. Many small companies use this ability to provide customized services as a competitive advantage over the larger firms (Zeithaml et al., 2006). In the SERVQUAL instrument, 22 statements measure the performance across these five dimensions, using a seven/ five point Likert scale measuring both customer expectations and perceptions. It is important to note that without adequate information on both the quality of services expected and perceptions of services received then feedback from customer surveys can be highly misleading from both a policy and an operational perspective (Rakesh.R, 2012).

Rakesh.R, (2012) stated that, knowing how banking customers perceive the service quality and being able to measure service quality can benefit banking industry professionals in quantitative and qualitative ways. The measurement of service quality can provide specific data that can be used in quality management; hence, service organizations would be able to monitor and maintain quality service. Assessing service quality and better understanding how various dimensions affect overall service quality would enable organizations to efficiently design the service delivery process. By identifying strengths and weaknesses pertaining to the dimensions of service quality organizations can better allocate resources to provide better service and ultimately better service to external customers. Generally speaking, the study of service quality is both important and challenging (Rakesh, 2012) the following diagram by Kumar *et al.* (2009) further explains the

model. The expectations of customers are subject to external factors which are under the control of the service provider as shown on the diagram. The gap 5 on the diagram represents the difference between customers' expectations and customers' perceptions which is referred to as the perceived service quality (Kumaretal, 2009).



Source: Kumar et al., 2009, p. 214

Figure 2: Measuring Service Quality Using SERVQUAL Model.

Even if the popularity of the model increases still there are some criticism of the model. One is that there is little evidence that customer's asses service quality in terms of P – E gaps. The model is also criticized by its focus only on the process of service delivery, not the outcomes of the service encounter. The other is that the SERVQUAL's five dimensions are not universal; the number of dimensions comprising service quality is contextualized; items do not always load on to the factors which one would a priori expect; and there is a high degree of inter correlation between the five dimensions (Reliability, assurance, tangible, empathy and responsiveness). As the critics states the inter correlation in the five dimension might force the research to incorporate two or more comparatively related items in different categories.

2.2.4 The Benefits of Service Quality

The benefits of service qualities the service quality benefits comprise four areas (Kotler, 2002) customers' retention:

1) **Customers' retention:** High quality builds loyal customer and creates positive word of

mouth, which is an important factor in purchase decision. This can determine customer satisfaction, which affect repeat business. If the customer is happy with an existing firm, it is difficult to convince him/her to move to another

2) Avoidance of price competition: a firm with a reputation for high quality has a much stronger competitive position than one with a reputation for poor quality. Price cutting by a competitor will not be enough to encourage a client to switch. Good quality is more power full to remain competitive

3) Retention of go employees: employees appreciate working in operations that are well run and produce products. They do not enjoy receiving customer complaint. Also turn over and losses of employee morale are listed as costs of poor quality work force. When an operation has good quality, it can retain good employees. Moreover, at the time business expansion is needed recruiting is easier and training cost is reduces.

4) Reduction of costs: the quality cost includes internal costs, external costs and quality system costs. Internal costs are those associate with correcting problems discovered by the firm before products reached to customers. External costs are related to errors that the customers experience. They can be very expensive when the customers decide not to return because to a service problem. Then the promotional and advertising costs or external costs are necessary to be spent to create the company in the end. However, the company needs to check the service quality through customers' feedback periodically to avoid problems. Although quality service system does not come without cost, it is usually less than those internal and external costs resulting from poor quality service. Some examples of the costs of a quality system include customer service audits, training management meetings with employees and customers and customers, and introduction of a new technology (kotler, K.L, 2009).

2.2.5 Measurement Of Customers' Satisfaction

Satisfaction is a feeling that surfaces from an evaluation process, i.e. when the consumer of a good or service compares what is received against what is expected from the utilization of that good or service (Kotler et al., 2009). Yi, (1990) defined Customer satisfaction as a collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product/service. More specifically, in the banking industry, a main element of customer satisfaction is the nature of the relationship among customers and suppliers of products and

services. Therefore, both product and service quality usually are observed as an important condition and valuable factor for retaining customer satisfaction (Muslim & Isa, 2005). Customer satisfaction leads to repeat purchases, loyalty and to customer retention (Zairi, 2000). Most experts agree that customer satisfaction is short-term, transaction specific measure (Oliver 1980). Customer' satisfaction measurement must be undertaken with an understanding of the gap between customer expectations and attribute performance perceptions. Customer' satisfaction measures are critical to any product or service company because customer' satisfaction is a strong predictor of customer retention, customer loyalty and product repurchase. Although it is stated that other factors such as price and product quality can affect customer satisfaction, perceived service quality is a component of customer satisfaction (Zeithaml et al., 2006). Major attributes of customer satisfaction can be summarized as product quality, price, keeping delivery commitment, responsiveness and ability to resolve complaints and rejects reports and overall communication, accessibility and attitude.

2.3 Empirical Review

In the empirical literature, there are many alternative service qualities. Sasser et al., 1978, as cited by Hailu 2013) suggested three different attributes (level of material, facilities and personnel) all apparently dealing with the process of service delivery. (Hailu also cited that, Gronroos, 1984) argued that service quality can be divided into two generic dimensions: technical quality (what is provided) and functional quality (how the service is provided), with image quality (the organization's reputation for quality) mediating the impact of these two dimensions on overall perceived quality. Service quality is directly related with customer satisfaction. Customer satisfaction is the customer's feeling that a product/service has met or exceeded his/her expectations. Brink and Berndt, 2008, cited by (Oladele Patrick Olajide, 2011), Service quality can be defined as the ability of an organization to determine customer expectations correctly and to deliver the service at a quality level that will at least equal customers' expectations. The pertinent question therefore is, should a marketing organization first determine its service quality, then attempt to satisfy its target audience or the service quality level be established after deploying all resources at the disposal of the organization, to meet or surpass the customer expectation of service delivery (Oladele, 2011).

Some researchers and scholars argue that customer satisfaction leads to service quality whereas

others believe that service quality leads to customer satisfaction. Nwachukwu&Ejifor (2003 as cited by Oladele Patrick Olajide, 2011), established that the quality of service determines whether the customer will be happy or not. They stated further that organizations might find it difficult to delight their customers if the quality of service is poor and continuously improved upon as customers these days are now becoming more demanding, while their service expectations keep expanding.

2.4 Research Model and Hypothesis

The general idea from the past literature is that there is a relationship between customer satisfaction and service quality; also that service quality could be evaluated with the use of five service quality dimensions and the most useable is the SERVQUAL scale. It has been proven that “perceived service quality is a component of customer satisfaction” (Ziethaml et al. 2006, p.106-107).Moreover, the SERVQUAL model has been proven to be the best model to measure service quality in service sectors especially with the customer perspective. This idea generates an assumption that the five dimensions of SERVQUAL model could have a direct relationship with customer satisfaction. (Figure 4) The questions that arose from this assumption is that ‘Is there a significant relationship between customer satisfaction and service quality dimensions? Is there a significant relationship between customer satisfaction and service quality? If customers agree that they are satisfied and give the reasons for satisfaction as service quality; service quality dimension has significant relationship with service quality and customer satisfaction, then a conclusion could be drawn that service quality has a significant relationship with customer satisfaction and with service quality dimensions. Based on these, the research hypotheses are on the fact that service quality dimension has significant relationship with customer satisfaction and with service quality. The hypotheses are drawn as follows:

- H1: Reliability dimension of service quality has positive relationship with customer satisfaction
- H2: Responsiveness dimension of service quality has positive relationship with customer satisfaction

- H3: Assurance dimension of service quality has positive relationship with customer satisfaction
- H4: Empathy dimension of service quality has positive relationship with customer satisfaction
- H5: Tangibility dimension of service quality has positive relationship with customer satisfaction

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Chapter Overview

This chapter discusses research methodology including research design, population, sample size and sampling techniques method of data collection, method of data analysis and ethical consideration. By seeing methodology, one can get preview of the case and the way of analyzing.

3.2 Research Approach

The researcher would apply a quantitative and qualitative research approach and pertinent data would be gathered via questionnaire. The questionnaires would be arranged to make the survey on the exporters' customer of CBE. A questionnaire would be prepared on the base of 22 features consisted of five dimensions of SERVQUAL and which is divided in two sections:

A perception section measures the customer's view about service quality while the second measures the overall customers satisfaction. Quantitative approach would be used to interpret perception and expectation on service quality. When the case needs, deep interpretation and measurement through statistical comparison would be used. Such analytical technique has employed to make the assessment easier and understandable to the reader and thereby get clear ideas of the subject matter.

3.3 Research Design

The overall design of the research is explanatory as it attempts to explain the effect of service quality customers' satisfaction in the case of Commercial Bank of Ethiopia. To answer the research questions, therefore, questionnaire would be used. To identifying and measuring customer expectation and perception of a service, quantitative data would be collected and interpreted. Descriptive statistics would be used to interpret the data.

3.4 Source of Data Collection

The study relies on both primary and secondary data sources. The primary data would be gathered from exporters by distributing questionnaire. The randomly selected respondents are owners, managers and representatives of exporters. Secondary sources data are bank documents, Reports and books related to research top area, journals and websites and documents related with, service and customer satisfaction.

3.5 Population and Sampling

3.5.1 Study Population

The study is limited to the effect export service quality on the level of exporters' satisfaction. Therefore, the target population of this study is customers who are exporting goods and services via CBE at trade service central processing center at head office. According to CBE Management Information System (MIS), 2018/2019 report, the total numbers of exporters who work with the Bank are about 580 customers.

3.5.2 Sample Size and Sampling Technique

It is difficult to address all exporters in this study in terms of time and cost. Thus, the sampling Technique that the researcher used for the collection of data is convenience. In this sampling method of drawing representative data by selecting people because of the ease of their volunteering or selecting units because of their availability or easy access and the sample size is determined based on "Small Sample Techniques" developed by the National Education Association (NEA). This is developed for the purpose of determining the sample size for research by Robert V.Krejcie at University of Minnesota, Duluth. According to population size of 580 customers, the guideline sets sample size of 237. Therefore, the minimum sample size of the study is 237 respondents. On the other hand for easy reference this can be constructed using the following formula.

$$n = \frac{N}{1+Ne^2}$$

Where **n** is the sample size, **N** is the population size, **1** is probability of the event occurring And is the margin of error (maximum variability) 5 % (0.05).

$$n = \frac{N}{1+Ne^2} = \frac{580}{1+ (580) (0.05)^2} = \frac{580}{1+ (580) (0.05) (0.05)} = \frac{580}{2.45} = 237$$

Therefore, the sample size of the study is **237**.

3.6 Validity And Reliability of the Study

3.6.1 Validity

Validity measure the extent to which a questionnaire and interviews having adequate representation of the contents or the subject matter of the study. According to (Kothari, 2006) states that the content validity measures the coverage of the instrument applied the coverage of the study. Content validity is the extent to which a measuring instrument provides adequate coverage of the topic under study and Criterion-related validity relates to our ability to predict some outcome or estimate the existence of some current condition.

3.6.2 Reliability

The main purpose of the reliability of data is to determine the trustworthiness of the data. A measuring instrument is reliable if it provides consistent results. If the quality of reliability is satisfied by an instrument, then it can be confident that the transient and situational factors are not interfering (Kothari, 2006). Generally, the researcher has adopted a measurement scale developed originally by Zeithaml, Berry, and Parasuramanin (1998) to measure service quality. The scale has 22 items divided into five dimensions, namely Reliability, Responsiveness, Assurance, Empathy and Tangibility. The reliability (Cronbach alpha coefficient) of the scale is per dimension, i.e., Reliability, Responsiveness, Assurance, Empathy and Tangibility is 0.894, 0.912, 0.865, 0.896 and 0.897, respectively.

The researcher has adopted customer satisfaction measurement scale from Mathewos (2014). The scale has five items. The measurement scale for overall customer satisfaction reliability (cronbach alpha coefficient) score is 0.974.

3.7 Data Analysis Technique

After the data would be collected through questionnaire, then the researcher made post coding so as to minimize the complexity of data entry. The data entry method would be done by using of statistical package for social science (SPSS).SPSS can take data from almost any type of file and use them to generate tabulated reports, and plots of distributions and trends, descriptive statistics, and complex statistical analyses. The study measure the service quality of each dimension of all respondents by averaging scores for all features under each dimension. Descriptive types of

statistics allow the study to organize and summarize the data that will be collected.

The interpretation is made using frequency, Percentage and means scores. The overall perception level showed through counting the score of each dimension and then summarized by dividing for the five dimensions. In this way, the entire respondent's score counted. Pearson's correlation technique is used to establish the relationship between the five service quality dimensions and customer satisfaction. Finally, regression analysis is applied in the study.

3.8 Ethical Consideration

The study give due consideration to ethical issues such as confidentiality and anonymity. In order to make the study ethically acceptable, an attempt is made to first explain the objectives and significance of the study to the respondents. The respondents are also assured that their responses will be used only for the purpose of the study and therefore will be kept confidential. Moreover, they are assured that their identity and the identity of their organizations will be anonymous. These are also reiterated in the opening letter accompanying the questionnaire. The respondents express their informed consent by filling in the questionnaire and returning it.

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter consists of the presentation, analysis and the interpretation of data gathered through structured questionnaire. Out of 237 distributed questionnaire 189(79.75%) were collected while 48(20.25%) questionnaire remained uncollected. Therefore, analyses were made based on the responses obtained from 189 questionnaires. The information obtained was summarized and analyzed using descriptive statistics (which includes tabulation, percentage and mean scores) and inferential statistics (correlation and regression analysis).

4.2 Profile of Survey Respondents

The general information of the respondents shows the basic demography such as the gender, age and Educational level of survey respondents are shown in table 1. It also presents ownership of exporter's and presents exporter's years of experience with CBE. As well as it shows frequency of bank visit being made by respondents and main mode of payment used by the respondents. Table 2 describes company ownership of respondents; Table 3 presents exporters years of experience with CBE. Table 4 and 5 represents frequency of bank visit being made by respondents and main mode of payment used by the respondents respectively.

As indicated in table 1, 66.1% of the respondents male while 33.9% were female. This conclude that majority of the respondents who were participated in the study were male. In addition to this, 15.3%, 25.9%, 24.3%, 20.6, and 13.8%, of the respondents were within the age group of 21-30, 31-40, 41-50, 51-60, and above 60 respectively. This shows that majority exporters who are working with CBE were between age group 31 to 40 years.

As far as, the educational background of the respondents is concerned 3.7%, 26.5%, 50.8%, 19.0%, were high school completed, diploma, bachelor degree, and master degree and above respectively. This indicates that majority of the respondents were first degree and Diploma holders.

Table 1: Demographical characteristics of survey respondents

Demographic factor	Category	Frequency	Percentage (%)
Gender	Male	125	66.1
	Female	64	33.9
	Total	189	100%
Age(in year)	21-30	29	15.3
	31-40	49	25.9
	41-50	46	24.3
	51-60	39	20.6
	Above 60	26	13.8
	Total	189	100%
Educational status	High school completed	7	3.7
	Diploma	50	26.5
	Bachelor degree	96	50.8
	MA/MS and above	36	19.0
	Total	189	100%

Source: Own survey data (2020)

As shown in table 2, the majority of firms were owned by private investors (78.8%) followed by joint ownership (15.3%) and public (5.8%). These indicate the majority of the exporters 78.8% of them are private company owner.

Table 2 Company ownership of respondents

Form of Ownership	Category	Frequency	Percentage (%)
	Private	149	78.8
	Public	11	5.8

	Joint ownership	29	15.3
	Total	189	100%

Source: Own survey data (2020)

As table 3 indicated, the majority of exporters have 4-6 years of experience in exporting their products via CBE. This is followed by those have between 7-9 years of experience working with the bank. Significant numbers of exporters have above 4years export experience service relationship with the CBE.

Table 3 Years of export experience of respondents

Served time(in years)	Category	Frequency	Percentage (%)
	1-3	41	21.7
	4-6	71	37.6
	7-9	49	25.9
	10years and above	28	14.8

Source: Own survey data (2020)

The table 4 was on the frequency of visit by respondents to the bank to process the required export documents. The data collected showed that 45.0%, 37.0%, 14.3%, 3.70%, are every day, every week, monthly, quarterly, and respectively. The data have also indicated as majority of the exporters are visiting the bank frequently almost on daily basis and every week.

Table 4 Frequency of respondents visit CBE for export

Frequency of visit to CBE by exporters	Category	Frequency	Percentage (%)
	Every day	85	45.0
	Every week	70	37.0
	Monthly	27	14.3
	Quarterly	7	3.7
	Total	189	100%

Source: Own survey data (2020)

As shown in table 5, 38.6%, 24.9%, 4.2%, and 32.3 were Letter of credit (L/C), advance payment, consignment and cash against document (CAD), respectively. This indicates that majority of exporters' used Letter of credit (L/C and cash against document (CAD) mode of payments.

Table 5 Mode of Payment

Frequency of Mode of payment	Category	Frequency	Percentage (%)
	Letter of credit	73	38.6
	Advance payment	47	24.9
	Consignment	8	4.2
	Cash against document	61	32.3
	Total	189	100%

Source: own survey data (2020)

4.3 Analysis of Service Quality Dimensions and Customer Satisfaction

After the collection of the questionnaires from the respondents, the researcher explored the level of customers' and perception towards service quality of the bank in five areas: reliability, responsiveness, assurance, empathy and tangibility as well as customers' satisfaction using descriptive statistics. Descriptive analysis was performed in order to examine respondent perceived satisfaction on observed variable, overall satisfaction and specific service quality attribute.

4.3.1 Descriptive Statistics About Service Quality And Customer Satisfaction

According to Nigussie (2019), Five-Point Likert scale item analysis approach ranging from "strongly disagree"(1) to "strongly agree"(5) was used to measure the contribution of service quality dimensions for building customer satisfaction. The researcher has explored customers' perception levels towards service quality of the bank. The degree of satisfaction towards service quality of the bank is set from 1 to 5 (5 is from the highest satisfaction, whereas, 1 is the lowest satisfaction). The measurement is done based on the five service quality dimension. The five (5) service quality dimensions included Reliability, Responsiveness, Assurance, Empathy and Tangibility.

Table 6 shows the descriptive statistics of service quality and its five dimensions. The highest mean is scored by empathy (3.96) followed by tangibility (3.93) and responsiveness (3.82). The least mean score is for assurance (3.72) followed by reliability (3.78). This indicates the bank is performing at satisfactory level in caring, individualized attention the bank provides the service to its customers. The second dimension is tangibility with 3.93 mean score. The third dimension as per the rating of the customers is responsiveness with a mean score of 3.82. The customer perceived that the bank's willingness to help customers and provide prompts service. The least performed dimensions are assurance and reliability with a mean score of 3.72 and 3.78 respectively. As per the response of the customers, banks are not good in delivering assurance and reliability service. This indicates that there are low level of Knowledge and courtesy of the bank's employees and their ability to convey trust and confidence and ability to perform the promised service dependably and accurately.

Table: Table 6: Descriptive statistics

Service quality dimensions	Mean score	Standard deviation
Reliability	3.78	.89
Responsiveness	3.82	.88
Assurance	3.72	.99
Empathy	3.96	.74
Tangibles	3.93	.80

Source: Own survey data (2020)

4.3.2 The Relationship between Reliability Dimensions of Service Quality Customer Satisfaction

According to Zeithaml (1990), the consumers consider reliability to be the single most important dimension to judging service quality. Consumers want service providers to look good, be responsive, knowledgeable and empathetic. Above all, most consumers expect service providers to deliver service they promised accurately and dependably. Reliability is about the accuracy and timeliness in the service provided. The attributes categorized under reliability dimension were scored positive mean. Table 7: the highest mean score 3.86 provides its service for exporters at

the time it Promises to do so (such as export document negotiation without delay). CBE performs the service and solves problem right the first time with the lowest mean score of 3.65 which indicates the staffs did not perform the service right the first time. The bank should do for these attributes to exceed the need of the customer, though it existed in the high satisfaction level of good mean scored.

4.3.3 The Relationship between Responsiveness Dimensions of Service Quality Customer Satisfaction

According to Zeithaml (1990,) responsiveness implies to what extent the employees are ready to provide service. This dimension is about providing information about the service, giving prompt service, employee's willingness to help the customers. Responsiveness is the timely reaction towards the customers' needs. It is essential that bank staffs are willing and able to help customers provide prompt service i.e. willing to take adequate action to your request. It is highly possible that customers are satisfied when they receive a quick response from the bank. Generally, table 7 the highest mean score were 3.89, perception towards responsiveness of the bank falls under high level customer satisfaction. Whereas the lowest mean score 3.77 on the issuance of export permit, negotiate export documents, credit settlement of export proceeds.

4.3.4 The Relationship between Assurance Dimensions of Service Quality Customer Satisfaction

Knowledge and courtesy, politeness of employees and ability to inspire trust and confidence are known indicators of assurance (Zeithaml, 1990). This dimension is related to technical quality as it is about how the service is delivered. The assurance dimension refers to Knowledge and courtesy of employees and their ability to convey trust and confidence. Table 7 shows that assurance dimension scored a mean of 4.03. Therefore, front office staff must have broad and deep knowledge, skills, capacity and experience to answer questions related to export to satisfy customers. The Commercial Bank of Ethiopia should improve the assurance in consistently respectful the customer which is the lowest mean were score 3.53. This is a way to retain the customers, and even it can become a selling point to a particular bank if they can provide a better security compare to others.

4.3.5 The Relationship between Empathy Dimensions of Service Quality Customer Satisfaction

According to Zeithaml (1990), care and individualized attention that a firm provides for its customers is known as empathy. This dimension is part of functional quality service. This dimension includes factors such as individual attention, employees understanding to customers' specific needs, and presence of convenient operation hours. The perception of exporter's mean score is found out to be 3.96. The standard deviation is 0.74 and shows perception of respondents is spread away from the mean value of empathy.

4.3.6 The Relationship between Tangibility Dimensions of Service Quality Customer Satisfaction

According to Zeithaml (1990), tangible means the appearance of physical facilities, equipment, personnel and communication material. Tangibles used by firms to convey image and signal quality. Parasuraman et al. (1991) splits tangibles in two sub dimensions. The first one focuses on equipment and facilities and the other one deal about personnel and communication materials. The research shows that it has positive correlation and high significant with customer service with a highest mean of 3.98 tangibility. Table 7: indicated that customer of the bank are satisfied with tangibility of the bank. In addition, customers' perception towards tangibility is at high level.

Therefore, tangibility dimension of service quality affects customers' satisfaction significantly. All the service quality attributes of the tangibility dimensions resulted in a positive mean. Materials associated with the service (such as pamphlets or statements) are 3.98 followed by neat and professionally groomed employees with a 3.93 mean as well as physical facilities are visually appealing to serve the customers is also 3.93. This indicated that the bank has employed the tangibility dimensions attributes that can satisfy the customer. Even though over all mean score of customers' perception is in the range of high customer satisfaction like that of customers' perception, what they expect is lower than what they perceived.

Table 7: Summary of Items Statics of SERVQUAL Model

I Tangibility	sample	mean
1. Commercial bank of Ethiopia (CBE) has modern Looking equipment, building structure, administrative offices.	189	3.88
2. CBE's physical facilities are visually appealing to Serve the customers.	189	3.93
3. CBE's reception desk employees are neat and smart Looking appearance.	189	3.93
4. Materials associated with the service (such as pamphlets or statements) are visually appealing at CBE.	189	3.98
II. Reliability		
5. When CBE promises to do something by a certain time, it does so (such as free advisory service, free Training to its exporters).	189	3.84
6. When you have a problem, CBE shows a sincere Interest in solving it.	189	3.76
7. CBE performs the service and solves problem right The first time.	189	3.65
8. CBE provides its service for exporters at the time it Promises to do so (such as export document negotiation without delay).	189	3.86
9. CBE gives an error free records and gives error free export permits	189	3.81
III. Responsiveness		
10. Employees in CBE tell you exactly when services will be performed (service delivery time)	189	3.79
11. Employees in CBE give your prompt export service (such as issuance of export permit, negotiate export documents, credit settlement of export Proceeds).	189	3.77
12. Employees in CBE are always willing to help you.	189	3.84

13. Employees in CBE are willing to take adequate Action to your request.	189	3.89
IV. Assurance		
14. The behavior of employees in CBE inspires your Confidence.	189	3.72
15. You feel safe in your transactions with CBE.	189	3.59
16. Employees in CBE are consistently respectful With you.	189	3.53
17. Employees in CBE have the knowledge to answer Questions related to your export.	189	4.03
V. Empathy		
18. CBE gives you individual attention.	189	3.75
19. CBE operating hours are convenient to your Export service need.	189	3.86
20. CBE has committed employees who give you Personal attention.	189	4.08
21. CBE fits your best interest and gives your priority	189	3.97
22. Employees of CBE understand your specific needs	189	4.15

Source: own survey data (2020)

4.3.7 Overall Customer Satisfaction towards Service Quality Dimension

Table 8: shows the mean score for the five dimensions of service quality. Table 8 indicates that overall satisfaction of perception on the five dimensions is at a satisfactory level (3.84).

Table 8: Overall means score of Customer Satisfaction Statistics

Service quality dimensions	Mean score	Standard deviation
Reliability	3.78	.89
Responsiveness	3.82	.88
Assurance	3.72	.99
Empathy	3.96	.74

Tangibility	3.93	.80
Overall Mean Score of all Dimension	3.84	.86

Source: own survey data (2020)

Perception is an opinion about something viewed and assessed and it varies from customers to customers, as every customer has different beliefs towards certain services and products that play an important role in determining customer satisfaction. Customer satisfaction is determined by the customers' perceptions of the quality of the products and services. In many cases, customer perception is subjective, but it provides some useful insights for organizations to develop their marketing strategies. Providing high level of quality service has become the selling point to attract customer's attention and is the most important driver that leads to satisfaction. Therefore, customer perception and customer satisfaction are very closely linked together. Satisfied customers provide recommendations; maintain loyalty towards the company and customers in turn are more likely to pay price premiums (Reichheld, 1996).

4.3.8 Satisfactions of Respondents' with Service Quality

The questionnaire ended up with a five scale question about their view of service quality dimensions to the satisfaction they have experienced throughout their stay. In order to know this feedback the researcher asked the customers' full satisfaction with respect to each service quality dimensions. As tabulated on Table 9: in almost all the service quality dimension the customers are satisfied with a mean 4.15 and Sd 0.719 that falls in the score between 4.22 - 5.00 mean good satisfaction level (High).

Table 9: Satisfaction and Overall Service Quality Statistics

No.	Questions	mean	St. deviation
1	I am fully satisfied with the appearance of physical facilities, equipment, personnel, and communication materials of the bank. (Tangibility)	4.16	.649
2	I have full satisfaction with the bank's ability to perform the promised service dependably and accurately.	3.96	.798

	(Reliability)		
3	I have full satisfaction with the bank's willingness to help customers and provide prompts service. (Responsiveness)	4.25	.650
4	I have full satisfaction with the Knowledge and courtesy of the bank's employees and their ability to convey trust and confidence.(Assurance)	4.25	.783
5	I have full satisfaction with the caring, individualized attention the bank provides the service to its customers.(Empathy)	4.14	.716
Overall Mean Score		4.15	0.719

Source: Source: own survey data (2020)

4.4 Correlation Analysis

A correlation coefficient is a very useful means to summarize the relationship between two variables with a single number that falls between -1 and +1 Field (2005). A correlation analysis with Pearson's correlation coefficient (r) was conducted on all variables in this study to explore the relationships between variables. To interpret the strengths of relationships between variables, the guidelines suggested by Field (2005) were followed, mainly for their simplicity. His classification of the correlation efficient (r) is as follows: 0.1 – 0.29 is weak; 0.3 – 0.49 is moderate; and > 0.5 is strong. Correlation coefficients say nothing about which variable causes the other to change. Although it cannot make direct conclusion about causality, we can take the correlation coefficient a step further by squaring it (Andy, 2005). The correlation coefficient squared (known as the coefficients of determination, R²) is a measure of the amount of variability in one variable that is explained by the other (Belay 2012).

Table 10: Correlation between Perceived Service Quality Dimensions with Overall Satisfaction in CBE

Attributes	Reliability	Responsiveness	Assurance	Empathy	Tangibility	Overall Satisfaction
Reliability	1					
Responsiveness	.969**	1				
Assurance	.977**	.988**	1			
Empathy	.951**	.929**	.955**	1		
Tangibility	.977**	.969**	.975**	.919**	1	
Overall Satisfaction	.894**	.912**	.865**	.896**	.897**	1

** . Correlation is significant at the 0.01 level (2-tailed).

Source: own survey (2020)

The correlations between the perceived service quality dimensions and overall customer satisfaction are provided in the above correlation Table. The five service quality dimensions shows very large positive and significant correlation with overall service quality, with higher correlation value of 0.912 with responsiveness and lower value of 0.865 with assurance.

From Table 10 Responsiveness and customer satisfaction had a high degree of correlation of .912 and the value of $r^2 = 0.832$. This indicates that it is 99% confident variation in customer satisfaction can be explained by responsiveness dimension which accounts 83.2%. The remaining 16.8% variation in overall customer satisfaction will be due to other factors. Still variability in customer satisfaction can be accounted by assurance (74.8%), tangibility (80.5%), reliability (79.9%), and empathy (80.3%).

From the above statistical tests the following summary is drawn, to show the differences between one variable with the other variables. The dependent variable (overall customer satisfaction) and independent variables (five perceived service dimensions) related with each

other. In other contexts, the “***” sign shows the correlation result between the variables. Therefore, the result reflects that overall customer satisfaction is affected by five dimensions variables. All of the dimensions have P-values < 0.05 , Meaning there is a significant relationship between perceived service quality and overall customer satisfaction of CBE.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The chapter presents summary of findings, the conclusions and recommendations base on the presented data analysis made and reviewed literatures

5.1 Summary Of Major Findings

The main objective of the study was to determine the effect of service quality on the level of exporters' satisfaction in the case of Commercial Bank of Ethiopia. To examine the perception level of exporters' satisfaction towards service quality performance, exporters' level satisfaction in the banks as well as effect of service quality on exporters' level of satisfaction, the five dimensions of service quality were used.

Thus, the summary of findings is presented as follows:

- Among the five dimensions, the CBE were found to be superior in providing the caring and individualized attention (empathy) that a firm provides to its customers followed by tangibility and responsiveness respectively. Customer perception and customer satisfaction are very closely linked together. Satisfied customers provide recommendations; maintain loyalty towards the bank and customers in turn are more likely to pay price premiums.
- The mean score values are lowest for (assurance) the knowledge and courtesy, politeness of employees and their ability to inspire trust and confidence and (reliability) ability to well perform the committed service dependably and accurately. These are the area where banks need to work to improve customer perception of service quality.
- The study also tried to test the relationship that exists between service quality and customer satisfaction. The mean score values for service quality dimensions was between 3.96 and 3.72. This indicates that improvements of service quality should be conducted on all the five service quality dimensions, especially the dimensions of assurance and reliability.
- Moreover, staff that are committed in implementing quality services and gained

recognitions from customers should be given better rewards. The results of this study show all service quality dimensions are positively correlated with customer satisfaction indicating quality banking service as a prerequisite for establishing and having a satisfied customer.

- According to the correlation result, responsiveness shows the highest positive correlation with overall customer satisfaction and tangibility demonstrates the second highest positive correlation with overall customer satisfaction. This indicates that banks required initializing provision of caring, individualized attention given to the customers. Moreover, managers should encourage service recovery and problem-solving attitude prevailing in their banks. The positive significant coefficient for service quality and customer satisfaction relationship suggests higher service quality on banking service and the higher the satisfaction of customers towards the CBE. Thus, satisfied customer is important in developing a loyal customer. Therefore, CBE should always strive to ensure that their customers are very satisfied.

5.2 Conclusion

This study also found a positive relationship between all service quality dimensions and customer satisfaction. Accordingly, the results of this research paper confirmed the theory of literatures regarding the relationship between service quality dimensions and customer satisfaction. Customer satisfaction is potentially one of the most powerful weapons that financial institutions can employ in their fight to gain a strategic advantage and survive in today's ever-increasing competitive environment. Moreover, banks need to develop strategies that enhance satisfaction of their customers.

Although this research provides some significant insights into service quality in commercial bank of Ethiopia, there is still a chance to extend the findings to gain a more comprehensive understanding of the nature of banking services. The future research may highlight the service quality in banking in total, comparative analysis on SERVQUAL in banking industry. The future research may be directed to analyze the application of SERVQUAL to other service industries by incorporating other dimensions of service quality.

5.3 Recommendation

The following recommendations are proposed to banks or financial service providers in Ethiopia. Basically satisfied customers are the assets of bank as they not only generate profits but also bring new customers for the bank. As we all know that satisfied customers convince three more customers for the bank. So word of mouth is a very strong medium of advertisement than any other media. Identify and modify the premium service quality that enhances the customer satisfaction in banking sector of Ethiopia. To obtain the data from the customers regarding their perceptions, frequent surveys must be conducted and apply the recommendations to improve the service quality.

- A win-win service quality strategy must be adopted by the banks through providing value to the customer and customer remains satisfied with the organization. The provided value must be designed in view of satisfaction of the customers
- Although the service quality dimensions (i.e., reliability, responsiveness, assurance empathy and tangibles) are considered very preliminary predictor of the customer satisfaction, but still have a strong impact on the customer satisfaction so these factors must be incorporated as a core of the strategy that is aiming at enhancing customer satisfaction.
- As per literature survey of various researches the most influencing determinant of the customer satisfaction is service quality. So, ensuring premium quality services must be used as the prime objective of the business strategy of banks in Ethiopia
- The financial service providers i.e. banks in the Ethiopia all same in their customer services, products feature and relationship management etc. These banks must think rearrange a competitive are where they represents themselves in a distinctive way.
- Modifying the services as per needs and demands of customer must be the focus of Banks. Banks should make their strategy giving importance future than present.
- Good working environment and infringe benefits inspire employees for the exporters that adds value for the satisfaction of exporters. So, the banks should create a good

working condition that can create satisfied employees, who can serve the exporters customers well.

- An attempt to extend the study coverage on a wider geographical area or city, change factors and apply advanced model could also be considered for future study in order to enhance the generalization of the findings and to further investigate the actual contribution of service quality on customer satisfaction in banking or another service based sector in Ethiopia.

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Appendix

Appendix A: Questionnaire prepared in English language



St. Mary's University School of Graduate Study (Bankers and Exporters Survey)

Dear survey respondent,

I am a student of General Master of **Business Administration** (MBA) in **Saint Mary's University**. The purpose of study is to examine the **effect of Service Quality on the exporters' level of satisfaction: in case of Commercial Bank of Ethiopia (CBE)**. All the information collected through the questionnaire will be used only for contribution to knowledge and will be kept secret/ confidential. Please ensure that you are encircling the appropriate response category against each question otherwise incomplete responses will not fulfill researcher requirements.

To this end, kindly request you to answer the following short questions regarding with the stated objective. It will take no longer than 15 minutes of your time.

Your response is utmost important to me. Therefore, your genuine, honest and prompt response is a valuable input for the quality and successful completion of the project research paper. The Questionnaire has three parts, General information, Expectation and Perception. There is no need of writing your name.

Bets Regards,













Zinabu Ayele

Id No: - SGS/0204/2007A

Part one: General Information

Direction - Please put an (X) mark of your choice *against* each question.

1. Gender:	
a) Male	<input type="checkbox"/>
b) Female	<input type="checkbox"/>
2. Age:	
a) 21-30	<input type="checkbox"/>
b) 31-40	<input type="checkbox"/>
c) 41-50	<input type="checkbox"/>
d) 51-60	<input type="checkbox"/>
e) Above 60	<input type="checkbox"/>
3. Educational status:	
a) Elementary school	<input type="checkbox"/>
b) High school	<input type="checkbox"/>
c) Diploma	<input type="checkbox"/>
d) Bachelor degree	<input type="checkbox"/>
e) MA/MS and above	<input type="checkbox"/>
4. Form of company ownership:	
a) Private	<input type="checkbox"/>
b) Public	<input type="checkbox"/>
c) Joint ownership	<input type="checkbox"/>
5. How long have you been an export customer for CBE?	
a) 1-3	<input type="checkbox"/>
b) 4-6	<input type="checkbox"/>

c) 7-9	
d) 10 years and above	
6. How often do get export service (frequency of service)?	
a) Every day	
b) Every week	
c) Monthly	
d) Quarterly	
e) Semi-annually	
f) Annually	
7. What mode of payment do you frequently use?	
a) Letter of credit	
b) Advance payment	
c) Consignment	
d) Cash against document	

Part two: Customer's Service Quality Perception

Direction - Please indicate the extent to which you agree or disagree with each statement by putting 'X' sign in each feature that is close to your view of service quality's perception. Higher number indicates higher level of agreement, (Where 5=strongly Agree, 4=Agree, 3=Neutral, 2= Disagree, 1= strongly disagree)

Code	Dimensions	1	2	3	4	5
I. Tangibility						
TAN 1	Commercial bank of Ethiopia (CBE) has modern Looking equipment, building structure, administrative offices.					
TAN 2	CBE's physical facilities are visually appealing to Serve the customers.					
TAN 3	CBE's reception desk employees are neat and smart Looking appearance.					
TAN 4	Materials associated with the service (such as pamphlets or statements) are visually appealing at CBE.					
II. Reliability						
REL 1	When CBE promises to do something by a certain time, it does so (such as free advisory service, free Training to its exporters).					
REL 2	When you have a problem, CBE shows a sincere Interest in solving it.					
REL 3	CBE performs the service and solves problem right The first time.					
REL4	CBE provides its service for exporters at the time it Promises to do so (such as export document negotiation without delay).					
REL5	CBE gives an error free records and gives error free export permits					
III. Responsiveness						

RES 1	Employees in CBE tell you exactly when services will be performed (service delivery time)					
RES 2	Employees in CBE give your prompt export service (such as issuance of export permit, negotiate export documents, credit settlement of export Proceeds).					
RES 3	Employees in CBE are always willing to help you.					
RES 4	Employees in CBE are willing to take adequate Action to your request.					

IV. Assurance

ASS 1	The behavior of employees in CBE inspires your Confidence.					
ASS 2	You feel safe in your transactions with CBE.					
ASS 3	Employees in CBE are consistently respectful With you.					
ASS 4	Employees in CBE have the knowledge to answer Questions related to your export.					

V. Empathy

EMP 1	CBE gives you individual attention.					
EMP2	CBE operating hours are convenient to your Export service need.					
EMP 3	CBE has committed employees who give you Personal attention.					
EMP 4	CBE fits your best interest and gives your priority					
EMP 5	Employees of CBE understand your specific needs					

Part three: Survey of Satisfaction level towards Service Quality

Direction - Please indicate the extent to which you agree or disagree with each statement by putting 'X' sign in each feature that is close to your view of service quality's perception. Higher number Indicates higher level of agreement, (Where 5=strongly Agree, 4=Agree, 3=Neutral, 2= Disagree, 1= strongly disagree)

Code	Dimensions	1	2	3	4	5
Customer Satisfaction						
CS 1	I am fully satisfied with the appearance of physical facilities, equipment, personnel, and communication materials of the bank. (Tangibility)					
CS 2	I have full satisfaction with the bank's ability to perform the promised service dependably and accurately. (Reliability)					
CS 3	I have full satisfaction with the bank's willingness to help customers and provide prompts service. (Responsiveness)					
CS 4	I have full satisfaction with the Knowledge and courtesy of the bank's employees and their ability to convey trust and confidence.(Assurance)					
CS 5	I have full satisfaction with the caring, individualized attention the bank provides the service to its customers.(Empathy)					

Thank you!

ክፍል አንድ: የግልመረጃ

እባክዎን ከመረጡት ምርጫ ፊት ለፊት የ"X" ምልክት ያስቀምጡ፡

1. ጾታ:

ሀ) ወንድ ለ) ሴት

2. ዕድሜ:

ሀ) 21-30 ለ) 31-40 ሐ) 41-50

መ) 51-60 ሰ) 60 ና ከዚያ በላይ

3. የትምህርት ደረጃ:

ሀ) አንደኛ ደረጃ ለ) ሁለተኛ ደረጃ ሐ) ዲፕሎማ

መ) ዲግሪ ሰ) ሁለተኛ ዲግሪ ና በላይ

4. የድርጅት ባለቤት:

ሀ) የመንግስት ለ) የግል ድርጅት ሐ) የሁለቱም ረት

5. በውጭ ግድ (Exporter) ስራ ምን ያህል ጊዜ/ዓመት ከኢትዮጵያ ግድ ባንክ ጋር ሰርተዋል?

ሀ) 1-4 ለ) 5-8 ሐ) 9-12 መ) 12 ና በላይ

6. ከባንኩ የውጭ ግድ አገልግሎት ለማግኘት በግምት ባንኩ ምን ያህል ጊዜ ያጠናቅቃል?

ሀ) በየቀኑ ለ) በሳምንት አንዴ ሐ) በአሥራ አምስት ቀን አንዴ

መ) በወር አንዴ ሰ) ከወር ባለፈ ጊዜ

7. በውጭ ግድ (Exporter) ሥራ ምን ያህል ጊዜ የሚጠቀሙት የትኛውን የክፍያ አይነት ነው?

ሀ) ሌተር አፍ ክሬዲት (L/C) ለ) የቅድሚያ ክፍያ (Advance payment)

ሐ) የአደራ ጭነት (Consignment) መ) Cash against document

ክፍልሶስት: ከኢትዮጵያንግድባንክያገኙትን አገልግሎት (Perceptions)

ከኢትዮጵያንግድባንክየወጭንግድአገልግሎትክፍልያገኙትን አገልግሎት በተመለከተ መልስ የሚሰጡ በትክፍል

ነው። የኢትዮጵያንግድባንክአገልግሎት በምን ይህልደረጃ ከታች የተዘረዘሩትን ጉዳዮች አሳክቷል ብለው ያስባሉ፤

እባክዎን ከተሰጡት አማራጭ የ" X" ምልክት ያስቀምጡ።

ውጫዊ እይታ/ Tangibility/	በጣም አስማማለሁ፤	አስማማለሁ	መውሰን ያቅተኛል	አልሰማማም፤	በጣም አልሰማማም
1. የኢትዮጵያንግድባንክ የወጭንግድ አገልግሎት መስጫ ክፍል ዘመናዊ የሆኑ የአገልግሎት መስጫ መሳሪያዎች (equipment) አሉት።					
2. የኢትዮጵያንግድባንክ የወጭንግድ አገልግሎት መስጫ ክፍል ገጽታ (physical features) ለእይታ እይታማራኪ ናቸው።					
3. የኢትዮጵያንግድባንክ የወጭንግድ አገልግሎት መስጫ ክፍል ሠራተኞች ጽዳቅና እራሳቸውን የሚጠብቁ ናቸው።					
4. የኢትዮጵያንግድባንክ የወጭንግድ አገልግሎት መስጫ ክፍል የሚሰጠውን አገልግሎት የሚያሳዩ እንደ በራሪ ወረቀቶች፣ ብሮሽሮችና ጽሁፎት ያሉ ነገሮች (Materials) ሳቡና ቀልብ የሚገዙ ናቸው።					
ታማኝነት/ Reliability/					
5. የኢትዮጵያንግድባንክ የወጭንግድ አገልግሎት መስጫ ክፍል ለደንበኞቻቸው በዚህ ሰዓት ይህን አደርጋለሁ ብለው ቃል ከገቡ ያሉትን ባሉት ሰዓት ይፈጽማሉ።					
6. የኢትዮጵያንግድባንክ የወጭንግድ አገልግሎት መስጫ ክፍል ችግር ሲገጥም ዎች ግሮትን ለመፍታት ከልብ የመነጨ ፍላጎት ያሳያሉ።					
7. የኢትዮጵያንግድባንክ የወጭንግድ አገልግሎት መስጫ ክፍል መጀመሪያ እርስዎ እንደ ደረሱ ያለ ምንም መላለስ የጠየቁትን አገልግሎት ይሰጣሉ።					
8. የኢትዮጵያንግድባንክ የወጭንግድ አገልግሎት መስጫ ክፍል አገልግሎት እንሰጣለን ብለው በተናገሩት / ቃል በገቡ በት/ ሰዓት ሳይዘገዩ አገልግሎት ይሰጣሉ። ለምሳሌ ኤክስፖርት/ የውጭንግድ/					

ዶክመንት እጃችን ከደረሰበደረሰበት ቀን ፕሮሰስ እና ደርገዋለን ቢሉ / ሳይዘገቡ በሌሎች ሰዓት አገልግሎት ይሰጣሉ።					
9. የኢትዮጵያን ግድባን ክየወጭን ግድ አገልግሎት መስጫ ክፍል ከሰህተት የጸዳ አገልግሎትና ዶክመንቱሽን (error free records) መስጠት ላይ ትኩረት ያደርጋሉ እርስዎም ይህን እንዲያደርጉ በአጽንዖት ያሰገዝባሉ።					
ፈጣን ምላሽ/ Responsiveness/					
10. የኢትዮጵያን ግድባን ክየወጭን ግድ አገልግሎት መስጫ ክፍል ሠራተኞች እርስዎ/ደንበኛው/ የጠየቁትን አገልግሎት የሚያገኙበትን ትክክለኛውን ጊዜ በታናሰዓት በትክክል ይገልጻሉ።					
11. የኢትዮጵያን ግድባን ክየወጭን ግድ አገልግሎት መስጫ ክፍል ሠራተኞች ፈጣን የሆነ አገልግሎት ለደንበኛው ይሰጣሉ።					
12. የኢትዮጵያን ግድባን ክየወጭን ግድ አገልግሎት መስጫ ክፍል ሠራተኞች ሁል ጊዜ ያለ ምንም መንታት እርስዎን ለመርዳት ፍላጎት አላቸው።					
13. የኢትዮጵያን ግድባን ክየወጭን ግድ አገልግሎት መስጫ ክፍል ሠራተኞች እርስዎ ለሚያቀርቡት ጥያቄ ፍላጎት ምላሽ ለመስጠት ሥራ መብዛትን በፈጹ ምምክንያት አያደርጉ ምን ጊዜ ምሳ ይወስዱ መልስ ይሰጣሉ።					
እርግጠኛነት/ Assurance					
14. የኢትዮጵያን ግድባን ክየወጭን ግድ አገልግሎት መስጫ ክፍል ሠራተኞች እየሳዩ ለትባህ ሪኔሽን /ደንበኛው/ በባንኩ ላይ የሌሉትን እምነት የማያዳብር ሆኖ አግኝተው ታልፏል።					
15. የኢትዮጵያን ግድባን ክየወጭን ግድ አገልግሎት መስጫ ክፍል ጋር በሚያደርጉት ግብይት (transactions) ስጋት የሌትም።					
16. የኢትዮጵያን ግድባን ክየወጭን ግድ አገልግሎት መስጫ ክፍል ሠራተኞች በማይለዋወጥ ሁኔታ እርስዎ /ደንበኛው/ ከብርና ትህትና አላቸው።					
17. የኢትዮጵያን ግድባን ክየወጭን ግድ አገልግሎት መስጫ ክፍል ሠራተኞች እርስዎ /ደንበኛው/ ለሚያሰሩት ማንኛውም ጥያቄ መልስ ለመስጠት የሚያስችል በቂ እውቀት አላቸው።					
ችግርን መረዳት/ Empathy					

18. የኢትዮጵያንግድባንክየወጭንግድአገልግሎትመስጫክፍልለእርስዎ /ለደንበኛው/ ተገቢውንትኩረት ይሰጣል።					
19. የኢትዮጵያንግድባንክየወጭንግድአገልግሎትመስጫክፍልለሁሉምደንበኞቻቸውአ መቼየሆነየሥራሠዓትአላቸው።					
20. የኢትዮጵያንግድባንክየወጭንግድአገልግሎትመስጫክፍልየእርስዎን /የደንበኛውን / ግለሰባዊፍላጎትያገናዘበአገልግሎት (personal service) ሉሰጡ የሚችሉበቁሰራተኞችአሉ።					
21. የዓለምዓቀፍደረጃዉንየጠበቀባንክየወጭንግድየደንበኞቻቸውንፈላጎትክልብየውቃ ሉየሁልጊዜምቅድሚያጥረታቸውነው።					
22. የኢትዮጵያንግድባንክየወጭንግድአገልግሎትመስጫክፍልሠራተኞችየእርስዎን /የደንበኛውን / ፍላጎትለይተውይረዳሉ።					

ክፍልሦስት፡ የደንበኞችእርካታ

እባክዎለጥያቄዎቹበመልስነትከቀረቡትአማራጮችውስጥምልክት

(x) በማድረግምላሽዎትንይሰጡ።

የደንበኛእርካታመለኪያ	ሆ- ለሆ	አልሆም	መካከለኛ	አልሆም	በጣም አልሆምም
በባንኩ በሚታዩ ቁሳቁሶች የቢሮንፅህና እና የሠራተኞች ውቤት እና ማራኪነት በጣምረክቻለሁ።)					
በገቡልኝ ቃል መሠረት ስለፈፀሙልኝ እና በታማኝነታቸው በጣምደስተኛነኝ።					
በባንኩ ቀልጣፋም ላሽሰጪነት በጣም ረክቻለሁ።					
በባንኩ ሰራተኞች ዕውቀት ትህትና እና ባህሪ በጣም እተማመናለሁ ስለሆነም በጣም ደስተኛነኝ።					
በባንኩ ሠራተኞች ተባባሪነትና ችግር ተካፋይነት በጣም ደስተኛነኝ።					

