



**ST. MARY'S UNIVERSITY COLLEGE  
SCHOOL OF GRADUTE STUDIES**

**THE EFFECT OF POINT OF SALE (POS) TERMINAL SERVICE QUALITY ON  
CUSTOMER SATISFACTION (THE CASE OF DASHEN BANK S.C)**

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ADDIS ABABA, ETHIOPIA**

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY COLLEGE  
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**DECEMBER, 2021  
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### *Declaration*

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of **“The effect of Point of Sale (POS) Terminal Service Quality On Customer Satisfaction in the Case of Dashen Bank S.C.** All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

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Name

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Signature

St. Mary's University College Addis Ababa

December, 2021

## ENDORSEMENT

This thesis has been submitted to St. Mary's University College School of Graduate Studies Program for examination with my approval as the college's advisor.

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Advisor

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Signature

St. Mary's University College, Addis Ababa

December, 2021

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***APPROVED BY BOARD OF EXAMINERS:***

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## **ACRONYMS**

<b>ANOVA:</b>	Analysis of Variance
<b>ATM:</b>	Automatic Teller Machine
<b>E-banking:</b>	Electronic Banking
<b>ISO:</b>	Independent Sales Organization
<b>POS:</b>	Point of Sale
<b>SERVQUAL:</b>	Service Quality
<b>SERVPERPERF:</b>	Service Performance
<b>SPSS:</b>	Statistical Package for Social Science

## ABSTRACT

*This research aims to measure the point of sale (pos) banking service quality at Dashen bank S.C. It also examined the effect of POS banking quality service towards customer satisfaction. The SERVQUAL model was used to determine customers' perception of service quality at Dashen banks. To achieve the objectives of this study, data was collected through questionnaire from a sample of 144 customers' which use point of sale machine for their card transaction. These respondents were selected using Purposive sampling and convenience sampling method. The data collected from the questionnaire were analyzed by using Statistical tools such as mean, correlation, and multiple regression analysis. The result of the study indicated that all the service quality dimensions showed a negative disconfirmation indicating that the service quality at Dashen banks is below the customers' expectation. Moreover, the results of this study indicated that all the five service quality dimensions (reliability, tangibility, assurance, empathy and assurance) have positive and significant relationship with customer satisfactions. The finding of this study also indicated most customers are dissatisfied with the service provided by these private banks. The results also indicated that the three service quality dimensions (Responsiveness, Empathy and, Reliability) have positive and significant effect on customer satisfaction. Finally, the study suggests a series of measures which could be taken the banking industry such as improvement of point of sale banking service quality dimension, giving training to point of sale support officer and to solve the telecommunication infrastructure problem in order to increase customer's satisfaction level.*

*Key words: POS, Service quality, SERVQUAL, Customer satisfaction Dashen bank*

# CHAPTER ONE

## 1. INTRODUCTION

### 1.1. Background of the Study

Technology has succeeded in making various aspects of life easier for the societies of today (Rust & Oliver, 1994). More importantly, it has become a fundamental element in improving the quality of services in general and E-Banking services in particular (Joseph & Stone, 2003). E-Banking service is said to rely on the exchange of information between customers and providers using technological methods devoid of face-to-face interaction (Darwish & Lakhtaria, 2011).

Banking sectors in most developed countries have pioneered the area of e-services and have been actively involved in its continuous improvement. The objective was to try to meet the ever-changing needs and lifestyles of modern clients. The Lebanese banking sector, core of the Lebanese economy, has been witnessing unprecedented growth, especially with regard to electronic services (Fakhoury & Aubert, 2015). The usage of E-Banking services by bank clients has grown in the past few years about 25% to 30% (“Bank to the Future,” 2013). Indeed, Lebanese banks are strategically using advancements in E-Banking services for retaining and attracting clients, and are therefore making large investments in implementing the latest E-Banking strategies to maintain and augment their competitive advantage.

The rapidly growing Information and Communication Technology (ICT) is knocking the front door of every organization in the world, where Ethiopian banks would never be exceptional. In the face of rapid expansion of electronic payment (E-payment) systems throughout the developed and the developing world, Ethiopian’s financial sector cannot remain an exception in expanding the use of the system (Gardachew, 2010)

According to Adeoti and Oshotimehin (2012) electronic payment refers to an electronic means of making payment for goods and services procure online or in supermarket and shopping mall. It enables website and shopping malls to securely process transaction in real time. It operates on a smart card that stores information on microchips, the microchips contain apursue in which monetary value is held electronically. POS (point of sale) terminal is one of

the e-payment systems introduce in Ethiopia banking sector. POS accepts different cards for payment of goods and services. This card stores account information on microchips. The microchip contains a purpose in which monetary value is held electronically. The card can be used to make purchase of goods and services online, in supermarket, shopping mall, and other market places. POS allows card holder to have a real time online access to funds and information in their bank account through debit or cash cards (Omotayo & Dahansi, 2015)

POS machine handle credit authorization, cash withdrawing and cash payment. It enhances electronic fund transfer at point of sale. Thus, customer account would be debited immediately with the cost of purchase in an outlet such as Station or Super market, Hotel etc. The implication of this is that customer can make payment for goods and services without necessarily coming in contact with physical cash as the purchase price would be debited on the buyer card and credited on the service provider account (Olatoke, Olasunkamin & Felicia, 2014). Since bank is a customer oriented service industry. A bank depends upon the customer for their survival in the market. The customer is the focus and customer service is the differentiating factor in which a bank can differentiate itself from competitors by providing high quality customer service (Tadese, Edosa & Chandra, 2015).

Banks operating in Ethiopia have a lot of pressure due to increase competition. Therefore, they are formulated various strategies to retain the customer and the key of it to increase the service quality level. Service quality is particularly essential in the banking service context because it provides high level of customer satisfaction and hence it becomes a key to competitive in addition service quality has a significant impact on a bank's success and performance (Mesay, 2012).

Even though point of sale machine is deployed by public and private banks in Ethiopia merchants which sell good services through POS are still accept their transaction by cash rather than card payment because of improper function of POS machine and card holder still use cash for payment due to awareness problem about card payment and there is problem in customer service in banks employee and the banks itself.

This studies intended to examine the essential dimensions of POS service quality and its impact on customers' satisfaction in Addis Ababa city by selecting private commercial banks. (i.e Dashen Bank)

Dashen Bank S.C was already introduced point of sale electronic payment services platform as one tool to settle down merchant transaction the growing competition by investing on card accepting network expansion which in fact makes the network to raise 1283 POS terminal and number of card holder to 582,937 as of June 2020. This POS able to accept international card that is VISA, Master Card, Union Pay and American Express cards and local dashen bank visa and American express gold and credit cards (Dashen Bank Annual Report 2019/20).

Therefore, this study assesses POS service quality dimension and its infulace on POS user satisfaction. In order to measure the service quality, the most widely used model SERVQUAL (which consists of tangibility, reliability, assurance, empathy and responsiveness) was used which is developed by (Parasuraman, 1985: 1988).

## **1.2. Statement of the Problem**

Banks in Ethiopia are involved in tough competition to attract customers by delivering various services. It is better for customers to have broad choices to select best bank for them to satisfy their needs. For banks as well, they have to find the ways to satisfy customers and keep competitive advantages above other banks. In pursuit of round the clock customer services and keep abreast with the developing global banking technology, almost all banks in Ethiopia are fast moving toward launching new technology-based products and services such as internet banking, mobile banking, ATMs, POS etc (Sintayehu 2015). The advancement in technology has played an important role in improving service delivery standards in the banking industry in its simplest form ATM, POS and deposit machine now allow consumers carry out banking transaction beyond banking hours and these have enhanced customer's satisfaction. Banks with higher level of quality of service having higher level of customer satisfaction of an introduction for achieving competitive advantage (Olatoke et al, 2014)

From the above electronic banking product this study was focus on point of sale terminal to conduct transaction through point of sale terminal there are three parties participated, these

are merchants (business firms which sell goods and services) by using point of sale machine, the card holder (the one which own debit or credit card such as visa, master card) and financial sector such as banks and card association. Merchants are business firms such as Hotels, supermarket, galleries etc used card payment through point of terminal machine to reach out to the global market and be able to increase sales and, to reduce operation and processing cost at the same time, to saves paper for receipts and to prevent fraud through automated control (Helen,2016). But merchants face challenge when they are conducting transaction with point of sale machine the challenges are lack of adequate infrastructure, network failure, frequent power outage, preference for cash from card holder side , as well as security of communication over the network ,banks did not provide point of sale banking service as promised, employee of banks are not responsive when point of sale user encounter problems ,employee of banks haven't detail knowledge about point of sale terminal and banks and their employee did not work according to best interest of point of sale user this result in dissatisfaction of customers for the point of sale service delivered by banks.

As the use of point of sale terminal services increasing day to day, it is important on the part of the bank to have an idea about what the POS terminal users are thinking about its various features, what are their problems area how do they compare the POS service of their bank with that of any other bank etc, and the impact of this POS quality service to their customer's satisfaction to be competitive in the banking sector.

Million (2013) conducted a study on the impact of e-banking on customer satisfaction in two branches of private banks in Gondar City, and Sisay (2016) also conducted a study on the effect of electronic banking service quality on customer satisfaction the case of Commercial Bank of Ethiopia. Both of them studied all electronic channale together their study didn't show the impact of each electronic product on customer satisfaction separately. Ayana (2012) also studied Adoption of Electronic banking system in Ethiopian Banking industry: Barriers and Drivers. The study focused on factors and drivers in adopting electronic product in Ethiopia satisfaction of customers towards E- banking was not deeply addressed inaddition he studied all electronic channels together. To know each electronic channales service quality and the satisfaction level of customers' further investigation on each electronic product is required. This study bridg the gap of the previous study by conducting detail investigation



specifically on POS banking services quality delivery. In order to measure the expectation and perception of customers towards POS banking SERVEQUAL model used in addition to measuring service quality the influence of point of sale terminal service quality on customer satisfaction is addressed by taking Dashen banks in Ethiopia.

### **1.3. Research Questions**

The researcher attempted to get answer to the following research questions regarding the level of Point of sale banking service quality at Dashen bank the influence that point of sale Banking service quality dimensions have on customers' satisfaction:

1. What are the gaps between the customers' perceptions and expectations on the Dashen Bank point of sale machine service quality in terms of the five service quality dimensions?
2. What is the current overall customer satisfaction with point of sale banking service at Dashen bank?
3. What is the relationship between point of sale machine service quality dimensions and customer satisfaction at Dashen banks?
4. What is the major point of sale banking service dimensions that have impact on customer satisfaction at Dashen?

### **1.4. Objectives of the study**

#### **1.4.1 General Objective**

The main objective of the study is the effect of Point of Sale (POS) terminal service quality on customer satisfaction (The case of Dashen Bank).

#### **1.4.2 Specific Objectives**

The specific objectives of the study are as follows: -

1. To measure the gaps between the customers' perceptions and expectations on the Dashen Bank point of sale machine service delivery in terms of the five service quality dimensions?
2. To assess the current overall customer satisfaction with point-of-sale banking service at Dashen bank.

3. To identify the relationship between point of sale machine service quality dimensions and customer satisfaction at Dashen and to know the current overall customer satisfaction with point of sale banking service at Dashen.
4. To identify the major point of sale banking service quality dimension that has impact on customer satisfaction at Dashen bank.

### **1.5. Scope of the Study**

Although electronic payment system has got different channels this research deals only on the POS banking services i.e. It excluded other electronic banking services like mobile banking, ATM, and Internet banking services. In addition, the study was confined itself by documentary analysis of the purposely selected banks that is Dashen bank and also the study collects primary data only from POS machine user's /business customers/ which is found in Addis Ababa area it didn't include card holder.

The researcher chosen Dashen Bank S.C from all other 15 private banks operating in the country due to the fact that it is the first private bank to introduce digital banking in the country and also it is the leading bank in the private banking sector in all Digital Banking. So, any study that was conducted in this bank can be a representative of the private banking industry. On the other hand, the study focuses on Addis Ababa. This is due to the fact that most of the POS services of all banks are operating in Addis Ababa.

### **1.6. Significance of the Study**

Every research should have something to contribute: since a lot of time, money, and human resource devote to do so. This study assesses the POS service quality and its influence on customer satisfaction. Therefore, the outcome of this study will have the following importance for concerned bodies: -

1. It can be a good indicator for Dashen managers to identify the gap between Perception of POS banking service quality and that of their customer's expectation and taking actions to close the gaps.

2. This study is significant to provide information that would help the management of Dashen banks to evaluate and redesign its current POS service quality delivery in order to improve the overall customer satisfaction.
3. Result of this research give a way or serve as a source for other researchers who want to make further investigations in the area.

### **1.7. Limitation of the Study**

The very immediate and major constraint of this study is that it is hardly possible to get well studied documents locally in connection specifically on POS banking service, unlike other service sectors. The other limitations in this study were the difficulty in covering all the area of the population due to time and resources constraints.

### **1.8. Organization of the Paper**

The research paper was divided into five chapters. **Chapter one** presents introduction part which consists of background of the study, statement of problem, research question, and objectives of the study, significance of the research paper, and scope & limitations of the study. **Chapter two** presents the literature review regarding the research area of the paper and sets out the theoretical frameworks for the research **chapter three** state methodology part, and the research results and discussion was present in **chapter four**. The final part **chapter five** summarize the findings, concludes the paper, and forwards some recommendations.

## **CHAPTER TWO**

### **2. LITERATURE REVIEW**

The purpose of this chapter is to review the literature in the area point of sale banking and customer satisfaction. This review of literature establishes a framework, which can guide the study. The review has three sections. Section 2.1 theoretical literature review, section 2.2 empirical studies section 2.3 conceptual framework

#### **2.1. Theoretical Literature Review**

##### **2.1.1 Overview of E-Banking**

###### **2.1.1.1 Definition of E-banking**

E-banking is a form of banking service where funds are transferred through an exchange of electronic signal between financial institutions, rather than exchange of cash, checks, or other negotiable instruments (Kamrul 2009).E-banking, also known as electronic funds transfer (EFT), is simply the use of electronic means to transfer funds directly from one account to another, rather than by check or cash (Malak 2007).E-banking can be also defined as a variety of platforms such as internet banking or (online banking), TV-based banking, mobile phone banking, and PC (personal computer) banking whereby customers access these services using an intelligent electronic device, like PC, personal digital assistant (PDA), automated teller machine (ATM), point of sale (POS), kiosk, or touch tone telephone (Alagheband, 2006).

###### **2.1.1.2 Types of E-Banking**

There are many electronic banking delivery channels to provide banking service to customers. Among them ATM, POS, Mobile banking and internet banking are the most widely used and discussed below

###### **1. ATM (Automated Teller Machine)**

Automated Teller Machine (ATM) is a machine where cash withdrawal can be made over the machine without going in to the banking hall. It also sells recharge cards and transfer funds; it can be accessed 24 hours/7 days with account balance enquiry (Fenuga, 2010).

## **2. Internet banking**

Internet banking allows customers of a financial institution to conduct financial transactions on a secure website operated by the institution, which can be a retail or virtual bank, credit union or society. It may include of any transactions related to online usage. Banks increasingly operate websites through which customers are able not only to inquire about account balances, interest and exchange rates but also to conduct a range of transactions. Unfortunately, data on Internet banking are scarce, and differences in definitions make cross-country comparisons difficult (Alabar, 2010).

## **3. Mobile banking**

Mobile banking (also known as M-Banking,) is a term used for performing balance checks, account transactions, payments, credit applications and other banking transactions through a mobile device such as a mobile phone or Personal Digital Assistant (PDA). The earliest mobile banking services were offered over SMS, a service known as SMS banking. Mobile banking is used in many parts of the world with little or no infrastructure, especially remote and rural areas. This aspect of mobile commerce is also popular in countries where most of their population is un-banked. In most of these places, banks can only be found in big cities, and customers have to travel hundreds of miles to the nearest bank. The scope of offered services may include facilities to conduct bank and stock market transactions, to administer accounts and to access customized information (Tiwari, 2007).

## **4. Point of Sale Transfer (PoS) Terminal**

The system allows consumers to pay for retail purchase with a check card, a new name for debit card. This card looks like a credit card but with a significant difference. The money for the purchase is transferred immediately from account of debit card holder to the store's account (Malak ,2007)

### **2.1.2 Overview of Point of sale Terminal**

Point of Sale (PoS) is referred to as a Point of Purchase (PoP) check out is the location where a transaction occurs. A “check out” refer to a pos terminal or more generally to the hardware

and software used for checkout, the equivalent of electronic cash register. A PoS terminal manage the selling process by a sales person accessible interface the same system allow the creation and printing of the receipt (Shittu, 2010).

The term “point of sale” covers a variety of services rendered through machines located at retail establishments. POS terminals are generally clerk-operated devices located at the checkout or convenience counter of retail establishments. Electronic cash register versions of these terminals have been in operation for several years, maintaining store records on sales, inventories, accounts receivable, and the like. Now, POS devices have been linked to financial institution computers, allowing retail customers to receive approval for check cashing and electronically initiate transfers from their accounts to the retailer’s, the latter being POS full funds transfer. In some installations, customers can make deposits to their accounts. POS devices accept either a plastic credit card or a plastic debit card, depending on whether the customer wants to delay payment by charging the purchase or wants the purchase deducted directly from his/her account. As electronic POS systems proliferate, their use is probably replacing many of the paper transactions accomplished through cash payments and checks and credit transactions (Deiterich, 2014).

POS (point of sale) accepts ATM cards for payment of goods and services. This card stores account information on microchips. The microchip contains a purse in which monetary value is held electronically. The card can be used to make purchase of goods and services online, in supermarkets, shopping malls, and other market places. POS allows cardholders to have a real time online access to funds and information in their bank account through debit or cash cards. (Dahunsi & Omotayo 2015) Benefit in using point of sale terminal for merchant

Automating and streamlining electronic payments made from self-serve channels such as ATMs, branch office terminals and point-of-sale (POS) systems can reduce paper-based errors and costs. When cardholders use their cards at the point of sale they are helping to keep money in the banking system. Electronic payment system can help displace shadow economies, bring hidden transactions into the banking system and increase transparency, confidence and participation in the financial system, (Delali, 2010)

One of the services in banks offer to its customer is POS service it means a service in which the merchant is able to accept any payment using VISA, MasterCard, and Union Pay and American Express cards coming from all over the world for payment using the Point of Sale (POS) terminal.

Some of the benefits that the merchants would get are listed below:

- Since Payments are transferred electronically, their merchants handling cost would be reduced.
- It enables to attract cardholders that in turn increase their customer base.
- It increases merchants' sales volume.
- It reduces risk related to forged notes and bounced checks.
- It enabled merchants to control daily transaction through POS reports and bank statements.
- Being users of modern way of payment by itself will add a good image for their business. (Helen, 2016)

### **2.1.3 Challenge in using point of sale terminal**

Among the factors that have been attributed to low adoption of POS is low level of awareness of the benefit of using POS, lack of adequate infrastructure, low internet penetration, network failure, absence of open standards or trust among banks and providers, awareness of POS availability, frequent power outage, limited numbers of POS per merchant store where they are available, preference for cash, as well as security of communication over the network, (Ayo & Babajide, 2006; Adeoti, 2013, NIBSS, 2015) Among the initiatives is the introduction of Point of Sale (POS) to business organizations which is supplied by different banks(Dahunsi &Omotayo, 2015 )

### **2.1.4 Concept of Service and Service Quality**

Services are economic activities offered by one party to another. In exchange for money, time, and effort, service customers expect value from access to goods, labor, professional skills, facilities, networks, and systems; but they do not normally take ownership of the physical elements involved (Lovelock & Wirtz, 2011).

Quality is the totality features and characteristics of a product or service that bear on its ability to satisfy stated or implied needs. (Kotler & Keller, 2009)

Perasuraman et al (1985) defined service quality as “global evaluation or attitude of overall excellence of service”. So, service quality is the difference between customers’ expectation and perception of services delivered by service firms, In addition, one of important definition is that the quality of service as perceived by customer is the result of an evaluation process in which they compare their perspective of service outcome against what they expected. Service quality is considered an important tool for a firm’s struggle to differentiate itself from its competitors the intangible elements of a service (inseparability, heterogeneity and perishability) are the critical determinants influencing service quality perceived by a consumer. This means that a service must be well defined by the provider in terms of its characteristics in order to understand how service quality is perceived by consumers. (Ladhari, 2009) Delivering quality service means conforming to customer expectations on a consistent basis (Thakur, 2011) Today one of the most dominant topics of research in services is service quality. It is necessary for service providers to understand how customers evaluate the quality of service. When customers consume a product, they compare the quality of experience with their prior expectations, which leads to their satisfaction or dissatisfaction (Thakur, 2011)

### **2.1.5 Concept of Customer Satisfaction**

Lau and Cheung (2013) indicate that the attitude of customer satisfaction resulting from what customers believe should happen (anticipation) compared with the situation when what they believe is not the case (perceived performance). In addition; satisfaction strengthens quality perception and leads repeat purchases. According to Kotler and Keller (2009) satisfaction reflects a person’s judgment of a product perceived performance in relationship to expectation. If the performance falls short of expectation the customer is dissatisfied. If matches expectation, the customer is satisfied, if it is exceeding them, the customer is delighted. Yang (2001) argues that customers reach satisfaction decisions by comparing the performance a product or service with their prior expectations. If performance exceeds the expectation positive disconfirmation occurs and increases in satisfaction can be expected to



take place. On the other hand, if performance short falls the expectation negative disconfirmation occurs and consequently satisfaction would be decreased. If expectations are exceeded the perception, positive disconfirmation occurred, while a negative disconfirmation occurred due to customer experience is poorer than expected, the key to sustainable competitive advantage lies in delivering high quality service that will in turn result in satisfied customers (Yoo & Park, 2007).

### **2.1.6 Relationship between Services Quality and Customer Satisfaction**

Studies confirmed that service quality and customer satisfaction have strong relationship (Alagheband, 2006; Bedi, 2010). When the customer receives high quality service his behavior and attitude towards the organization will be positive and that would strengthen the relationship with the organization and vice versa. Customer satisfaction is the most important criteria that enable organizations to ensure the quality of their goods or services (Parasuraman et al., 1985).

Parasuraman et al (1988) defined service quality and customer satisfaction as “service quality is a global judgment, or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction”. Satisfaction is a “post consumption experience which compares perceived quality with expected quality, whereas service quality refers to a global evaluation of a firm's service delivery system” (Parasuraman et al., 1985). Researchers are divided over the antecedents of service quality and satisfaction. The studies of Suleiman (2011) suggest service quality leads to customer satisfaction. To achieve a high level of customer satisfaction, most researchers suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction.

According to Angelova and Zekiri (2011) in today's competitive environment delivering high quality service is the key for a sustainable competitive advantage. Customer satisfaction does have a positive effect on an organization's profitability. Satisfied customers form the foundation of any successful business because customer satisfaction leads to repeat purchases, brand loyalty, and positive word of mouth. Nowadays all companies are realizing the significance of delivering and managing service quality, which leads to customer satisfaction.

Service quality that is delivered can meet or exceed customers' expectations are mainly influenced by customer's prior expectations. Pleased customers tend to be devoted to the company and more likely to return. Understanding satisfaction is vital in the sense that dissatisfied customers hardly ever complain, but rather simply purchase from another service provider (Mueller, Palmer, Mack, & McMullan, 2003).

Satisfaction is most commonly described in terms of the disconfirmation approach, which describes it as the difference between a customer's pre-purchase expectations and post-purchase perceptions of the concrete service performed. Any difference between them is referred to as disconfirmation. If the service experienced is better than expected, then positive disconfirmation or high levels of satisfaction will result. If, however, the service performance falls short of what was expected, then negative disconfirmation or dissatisfaction will result. Confirmation or zero disconfirmation results when perceived performance just meets the customer's expectations or when the service experience is much as expected in the customers. Parasuraman et al (1988) found that customer satisfaction is the outcome of service quality.

## **2.2 Empirical Literature Review**

Jannatul (2009) in his study of e-banking & customer satisfaction which focus on understanding the impact of variables of e-banking, on customer satisfaction in Bangladesh, five service quality dimensions namely reliability, responsiveness, assurance, empathy, and tangibles are established based on the SERVQUAL model and the literature review. These variables are tested in e-banking to explore the relationship between service quality and the customer satisfaction. Data were gathered through survey interview by a structured questionnaire with 250 customers. The study shows that these factors are the core service quality dimensions for customer satisfaction in e-banking. It also explores that reliability, responsiveness, and assurance have more contribution to satisfy the customers of e-banking in Bangladesh.

Sunday (2016) the study investigated the influence of ATM Service quality on customer satisfaction in the banking sector of Nigeria. From the result of hypotheses testing, four out of the five null hypotheses that stated that service qualities do not have significant effect on customer satisfaction were rejected in favor of their alternative hypothesis. Tangibility, assurance, empathy and have significant effect on customer satisfaction. Also from the result

of the descriptive analysis which measures the perception of customer satisfaction with ATM service qualities of Tangibility, Reliability, Responsiveness, Assurance and Empathy, respondents expressed satisfaction with the above ATM service qualities. Based on the above, this study concludes that service qualities are antecedents to customer satisfaction and the higher the level of service quality, the higher the satisfaction it offers.

Adeoti and Osatimehin (2012) they studied on the level of adoption of point of sale terminals the customer level of satisfaction with point of sale terminal and test the null hypothesis that consumer satisfaction didn't significantly affect adoption of PoS terminals in Nigeria. The findings indicate that fewer consumers were satisfied with the speed of transactional level of service provided by the merchants, awareness, and security. These findings suggest opportunities for improving the consumers interface with PoS technology. This finding concludes that overall level of satisfaction of consumer with PoS is low and that consumer satisfaction affects the adoption of PoS terminal at 5 percent level.

Mesay (2012) in his study "Bank Service Quality, Customer Satisfaction and Loyalty in Ethiopian Banking Sector" The main aim of the study was to measure the quality of service offered by private banks operating in Ethiopia. Moreover, it tries to investigate the relationship between service quality, customer satisfaction and loyalty. The five dimensions of SERVPERF model i.e. reliability, assurance; tangibility, empathy and responsiveness were used to measure the quality of service offered by the private banks. The finding indicates that there is a positive correlation between the dimensions of service quality and customer satisfaction. The study indicates that empathy and responsiveness plays the most important role in customer satisfaction level followed by tangibility, assurance, and finally the bank reliability. The research findings also indicate offering high quality service increase customer satisfaction, which in turn leads to high level of customer commitment and loyalty.

Sisay (2016) studied "the effect of electronic banking service quality on customer satisfaction: in the case of commercial bank of Ethiopia" The finding of the study indicates that customers of bank were satisfied by five service quality dimensions (tangibility, reliability, responsiveness, Assurance and empathy). The finding of the study also indicates that, customers were most satisfied with the assurance dimensions of service quality. However, customers were less satisfied empathy dimensions of service quality. The correlation result

shows that all service Quality dimensions (tangibility, assurance, empathy, responsiveness and reliability) are positively and significantly related with customer satisfaction. All service quality dimensions' tangibility, Responsiveness, assurance and empathy has positive and significant effect on customer Satisfaction. The findings of this study also indicated that assurance is the most important factor to have a positive and significant impact on customer satisfaction. In addition to this, Responsiveness and tangibility the three service quality dimensions significantly explain the Variations in customer satisfaction.

Million (2013) conducted a study on the impact of e-banking on customer satisfaction in two privet banks in Gondar city. The researcher employed descriptive and inferential statistics in analyzing this study and it was limited to customers of dashen banks only. The results of the study implied that majority of users of e-banking are the young, educated, salaried and students, business men and women are not actively using the service of e-banking, e-banking currently provided for saving and current accounts holders only, e- banking reduced frequency of bank hall for banking service, reduced waiting time for customers, there are customers who don't know the fee charged for being e-banking users , the bank customers satisfaction increased after being e-banking users, enabled customers to control their account movements and there is high opportunity to expand e-banking service .

Ayana (2012) adoption of E-banking in the Ethiopian banking industry with respect to the barriers which can influence firms from taking advantage of E-banking system and expected benefits derived by adopting the system. The study was conducted based on the data gathered from four banks in Ethiopia; three private banks (Dashen bank, Zemen bank and Wegagen bank) and one state owned bank (commercial bank of Ethiopia). A mixed research approach was used to answer the research questions that emerge through the review of existing literature and the experiences of the researcher in respect of the E-banking system in Ethiopia. The study statistically analyse data obtained from the survey questionnaire. A research framework developed based on technology-organization-environment framework and Technology acceptance model to guide the study. The result of the study indicated that, the major barriers Ethiopian banking industry faces in the adoption of Electronic banking are, security risk, lack of trust, lack of legal and regulatory frame work, Lack of ICT infrastructure and absence of competition between local and foreign banks. The study also identified

perceived ease of use and perceived usefulness as a driver of adopting E-banking system. The study suggests a series of measures which could be taken by the banking industry and by government to address various challenges identified in the thesis. These measures include: Establishing a clear set of legal frame work on the use of technology in banking industry, supporting banking industry by investing on ICT infrastructure and banks needs to be focused on technological innovation competition rather than traditional bases of retail bank competition.

### 2.3. Research Gap Model

What the company thinks its customer wants is not necessarily the same as, What the company thinks it has to offer is not necessarily the same as, What the company actually offers is not necessarily the same as, How the customer experiences this is not necessarily the same as, What the customer really wants. According to the formulation of Parasuraman et al (1985) there are five gaps that cause unsuccessful service delivery

- 1. Gap between Customer Expectation and Management Perception (Knowledge Gap):-** management does not always perceive correctly what customers' want. Bank manager might think that consumer's judge the company service by the quality of employees' performance, whereas customers may be more concerned with the courtesy and responsiveness.
- 2. Gap between Management Perception and Service Quality Specification (The Standard Gap):-** management might correctly perceive the customers' wants but not set a specified performance standard. For example Bank administrators may tell the tellers to give "fast" service without specifying it quantitatively.
- 3. Gap between Service Quality Specification and Service Delivery (The Delivery Gap):-**  
The personnel might be poorly trained or incapable or unwilling to meet the standard or they may be held to conflicting standards such as taking time to listen to customers and serving them fast.
- 4. Gap between Service Delivery and External Communication: -**  
Consumer expectations are affected by standards made by company representatives and advertising. If a bank brochure shows a beautiful room, but the customer arrives and finds the room to be cheap and tack looking, external communications have distorted the customers' expectations.
- 5. Gap between Perceived Service and Expected Service: -** This gap occurs when the consumer misperceives the service quality. The physician may keep visiting the patients to show case, but the patient may interpret this as an indication that something really is wrong

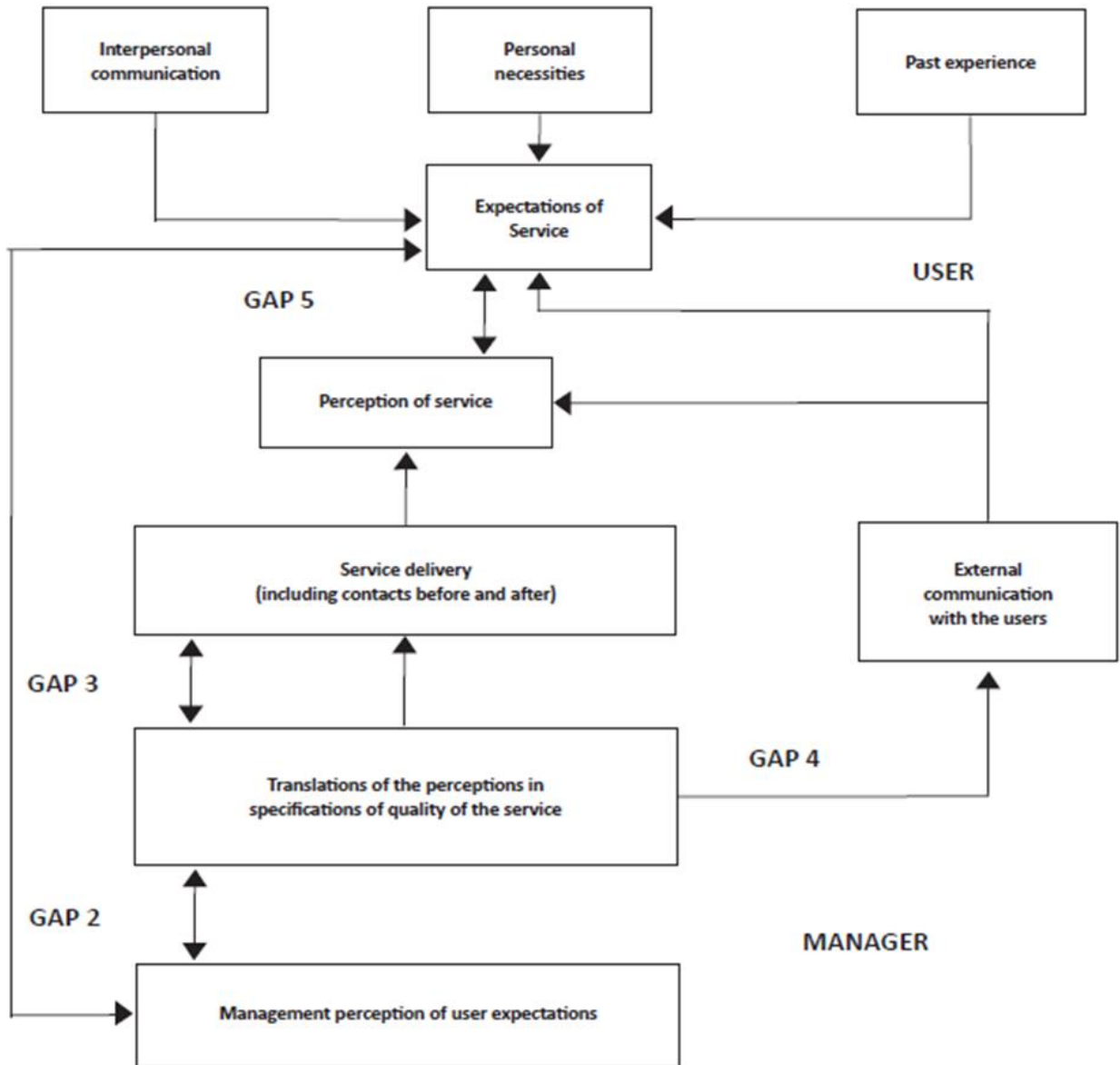
According to this model, the service quality is a function of perception and expectations and can be modeled as:  $SQ = \sum_{k=1}^k (P_{ij} - E_{ij})$

Where: SQ = overall service quality;

k = number of attributes.

$P_{ij}$  = Performance perception of stimulus i with respect to attribute j.

$E_{ij}$  =Service quality expectation for attribute j that is the relevant norm for stimulus i.



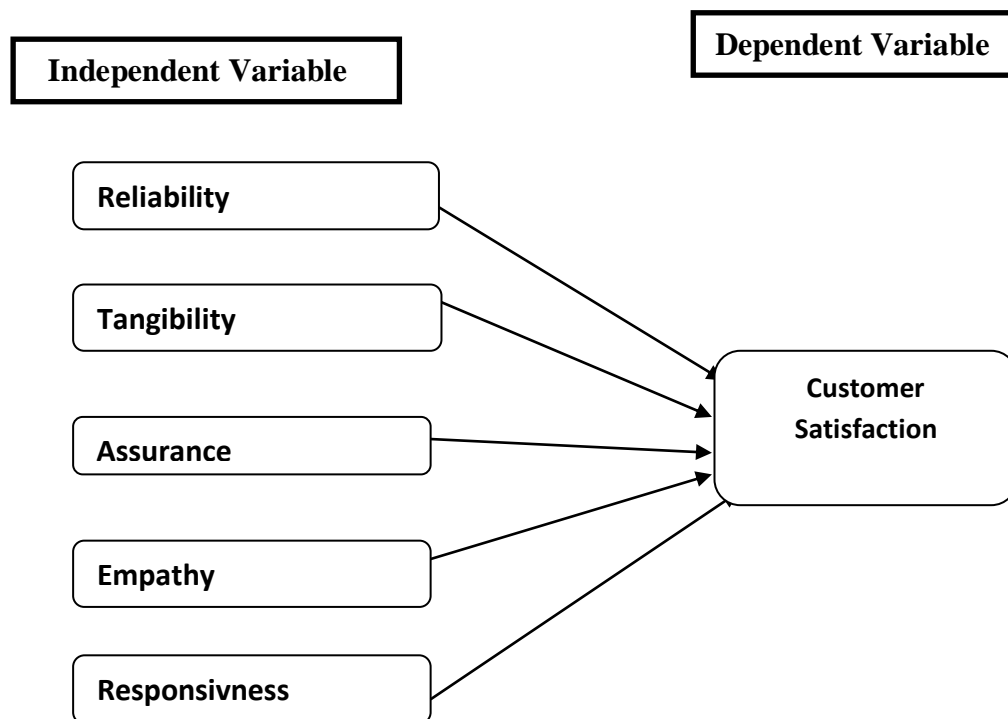
**Figure 2.3: Gap Model**

Source: Parasuraman et al. (1985)

## 2.4 Conceptual Frameworks

Service Quality is a vital antecedent of customer's satisfaction (Cronin and Taylor, 1992). In turn customer satisfaction is believed to affect post-purchase and perception and future decisions. Following from the literature review done above, the relationship between service quality variables and customer satisfaction can be shown as following. In this conceptual model the five Service quality dimensions (reliability, responsiveness, assurance, empathy and tangible) and customer satisfaction have been selected form the study conducted by Sunday, (2016).

### POINT OF SALE BANKING





## **CHAPTER THREE**

### **3. RESEARCH METHODOLOGY**

This chapter presents details of the research design and methodology. This includes Description of study area, Research design, Source of Data, Target population, Sample size and sampling technique, Method of Data Analysis, Model Specification, Pilot Study research hypothesis and Ethical Consideration was presented.

#### **3.1. Description of study area**

Dashen Bank is the first private bank established back in 1995 with ETB 14Million capital. The Bank initially started operations with eleven branches but over time Dashen Bank has grown on a tremendous scale and currently has over 400 branches, 10 Forex Bureaus, over 350 ATMs, over a thousand Point of Sale terminals, and agent banking.

Dashen Bank was named after the highest mountain in Ethiopia, “Ras Dashen” which is also the habitat of unique wild animals like Walia Ibex. These characteristics of the mountain happen to match with the founders of the Bank and cause them to adopt the name and incorporate their aspirations.

Dashen Bank as of date has an asset of ETB 28 Billion and over 1.5 million customers. Dashen Bank has also established strong correspondent banking relationships with 462 banks in 70 countries and 170 cities worldwide. This shows the bank’s reliability and maternities.

The Bank also works in partnership with the electronic payments brands including AMEX, VISA, MasterCard & Union Pay and well-known money transfer operators such as Western Union, MoneyGram, Express Money & Dahabshiil, Ezremit, Transfast, World Remit, and RIA.

#### **3.2. Research Design and Approaches**

A research design provides a framework for the collection and analysis of data. A choice of research design reflects decisions about the priority being given to the following; expressing causal connections between variables, generalizing to larger groups of individuals than those

actually forming part of the investigation, understanding behavior and meaning of that behavior in its specific social context and having a temporal (i.e. over time) appreciation of social phenomena and their interconnections (Bryman & Bell, 2007). In this research both descriptive and explanatory study design using quantitative method was used to analyze for data collected from customers. The reason behind using descriptive study design is because the researcher is interested to describe in detail the state of point of sale banking service quality and customer satisfaction at Dashen bank for depth understanding of point of sale user expectation and perception by using frequency distribution, percentage and mean score value. This study also used explanatory study design, to explaining, understanding, predicting and controlling the relationship between variables that is dependent variable customer satisfaction and independent variable (reliability, tangibility, assurance, empathy and responsiveness). The study is cross-sectional in the sense that relevant data was collected at one point in time.

### **3.3. Types and Source and Collection Method**

The researcher used primary&secondary source of data. Regarding the primary data, the researcher distributed structured questionnaire for merchant (i.e business organization which sell their goods and services through POS) the variables were attitudinal and measured using Likert scale with five response categories (strongly disagree, disagree, neither agree nor disagree, and agree, strongly agree). “The Likert scale method was preferred to make questions interesting to respondents and thereby enhance their cooperation, ultimately to ensure maximum response rate” (Robson Colin, 2002). The secondary data were gathered from the available literature, journal, Website, annual report and documents.

### **3.4. Sample Design**

Since it is difficult, time taking and costly; to conduct a census survey on all of the merchants, the researcher tries to draw a representative sample that enables to generalize. Sampling is the process of choosing, from a much large population, a group about which wish to make generalized statements so that the selected part represents the total group (Leedy, 1989).

So far, Dashen bank has deployed 1283 point of sale (POS's) and at different business organization all over the country in the year-end of 2019/20. From the total number of 1283

merchants, which reside in Addis Ababa that conduct their card transaction through point of sale.

According to Cochran, (1997) to determine the desired sampling size, standard statistical approach equation was used, for the reason that the target population is greater than 10,000. In the case of this thesis, the target population (bank customers) is infinite.

$$n = \frac{Z^2 pq}{e^2}$$

**Where**

2.  $n$  = size of the sample;
3.  $Z^2$  = is the abscissa of the normal curve that cuts of an area  $\alpha$  at the tails and as all business researchers are using a 95% confidence level its value used it is 1.96 for the purpose of these research;
4.  $P$  = is the estimated proportion of an attribute that is present in the population and for this research the researcher believes the attribute 11% of the population
5.  $q$  = is 1-p and
6.  $e$  =acceptable error so, using the above formula the sample size for this research was

$$n = \frac{(1.96^2)(.11)(.89)}{(0.05)^2} = 150$$

### **3.5 Validity and Reliability Test Analysis**

To ensure rigor and generalization of the research findings, both validity and reliability were assessed. These two are related because if a measure is valid then it is reliable. Validity represents how well a variable measure what it is supposed to measure. Reliability refers to the extent to which the data collection techniques or analysis procedure will yield consistent findings (Saunders et. al., 2009).

#### **3.5.1. Reliability Test**

Reliability is defined as be fundamentally concerned with issues of consistency of measures (Bryman and Bell, 2007). Cronbach's alpha is used in this study to assess the internal

consistency of the research instrument which is the questionnaire the researcher developed. Cronbach's  $\alpha$  (alpha) is a coefficient of reliability used to measure the internal consistency of a test or scale; it resulted in a number between 0 and 1. As the result approaches to 1 the more the internal consistency of the items, which means all the items measure the same variable.

According to Hair, et al., (2006), if  $\alpha$  is greater than 0.7, it means that it has high reliability and if  $\alpha$  is smaller than 0.7, then it implies that there is low reliability.

### **Validity Analysis**

Validity defined as the extent to which data collection method or methods accurately measure what they were intended to measure (Saunders et. al., 2009). To obtain content validity, the researcher identifying existing scales from the relevant literature and seeking opinions from a panel of experts.

## **3.6. Method of Data Analysis**

Data analysis consists of examining, categorizing, tabulating, or otherwise recombining the evidence, to address the initial proposition of a study (Yin, 1989) The data collected via questionnaires was analyzed with Statistical Package for Social Science (SPSS) software version 20.0 the statistical tools used for this study are, namely descriptive analysis, correlation and multiple regression analysis

### **3.6.1. Descriptive analysis**

The descriptive statistical results were presented by tables, frequency distributions, and percentages to give a condensed picture of the data. This was achieved through summary statistics, which includes the gap analysis was computed by subtracting means expectation and means perception value for each SERVQUAL dimension which are computed for each variable.

### **3.6.2. Pearson correlation analysis**

In this study Pearson's correlation coefficient was used to determine the relationships between point of sale banking service quality dimensions (Tangibility, reliability, responsiveness, assurance and empathy) and customer satisfaction.

### **3.6.3. Multiple regression analysis**

Multiple regression analysis was used to investigate the effect of point of sale banking service quality dimensions (Tangibility, reliability, responsiveness, assurance, and empathy) on customer satisfaction.

The equation of multiple regressions on this study is generally built around two sets of variables, namely dependent variables (customer satisfaction) and independent variables (Tangibility, reliability, responsiveness, assurance, and empathy). The basic objective of using regression equation on this study is to make the researcher more effective at describing, understanding, predicting, and controlling the state variables.

### **3.7. Model Specification**

Regress customer satisfaction on the service quality dimensions the regression model, which existed in most literature Parasurman et al (1988), cited by Sunday (2016), Mwatsika (2014) was used.

$$Y_i = \beta_1 + \beta_2 X_1 + \beta_3 X_2 + \beta_4 X_3 + \beta_5 X_4 + \beta_6 X_5$$

Where

Y is the dependent variable- customer satisfaction

$X_1$ ,  $X_2$ ,  $X_3$ ,  $X_4$ , and  $X_5$  are the explanatory variables (or the regressors)

$\beta_1$  is the intercept term- it gives the mean or average effect on Y of all the variables excluded from the equation, although its mechanical interpretation is the average value of Y when the stated independent variables are set equal to zero.  $\beta_2$ ,  $\beta_3$ ,  $\beta_4$ ,  $\beta_5$ , and  $\beta_6$  refer to the coefficient of their respective independent variable which measures the change in the mean value of Y, per unit change in their respective independent variables. Two sets of variables guide this study.

The dependent variable “customer satisfaction” and five independent variables- Tangibility, Reliability, Responsiveness, Assurance and Empathy

- **Tangibility** includes products like bank network, pos, physical facilities and overall décor.
- **Reliability** deals with the ability to render accurately and dependably, hospitality of bank staff and also the handling of customers' grievances.
- **Responsiveness** deals with the willingness to help customers, ability to provide prompt services and also the management of failures when they occur.
- **Assurance** which deals with issues like competence, knowledge, courtesy of employees, the ability to convey trust and confidence among customers and also security of investment.
- **Empathy** is concerned with the ease of opening account, effectiveness of customer service, caring, providing individualized attention to customers, convenient operating hours amongst others (Salami & Olannye, 2013).

## CHAPTER FOUR

### 4. DATA ANALYSIS AND INTERPRETATION

#### 4.1. Introduction

This chapter presented a discussion of the final results and the process through which the results were obtained. In addition to this, background information of respondents is presented; the statistical methods of analysis were discussed, which included a descriptive analysis, a correlation analysis, and a multiple regression analysis computed using SPSS version 20.

A total questionnaire was distributed for Dashen Bank customers of these 144 questionnaires complete responses were returned from the banks having a response rate of (96%) and this questioner are used for analysis.

#### 4.2. Descriptive analysis

Descriptive analysis involved the computation of frequency distribution, mean, which were useful to identify differences among groups.

##### 4.2.1. Sample Profile of Dashen Bank Respondent

The demographic backgrounds of the sample respondents in three parameters are presented to understand the point-of-sale user profiles i.e., gender, age, and education. **One hundred Fifty (150) questionnaires** were distributed to Dashen bank customer which sell their goods and services through point-of-sale machine. A total of 144 questionnaires were returned and used for the analysis.

**Table 4.1: Profile of the Respondents (Dashen Bank S.C)**

<b>Parameter</b>		<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
<b>Gender</b>	Male	55	38	38
	Female	89	62	100
	<b>Total</b>	<b>144</b>	<b>100</b>	
<b>Age</b>	18-29 years old	51	35	35
	30-39 Years old	46	32	67
	40-49 years old	33	23	90
	50 Years old and above	14	10	100
	<b>Total</b>	<b>144</b>	<b>100</b>	
<b>Education</b>	Secondary school	13	9	9
	Certificate	14	10	19
	Diploma	35	24	33
	First degree and above	82	57	100
	<b>Total</b>	<b>144</b>	<b>100</b>	

Source: Own survey, 2021

Table 4.1 depicts the sample profile of the respondents. Accordingly, about 55(38%) of the respondents are males and the rest 89(62%) are females. This shows that majority of the respondents are female.

The table 4.1 also depicts age distribution of the respondents. It is evident from the table that the age group 30-39 Years old is dominant point of sale machine users which is 46(32%) of total respondents. Respondents with age group of 40-49 Years account for 33(23%) of total respondents. The rest 51(35%) and 14(10%) are respondents in the age group of less than 30 years and greater than 50 years respectively.



It is observed from Table 4.1. that, 82(57%) respondents have first degree and above, 35(24%) are diploma holders, whereas 14(10%) respondents are certificate holders and 13(9%) secondary education completed. This indicates that most of the point-of-sale customers are educated and have a good understanding of quality of point-of-sale service.

#### 4.2.2. Gap Analysis for Dashen Bank

**Table 4.2: Mean of Perceived Performance, Expectation and Gap Score of point-of-sale banking Service on reliability dimension**

Q	Attributes	Perceived performance score	Expected score	Gap score
1	P Reliability 1-E Reliability 1	2.6	4.645	-2.045
2	P Reliability 2-E Reliability 2	2.625	4.65	-2.025
3	P Reliability 3-E Reliability 3	2.81	4.655	-1.845
4	P Reliability 4-E Reliability 4	2.7	4.66	-1.96
5	P Reliability 5-E Reliability 5	2.73	4.65	-1.92
	Average score	<b>2.693</b>	<b>4.65</b>	<b>-1.96</b>

Source: Own survey, 2021

According to the above table 4.2 the difference of mean between P Reliability 1-E Reliability 1 is -2.045. This means the mean score of customers' expectations about the Dashen Bank ability to provide point of sale banking services in a certain time and their ability to do as promised is more than the mean perceived performance score. From this one can understand that Dashen bank was not keeping the promise as expected by customers.

As it is tried to be depicted in the above table 4.2 the mean of P Reliability 2 and E Reliability 2 has a gap score of -2.025 which means there is -2.025 gaps between customer's expectation about the ability of Dashen bank to perform point of sale banking service right the first time and perceived performance. From this one can conclude that the ability of Dashen bank in performing point of sale banking service right the first time was not matching the expectation of the customers

As indicated in the above table 4.2 the difference of mean between P Reliability 3 and E Reliability 3 is -1.845. This implies that, there is -1.845 gaps between mean of customer's expectation regarding the Dashen bank capacity of showing sincere interest to solve customers' problems which exceeds the mean of perceived performance. This proves that employees were not always willing to solve the problem of customers concerning point of sale transaction.

The above table shows the gap between P Responsiveness 4-E Responsiveness 4 the bank's dependency on error free records as per the respondent's response there is -1.96 gap between their expectation and perceived performance regarding to the bank's insistence on error free records on point-of-sale machine transaction from this one can understand that customers need improvement on the record of the bank, i.e., they expect more error free records.

The table also shows the difference between customers' expectation 5 and perceived 5 performances concerning the ability in performing the point-of-sale banking service at the time they promised to do so. As per the respondent's response there is -3.84 gap between their expectation and perceived performance regarding to the bank's ability in performing point of sale banking service at the time they promised to do so. All of the gap scores are negative. This means that, the mean of perceived performance regarding the above listed attributes is less than customers' expectation. From this, we can conclude that Dashen Bank was not reliable as expected by point-of-sale user

**Table 4.3: Mean of Perceived Performance, Expectation and Gap Score of Service of Tangibility at Dashen Bank**

Q	Attributes	Perceived performance score	Expected score	Gap score
1	P tangibility 1-E tangibility 1	2.96	4.46	-1.5
2	P tangibility 2-E tangibility 2	2.895	4.61	-1.715
3	P tangibility 3-E tangibility 3	3	4.575	-1.575
4	P tangibility 4-E tangibility 4	3.285	4.73	-1.445
	Average score	<b>3.035</b>	<b>4.595</b>	<b>-1.56</b>

Source: Own survey, 2021

It is seen from the table 4.3 above that the gap score for P Tangibles 1-E Tangibles 1 is -1.5 that interpreted as the perceived performance about the nature of the Dashen bank point of sale machine its modernity is less than the expectation of customers

P Tangibility2- E Tangibility2 reflects the score of mean difference that is -1.715, which indicates that the mean score of customers' expectations is exceeded the mean perceived performance score, with regard to attractiveness of the point-of-sale machine facility of Dashen bank. This means the banks point of sale were not much visually appealing.

P Tangibility 3- E Tangibility 3 describes a mean difference of -1.575 the mean expectation score exceeds the mean perceived performance score for materials associated with the point-of-sale banking service such as pamphlet, statement provided by Dashen bank.

The difference of mean -1.445 indicated in P Tangibility 4-E Tangibility 4 illustrate the mean expectation score exceeds the mean perceived performance score regarding the staff neatness and appearance of Dashen Bank

**Table 4.4: Mean of Perceived Performance, Expectation and Gap Score of Service Assurance of Dashen Bank**

S.N	Attributes	Perceived performance score	Expected score	Gap score
1	P Assurance 1- E Assurance 1	2.915	4.55	-1.635
2	P Assurance 2-E Assurance 2	2.875	4.675	-1.795
3	P Assurance 3-E Assurance 3	2.955	4.735	-1.78
4	P Assurance 4- E Assurance 4	2.845	4.68	-1.835
	Average score	<b>2.9</b>	<b>4.665</b>	<b>-1.765</b>

Source: Own survey, 2021

The assurance attribute, P Assurance 1 - E Assurance 1 is represented by the gap score of -1.635 which approved as the actual performance is less than the expectation of customers regarding to the knowledge of professional in Dashen bank to answer the customers' question. From this one can conclude that employees not have enough knowledge regarding point-of-sale payment system to answer customers' question properly.

The difference of mean -1.635, as indicated in table 4.4 above P Assurance2 - E Assurance 2 illustrated the score of -1.795 mean of customers' expectation which exceeded the score of mean of perceived performance with reference to "the ability of employees' in installing confidence on point-of-sale user". This indicates that customers were expecting more from the employees regarding their ability in installing confidence in operating point of sale banking system.

In table 4.4 above, P Assurance3 - E Assurance3 which is about customers' expectation and actual performance obtained and the safety of the transaction of Dashen bank was illustrated by the mean difference of -1.78. This implies that the customers were expecting more for the safety of the bank transaction performed with point-of-sale machine.

The mean differences indicated for P Assurance 4 - E Assurance 4 -1.835 represents the mean of expectation is exceeded the mean of perceived performance scores with regard to the politeness of employees and perceived performance. Therefore, the customers were expecting more than the realized politeness of the employees

**Table 4.5: Mean of Perceived Performance, Expectation and Gap Score of pos Service Empathy of Dashen Bank**

S.N	Attributes	Perceived performance score	Expected score	Gap score
1	P Empathy 1-E Empathy 1	2.63	4.495	-1.865
2	P Empathy 2-E Empathy 2	2.565	4.495	-1.925
3	P Empathy 3-E Empathy 3	2.645	4.545	-1.9
4	P Empathy 4-E Empathy 4	2.63	4.62	-1.99
5	P Empathy 5-E Empathy 5	2.49	4.285	-1.795
	Average score	<b>2.59</b>	<b>4.555</b>	<b>-1.965</b>

Source: Own survey, 2021

As illustrated in the above table 4.5, the mean of customers' expectation is greater than the perceived performance score recorded as the bank's willingness in giving individualized attention to customer's P Empathy1-E Empathy1 which is -1.865, this shows that customers need more improvements regarding bank's willingness in giving individualized attention to all

point-of-sale user. In the above table 4.5 P Empathy 2 -E Empathy 2, the difference of mean of expectation regarding to the bank's employee's ability in giving personal attention and perceived performance was indicated by -1.925. From this we can understand that customers were expecting more from the employees regarding their ability in giving personal attention to point of sale user. In the table 4.5the empathy attribute, P Empathy3- E Empathy3 above indicate that regarding convenience of operating hour for supporting all point-of-sale user is a gap score of -1.9 this implies customers expect more support from Dashen bank.

The gap score -1.99 which indicated on P Empathy4 – E Empathy 4 indicates that the mean score of expectation is greater than perceived performance score regarding to the bank's ability in understanding point of sale best interest at heart. The result shows that customers expect more from the bank regarding the ability in understanding or having customers' best interest at heart.

The empathy attributes, P Empathy5- E Empathy5, -1.795 indicating that the customer expectation is greater than the actual performance related with the employees understanding of the specific needs of customers which implies as more is expected from the employees of the bank to understand the specific needs of point-of-sale user.

**Table 4.6 Mean of Perceived Performance, Expectation and Gap Score of Service Responsiveness of Dashen Bank**

S.N	Attributes	Perceived performance score	Expected score	Gap score
1	P Responsiveness 1-E Responsiveness 1	2.505	4.56	-2.055
2	P Responsiveness 2-E Responsiveness 2	2.68	4.575	-1.895
3	P Responsiveness 3-E Responsiveness 3	2.56	4.585	-2.025
4	P Responsiveness 4-E Responsiveness 4	2.605	4.63	-2.025
	Average score	<b>2.585</b>	<b>4.59</b>	<b>-2.005</b>

Source: Own survey, 2021

As indicted in the above table 4.6, the gap between P Responsiveness 1-E Responsiveness 1 is - 2.055 i.e., the point of sale' user expectation about the employees' ability of giving quick service for their customers is greater than perceived performance. From this we conclude that

employees of Dashen bank were not providing prompt service as expected by customers as it can be observed from table 4.6, the gap between customers' expectation and perceived performance P Responsiveness 2 - E Responsiveness 2 in relation to the willingness of employees in helping point of sale user is -1.895. This implies that customers expect more from the employees. As shown in the table 4.6 the gap between P Responsiveness 3-E Responsiveness3 is -2.025. This indicated the difference between the mean score of the customers' expectation and perceived performance of the employees' willingness to respond for the customers' questions without making them busy was below customer expectation by -2.025. As indicted in the above table 4.6, the gap between P Responsiveness 4-E Responsiveness 4 is -2.025this means that, the score of customers' expectations about the employees' ability to tell the time when they provide point of sale service for their customer is greater than the perceived performance by -2.025 from this, the researcher concludes that employees of Dashen bank have problem in informing the time when they provide service

#### **4.2.3. The Point-of-Sale Service Quality at Dashen Bank**

The analysis of point-of-sale banking service quality this part of the paper presents a comparative analysis of perception-expectation gap based on customer's survey in using SERVQUAL Model

**Table 4.7: A point of sale service quality at Dashen Bank**

Dimension	Q	Attributes	Dashen Bank		
			Perception	Expectation	SERVQUAL Gap
Reliability	1	When the bank promise to provide point of sale service by a certain time, it does so	2.6	4.645	-2.045
	2	The bank performs point of sale banking service right the first time	2.625	2.325	-2.025
	3	employee Sincere interest in solving customers' problems concerning point of sale transaction	2.81	4.65	-1.845
	4	The bank Insists on error free records on point-of-sale transaction	2.7	4.66	-1.96
	5	The bank provides services at the time it promises to do so	2.73	4.65	-1.92
		<b>Average score of dimensions</b>	<b>2.69</b>	<b>4.65</b>	<b>-1.96</b>
Tangibility	6	The presence of modern looking point of sale machine	2.96	4.46	-1.5
	7	Attractive. of point-of-sale machine in its appearance	2.895	4.61	-1.715
	8	Visually appealing of materials associated with the point-of-sale banking service such as pamphlet, statement	3	4.575	-1.575
	9	Neatness and appearance of staff	3.285	4.73	-1.445
		<b>Average score of dimensions</b>	<b>3.035</b>	<b>4.595</b>	<b>-1.56</b>
Assurance	10	knowledge of Professional about point of sale payment system to answer customer question properly	2.915	4.55	-1.635
	11	Behaviors of staff to install confidence on point-of-sale users	2.875	4.675	-1.795
	12	making customers feel safe for transaction which is performed with point-of-sale machine	2.955	4.735	-1.78
	13	consistent politeness of employee	2.845	4.68	-1.835
			<b>Average score of dimensions</b>	<b>2.9</b>	<b>4.665</b>
Empathy	14	The bank gives individual attention for all point-of-sale user.	2.63	4.495	-1.865
	15	The bank employee gives personal attention to all point-of-sale user.	2.565	4.495	-1.925
	16	The bank has convenient operating hour for supporting all point-of-sale user.	2.645	4.545	-1.9
	17	The bank provides point of sale service based on the customer best interest.	2.63	4.62	-1.99
	18	Employees of the bank understand specific needs of point-of-sale services user.	2.49	4.285	-1.795
		<b>Average score of dimensions</b>	<b>2.59</b>	<b>4.555</b>	<b>-1.965</b>
responsiveness	19	Employee of the bank give prompt service for point-of-sale users	2.505	4.56	-2.055
	20	willingness of Professional to help point of sale user	2.68	4.575	-1.895
	21	Employee of the Bank should never be too busy to respond	2.56	4.585	-2.025

Dimension	Q	Attributes	Dashen Bank		
			Perception	Expectation	SERVQUAL Gap
		request from point-of-sale machine user			
	22	Employee of the bank should tell customers exactly when point of sale service be performed.	2.605	4.63	-2.025
		<b>Average score of dimensions</b>	<b>2.585</b>	<b>4.59</b>	<b>-2.005</b>
		Unweighted Average SERVQUAL score			- 1.851

Source: own survey 2021

#### 4.2.1. Analysis of Overall Customer Satisfaction

In order to determine the level of customer satisfaction with the services provided by Dashen bank merchants, respondents were asked to rate their overall level of satisfaction using a 5-point likert scale. The level of customer satisfaction was analyzed with descriptive statistics (frequency distribution) this can be seen in table 4.7

**Table 4.8: Overall Customer Satisfaction Levels**

	Overall Customer satisfaction			
	Frequency	Percent	Valid Percent	Cumulative Percent
Highly dissatisfied	47	32.6	32.6	32.6
Dissatisfied	39	27.1	27.1	59.7
Neutral	25	17.4	17.4	77.1
Satisfied	17	11.8	11.8	88.9
Highly satisfied	16	11.1	11.1	100
Total	144	100	100	

Source: own survey, 2021

The results indicate that 32.6 % of the respondents are highly dissatisfied with the overall service delivery of Dashen Bank point of sale banking, while 27.1 % of the respondents indicate that they are dissatisfied. 17.4 % are neither satisfied nor satisfied, and 11.8 % say they are satisfied. The remaining 11.1% rated their level of satisfaction as being highly



satisfied. As indicate most of the respondents are dissatisfied with point-of-sale banking service provided by two private banks.

### 4.3. Inferential Statistics

Inferential analysis assisted in understanding relationships between the study variables. In order to meet the research objectives of this study, all valid responses were assessed using a variety of statistical techniques: Pearson’s Correlation, and regression analysis.

#### 4.3.1. Pearson’s Correlation Analysis

Pearson’s Correlation analysis was used to establish the degree of relationships between variables. Correlation analysis was used to test the relationship between dimensions of perceived point of sale service quality and customer satisfaction.

**Table 4.2: Correlation Analysis**

		<b>Customer Satisfaction</b>
Reliability	Pearson Correlation	.699**
	Sig. (2-tailed)	.000
	N	144
Tangibility	Pearson Correlation	.744**
	Sig. (2-tailed)	.000
	N	144
Assurance	Pearson Correlation	.811**
	Sig. (2-tailed)	.000
	N	144
Empathy	Pearson Correlation	.875**
	Sig. (2-tailed)	.000
	N	144
Responsiveness	Pearson Correlation	.892**
	Sig. (2-tailed)	.000
	N	144

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

The result of Pearson correlation analysis provided in [Table 4.9](#) shows that Reliability quality is significantly positively correlated to customer satisfaction. The result shows a coefficient of

.699\*\* at  $p = 0.001$  ( $r = .699^{**}$ ,  $p < 0.001$ ) which shows that the two constructs, Reliability and customer satisfaction are positively related. The coefficient of determination shows that there is a significant positive relationship of 69.9%. According to this study, there is a positive relationship between reliability and customer satisfaction in the banking sector. The result shows that customers are gratified with the trustworthiness of the bank personnel performance of point-of-sale banking provision. This result support the empirical study conducted by Jannatul (2009), Sisay (2016), Mesay (2012)

The result of Pearson correlation analysis provided in [table 4.9](#) shows that tangibility is significantly positively correlated to customer satisfaction. The result shows a coefficient of .744\*\* at  $p = 0.001$  ( $r = .744^{**}$ ,  $p < 0.001$ ) which shows that the two constructs, tangibility and customer satisfaction are positively related. The coefficient of determination shows that there is a significant positive relationship of 74.4%. This result support the empirical study conducted by Jannatul (2009), Sisay (2016), Mesay (2012)

The study confirms that tangibility and customer satisfaction are positively correlated with each other. The possible explanation of this finding is that the points of sale user often look to any tangible indications which may be used as indicators of the service quality. The customers can consider the presence of modernity of Point Of Sale machine and physical appealing; or perhaps the appearance of the bank staff. Jannatul (2009), Sisay (2016), and Mesay (2012) also they are pointed out that tangibility is positively related to customer satisfaction.

The result of Pearson correlation analysis provided in [table 4.15](#) shows that assurance is significantly positively correlated to customer satisfaction. The result shows a coefficient of .811\*\* at  $p = 0.001$  ( $r = .811^{**}$ ,  $p < 0.001$ ) which shows that the two constructs, competence of employee and customer satisfaction positively related. The coefficient of determination shows that there is a significant positive relationship of 81.1%. This result support the empirical study conducted by Jannatul (2009), Sisay (2016), Mesay (2012).

The result of Pearson correlation analysis provided in [table 4.15](#) shows that empathy is significantly positively correlated to customer satisfaction. The result shows a coefficient of .875\*\* at  $p = 0.001$  ( $r = .875^{**}$ ,  $p < 0.001$ ) which shows that the two constructs, empathy and customer satisfaction positively related. The coefficient of determination shows that there is a

significant positive relationship of 87.5%. This result support the empirical study conducted by Jannatul (2009), Sisay (2016), Mesay (2012)

The result of Pearson correlation analysis provided in table 4.15 shows that responsiveness is significantly positively correlated to customer satisfaction. The result shows a coefficient of .892\*\*at  $p = 0.001$  ( $r = .892****$ ,  $p < 0.001$ ) which shows that the two constructs, responsiveness and customer satisfaction positively related. The coefficient of determination shows that there is a significant positive relationship of 89.2%. This result support the empirical study conducted by Jannatul (2009), Sisay (2016), Mesay (2012)

### **4.3.2. Multiple Regression Analysis**

Multiple regression analysis was employed to examine the effect of point-of-sale banking service quality dimensions on customer satisfaction. In this section regression analysis for dimensions of customer satisfaction on point-of-sale banking have been undertaken to understand the relationship between customer satisfaction on point-of-sale banking service and explanatory variables.

#### **4.3.2.1. Diagnosis Test**

Before applying regression analysis, some tests were conducted in order to ensure the appropriateness of data to assumptions regression analysis as follows:

#### **4. Normality test of data**

Normality test of the data is applied to determine whether the data is well modeled by a normal distribution or not, and to compute how likely an underlying random variable is to be normally distributed Skewness and Kurtosis, histogram and regression standard residual were used to measure the normality of data for this study.

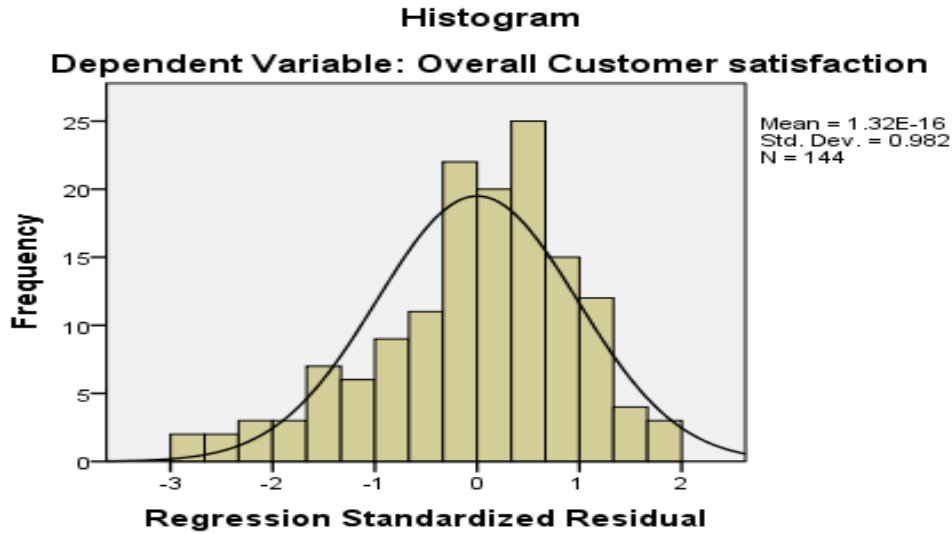
**Table 4.103: Skewness and Kurtosis Normality Test of Data**

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Reliability	144	2.7028	1.11794	.283	.202	-1.104	.401
Tangibility	144	3.0295	1.32766	-.037	.202	-1.417	.401
Assurance	144	2.8698	1.00956	.296	.202	-1.132	.401
Empathy	144	2.5875	1.10085	.377	.202	-.817	.401
Responsiveness	144	2.5625	1.09851	.645	.202	-.736	.401
Overall							
Customer satisfaction	144	2.4167	1.34580	.616	.202	-.812	.401
Valid N (list wise)	144						

George and Mallery (2005) stated that the acceptable range for Skewness and Kurtosis is  $\pm 2$ . Therefore, according table 4.10 the Skewness and Kurtosis of each variable is in the range of  $\pm 2$ . Hence, the data collected is normally distributed.

### **Histogram**

The figure 4.1 also shows the underlying frequency distribution (shape) of a set data that are normally distributed



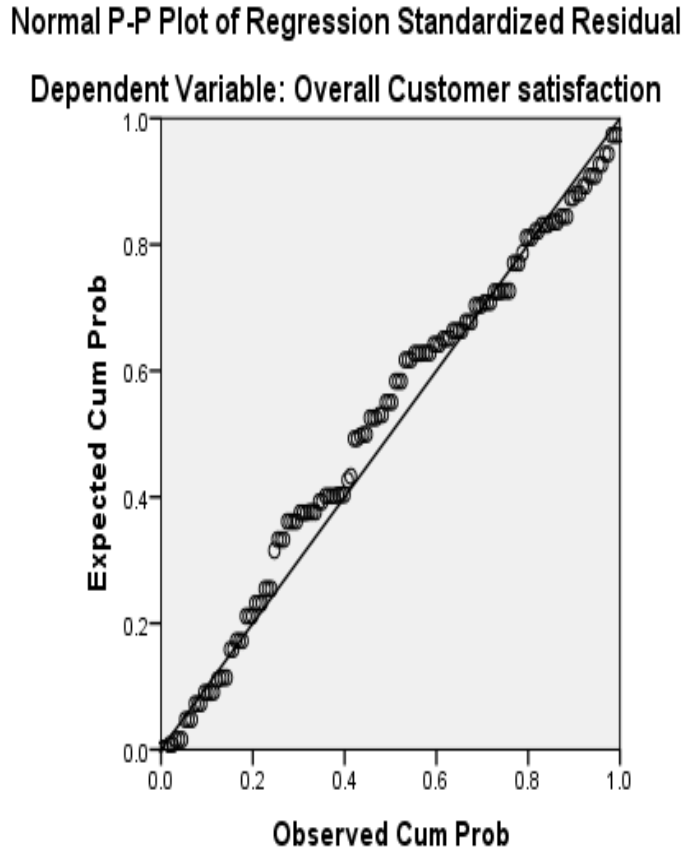
**Figure 4.1: Histogram**

As per the Classical Linear Regression Models assumptions, the error term should be normally distributed or expected value of the error's terms should be zero ( $E(u_t) = 0$ ). Figure 4.2 shows the frequency distribution of the standardized residuals compared to a normal distribution. As you can see, although there are some residuals (e.g., those occurring around 0) that are relatively far away from the curve, many of the residuals are fairly close. Moreover, the histogram is bell shaped which led to infer that the residual (disturbance or errors) is normally distributed. Thus, no violations of the assumption normally distributed error term.

### **Linearity test**

Linearity refers to the degree to which the change in the dependent variable is related to the change in the independent plots of the regression residuals through SPSS software had been

used.



**Figure 4.2: Normal Point Plot of Standardized Residual**

Source: own survey, 2021

To determine whether the relationship between the dependent variable customer satisfaction and the independent variables X1 (reliability), X2 (tangibility), X3 (assurance), and X5 (empathy) is linear; plots of the regression residuals through SPSS software had been used. The scatter plot of residuals shows no large difference in the spread of the residuals as you look from left to right on figure 4.2 this result suggests the relationship we are trying to predict is linear

Thus, from an examination of the information presented in all the three tests I conclude that there are no significant data problems that would lead to say the assumptions of multiple regressions have been seriously violated

## **5. Multicollinearity Test between Study Variables**

Multicollinearity Test: in multiple regression analysis, multicollinearity refers to the correlation among the independent variables.

**Table 4.11: Coefficient values of the independent variables**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-0.809	0.143		-5.641	0.000		
Reliability	0.187	0.056	0.156	3.353	0.001	0.522	1.915
Tangibility	0.053	0.060	0.052	0.879	0.381	0.321	3.120
Assurance	0.111	0.098	0.083	1.127	0.262	0.208	4.815
Empathy	0.356	0.104	0.291	3.415	0.001	0.155	6.468
Responsivness	0.515	0.100	0.420	5.152	0.000	0.169	5.908

a. Dependent Variable: Overall Customer satisfaction

Source: own survey, 2021

When the correlation between two or more independent variables is too high the problem of multicollinearity occurs (Wooldridge 2000). The problem of multicollinearity may lead to less accurate results in the analysis. Multicollinearity can be detected by calculating the variance inflation factors (VIF) for each independent variable.

Multicollinearity is present when VIF values are larger than 10. Furthermore, the tolerance is below 0.1. The variable with VIF values larger than 10 or tolerance 1/VIF should be excluded from the analysis. According to Wooldridge (2000) correlation coefficients below 0.9 may not cause a serious multicollinearity problem. Therefore, the above table amount shows there is no multicollinearity problem.

Multiple Regression analysis was used to determine the contribution of each of the independent variables to the dependent variable. Regression analysis describes the way in which a dependent variable is affected by a change in the value of one or more independent variables.

This technique was preferred because it tests the relative contribution of the independent variables on customer satisfaction was achieved through multiple regression.

The closer the value to 1, the better the regression equation fits the data. The following study multiple linear regression models was tested:

$$CL = X + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 + e$$

Where:  $\beta_1$  = Intercept or constant

$\beta_2, \beta_3, \beta_4, \beta_5, \beta_6$  = Regression coefficients or slope of the regression line of the independent variables 1 to 5. They indicate the relationship between the independent variables and the dependent variable

X1= Reliability

X2= Tangibility

X3= Assurance

X4= Empathy

X5= Responsiveness

$e$  = Error or random term

**Table 4.12: Regression Model Summary**

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.919 <sup>a</sup>	.845	.839	.54004

a. Predictors: (Constant), Responsiveness, Reliability, tangibility, assurance, empathy

b. Dependent Variable: Overall Customer satisfaction

The overall predictability of the model is shown in Table 4.18. The result showed that 84.5 percent ( $R^2=0.845$ ) of the observed variance in the total satisfaction were jointly explained by the independent variables (SERVQUAL dimensions). The remaining 15.5% unexplained variance could be attributed to other factors outside the regression model other than the



SERVQUAL dimensions which are outside included in the stochastic error term. There was significant composite positive relationship between the SERVQUAL dimension and customers' satisfaction at 95% confidence level ( $R=0.576$ ).

**Table 4.13: Analysis of the Variance by ANOVA**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	218.753	5	43.751	150.014	.000 <sup>b</sup>
Residual	40.247	138	.292		
Total	259.000	143			

a. Dependent Variable: Overall Customer satisfaction

b. Predictors: (Constant), Responsiveness, Reliability, tangibility, assurance, empathy  
Coefficients

The ANOVA analysis Table 4.13 shows that F-ratio = 150.014 which is significant at  $p < .05$  (Alpha in this case is significant at .000). This result shows that there is less than a 0.05% chance that an F-ratio of this value would happen by chance alone. It follows that there is statistically significant effect of service quality (At least one of the variables) on customer satisfaction, thus it implies that there is a relationship between perceived services quality dimension and customer satisfaction.

The unstandardized Beta Coefficients that represent the contributions of each variable to the model is presented in Table 4.13. The t and p-values showed the impact of the independent variables on the dependent variable. The result showed that the construct responsiveness exerted the highest predictive strength on overall satisfaction (the dependent variable), with a beta weight of 0.515 (the large t-value and corresponding low p-value further support the result for responsiveness which had the highest Beta coefficient (both for standardized and unstandardized). This was followed by empathy ( $\beta=0.356$ ), Reliability ( $\beta=0.187$ ) and assurance ( $\beta=0.111$ ). The least factor influencing customers' total satisfaction towards their pos service was tangibility ( $\beta=0.053$ ). Results indicate that increasing the quality of empathy, responsiveness, assurance, tangibility and reliability will inherently increase customers' total satisfaction towards pos service quality. The standardized beta coefficients in Table 4.13 can

be implied that the independent variables have strong impact on customer's satisfaction. Here, 100% change in responsiveness leads to 42 % corresponding change in the level of customer's satisfaction, 100% change in empathy leads to 29.1% change in customer's satisfaction level and 100% change in reliability, Assurance and tangibility leads to 15.6, 8.3 %, and 5.2 % change in customer's satisfaction level respectively.

#### **4.3.2.2. Test of Hypothesis**

Hypothesis testing is based on standardized coefficients beta and P-value to test whether the hypotheses are rejected or not.

##### **Hypothesis 1**

Ho1: Reliability has no significant effect on customer satisfaction

The results of table 4.13 showed that the standardized coefficient beta and p value of reliability were positive and significant (beta = 0,156 p < 0.05). Thus, the researcher may reject the null hypothesis and it is accepted that, reliability has significant effect on customer satisfaction

##### **Hypothesis 2**

Ho 2: Tangibility has no significant effect on customer satisfaction

The results of multiple regressions, as presented in table 4.13 above, revealed that tangibility has a positive and insignificant effect on customer satisfaction with a beta value (beta = 0.052), at 95% confidence level (p >0.05). Therefore, the researcher may fail to reject the null hypothesis and it is accepted that, tangibility has insignificant effect on customer satisfaction.

##### **Hypothesis 3**

Ho3: Assurance has no significant effect on customer satisfaction

Table 4.13 further shows that, assurance has a positive and insignificant effect on customer satisfaction with a beta value (beta = 0.083), at 95% confidence level (p >0.05). Therefore, the researcher fails to reject the null hypothesis and assurance has insignificant effect on customer satisfaction.

#### Hypothesis 4

Ho4: Empathy has no significant effect on customer satisfaction

Table 4.13 also indicates that, the standardized beta and p - value of empathy were positive (beta = 0.291), and significant at 95% confidence level ( $P < 0.05$ ). As a result, the researcher may reject the null hypothesis. So empathy has significant effect on customer satisfaction

#### Hypothesis 5

Ho5: Responsivness has no significant effect on customer satisfaction

Table 4.13 also indicates that, the standardized beta and p - value of empathy were positive (beta = 0.420), and significant at 95% confidence level ( $P < 0.05$ ). As a result, the researcher may reject the null hypothesis. So responsiveness has significant effect on customer satisfaction.

**Table 4.14: Summary of Hypotheses Analysis**

	Hypothesis	B & P Value	Result
			Accept/Reject
H1	Reliability has no significant effect on customer satisfaction	B= 0.156, P<0.05	Accept
H2	Tangibility has no significant effect on customer satisfaction	B= 0.052, P>0.05	Reject
H3	Assurance has no significant effect on customer	B= 0.083, P>0.05	Reject

	satisfaction		
H4	Empathy has no significant effect on customer satisfaction	B= 0.291, P<0.05	Accept
H5	Responsivness has no significant effect on customer satisfaction	B= 0.420, P<0.05	Accept

## **CHAPTER FIVE**

### **SUMMARY OF THE FINDINGS, CONCLUSION, AND RECOMMENDATION**

In this study the researcher tried to measure the expectation and perception on point of sale banking service quality from the customers' perspective and also determine the relationship between point of sale banking service quality and customer satisfaction, and the influence of point of sale banking service quality on customer satisfaction the major finding, conclusions

recommendations and suggestion for further research are presented based on the analysis and interpretations made at the pervious chapter as follows:-

## **5.1. Summary of the Findings**

The following findings are derived from the analysis and interpretations made in the previous chapter: -

The demographic characteristics of respondents show that the majority of their respondents are female (61.5%), Also most of the respondents are in the age group of 30-39 years is dominant (36.3%), the age group of 18-29 years is dominant (26.4%) this indicate most of the respondents are young and adolescence. In addition, most of the respondents are well educated with having at least diploma.

At Dashen Bank the average perception and expectation gap for all the five service dimensions showed a negative disconfirmation score of (-1.85). The highest mean score is for responsiveness (-2.02) followed by empathy (-1.94) and assurance and reliability the same amount of (-1.87). The least mean score is for tangibility (-1.55). In general, the point of sale banking service quality at Dashen bank was below the customers' expectation and customers were less satisfied by the bank's point of sale banking services as well.

The respondent's overall satisfaction with the point-of-sale banking service is as follows. 32.6 % of the respondents are highly dissatisfied with the overall point of sale banking service of Dashen bank point of sale banking while 27.1% of the respondents indicate that they are dissatisfied. 17.4 % are neither satisfied nor dissatisfied and 11.8 % say they are satisfied. The remaining 11.1% rated their level of satisfaction as being highly satisfied. This shows that most of the respondents are dissatisfied with the overall service of Dashen bank point of sale banking.

The correlation result shows that there is a significant and positive relationship between the five dimensions of service quality and customer satisfaction. This result support the empirical study conducted by Jannatul (2009), Sisay (2016), Mesay (2012) The highest correlation is between Responsiveness and customer satisfaction (.892); followed by Empathy and customer

satisfaction (0.875), Assurance and customer satisfaction (0.811) and tangibility and customer satisfaction (0.744). In comparison to the other dimensions, the least correlation is between reliability and customer satisfaction (0.699)

Furthermore, the multiple regression results showed that the three service quality dimensions (Responsiveness, empathy, and Reliability) have positive and significant influence on customer satisfaction at 95% confidence level ( $\alpha=0.05$  level of significance) but assurance and tangibility dimension has no significant influence on customer satisfaction. The findings of this study also indicated that responsiveness is the most important factor to have positive effect on customer satisfaction, followed by empathy, and reliability.

The explanatory variables selected for the model (i.e., Reliability, Tangibility, Assurance, empathy, and Responsiveness) explained 84.5 percent (Adjusted  $R^2=0.845$ ) of the variation in customer satisfaction. But, the rest variation (15.5 percent) is from other unstudied variables.

The regression coefficients (B) of Responsiveness, empathy, reliability, assurance and tangibility, are .420, .291, .156, .083, .052 respectively. These show that 100% change in responsiveness leads to 42% corresponding change in the level of customer's satisfaction, 100% change in empathy leads to 29.1% change in customer's satisfaction level and 100% change in reliability, Assurance and tangibility leads to 15.6, 8.3%, and 5.2% change in customer's satisfaction level respectively.

## **5.2. Conclusion**

The main objective of the study was to The Influence of POS Terminal Service Quality on Customer Satisfaction: (The Case of Dashen Bank S.C Addis Ababa). The study identified the gap on each service quality dimensions by using the SERVQUAL Model and examined the

influence of POS banking service on customer satisfaction and finally based on the findings the following conclusions are drawn: -

- Descriptive analysis results revealed that the majority of current points of sale users are youth and adolescence group between the ages of 18 up to 39 educational wise most respondents were predominantly above diploma holders
- Since Dashen bank point of sale banking service quality measurement showed negative disconfirmation in all of the service quality dimensions one can conclude that Dashen bank is not providing point of sale quality services based on customer expectation this result in customers to dissatisfy with the POS banking service rendered by Dashen Bank
- The study demonstrates that the un weighted SERVQUAL score of the bank was negative and high for each dimension/ attributes indicates that the negative score for each dimension/attribute could potentially be even higher. All this indicate are not able to meet customers' expectation or the customers are not satisfied with the bank POS banking service delivery.
- The finding of the study indicated that most customers of Dashen bank point of sale user are not satisfied with the service rendered by their bank.
- The correlation analysis showed that there exist significant and positive relationships between the five service dimensions and customer's satisfaction. Therefore, improvement in all service quality dimensions not only brings the level of the service quality to the customers' expectation but also increases customers' satisfactions, which result in customer retention, repeated visit, positive word of mouth, increased profitability. The relation between service quality dimension and customer satisfaction explained above confirmed previous empirical studies which is researched by Mesay (2012) and, Sisay (2016).
- The findings show the three service quality dimensions (i.e responsiveness, empathy, and reliability) have positive and significant effect on customer satisfaction and assurance and tangibility is positive but insignificant effect on customer satisfaction.

The findings of this study also indicated that Responsiveness is the most important factor to have positive and significant effect on customer satisfaction. The above result support the previous empirical studies responsiveness and empathy have significant effect on customer satisfaction which is studied by Sunday, (2016)

### **5.3. Recommendations**

Based on the findings from the analysis of the collected data and the conclusions presented the researcher forwarded the following recommendations in order to increase point of sale banking service quality and customer satisfaction level.

The study confirmed that the entire service quality dimension has got a negative disconfirmation there is a Gap between customer expectation and point of sale banking service delivered by Dashen Bank in all attributes (i.e reliability, tangibility, assurance, empathy and responsiveness). In order to solve this gap, the researcher forward the following recommendation

- Since keeping the promise for customers contributes in attracting as well as retained loyal customers of an organization, the employees of Dashen Bank should respect their promise by telling to customers only the truth about their service.
- Dashen Bank is better to improve the tangible dimension point of sale banking service by improving the bank's point of sale machine appearance, acquiring modern point of sale machine, formulating regulation employee to be neatly dressed and good appearance in their work place.
- Dashen should also improve the assurance dimension by giving hard skill (the technical part) and soft skill (employee –customer relationship) training to their employees to make them competent enough to deliver the service and to develop confidence in the mind of point-of-sale machine user.
- The customers of Dashen Bank were found less satisfied in terms of the empathy dimensions. Therefore, it is better all employee of Dashen bank in treating customer with great respect, giving individual attention to customers, serving customers based



on their specific needs and treating customers in a friendly manner. This is to say, the bank management should focus on this factor to maximize customer satisfaction.

- Responsiveness dimension that is the willingness to help customers and to provide prompt service by Dashen banks should be improved by ensuring sustainable service throughout the year by undertaking timely POS machine maintenance and giving regular prompt support during system failure.

#### **1.4. Suggestion for Future Research**

The present study mainly focuses on point-of-sale machine user which is found in Addis Ababa only it is difficult to generalize the study. Therefore, other studies can extend to a better comprehensive study that incorporate regional customers outside Addis Ababa. In addition, the sample is limited to private bank for generalization it is better other researcher to include other private and public banks. The researcher selected five predictors to test empirically therefore the researcher would like to recommend future researchers to include other variables which are not considered in this thesis.

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**ST. MARY'S UNIVERSITY COLLEGE**  
**SCHOOL OF GRADUTE STUDIES**  
**Questionnaire to be filled by Customer of Dashen bank**

Dear Respondent,

The purpose of this questionnaire is to collect primary data for conducting a study on the topic, “**The Effect of POS Terminal Service Quality on Customer Satisfaction: (The Case of Dashen Bank S.C Addis Ababa)**” for the partial fulfillment of Masters of Business Administration (MBA) Program at St. Mary’s university Collage. I kindly request you to provide me reliable information. Your responses will be kept confidential.

**Thank you in advance for your cooperation.**

**Sintayehu Moges**  
**Tel +251-0921-13-71-85**  
E-mail: Centdady@gmail.com

**General Instruction**

- No need to write your name
- Please make sure you have replayed all questions

**Part I. Personal information**

Put (√) inside the box or table for an alternative you think is right

**1. Gender:**

Male	Female
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**2. Age:**

<b>18-29 years old</b>	<b>18-29 years old</b>	<b>30-39 years' old</b>	<b>30-39 years' old</b>	<b>40-49 years old</b>	<b>50 years old and above</b>

**3. Educational level:**

<b>Primary school</b>	<b>Secondary school</b>	<b>High school</b>	<b>First degree</b>	<b>Second degree and above</b>

**Part II. Customers' Expectations**

**Directions:** This section of the survey deals with measuring your **expectation** regarding the point of sale (pos) terminal services provided by **any best bank**. The researcher is interested to know the level of your agreement /disagreement to each factor listed in by putting the (√) mark in one of the boxes presented on the same row for each statement.

S.No	Statement	strongly Disagree(1)	Disagree(2)	Neutral (3)	Agree(4)	Strongly agree (5)
	<b>Reliability</b>					
1	Excellent bank should provide point of sale service at the time it promises to do so					
2	Excellent bank should performs point of sale banking service right at first time					
3	When you have a problem with point of sale transaction excellent bank must shows interest in solving it.					
4	Excellent bank point of sale service should conduct error free records					
5	When excellent banks promise to do something by a certain time, they do					



	<b>Tangibility</b>					
6	Excellent bank should have modern point of sale machine.					
7	In excellent banks appearance of the point of sale machine should be attractive.					
8	In excellent banks material associated with point of sale terminal such as pamphlet ,statement should be look attractive					
9	Employees at excellent banks should be neat in their appearance					
	<b>Assurance</b>					
10	Professional in excellent bank should have the necessary knowledge about point of sale payment system to answer customer question properly					
11	Employee of excellent bank should be making customers feel safe for transaction which is performed with point of sale machine.					
12	The behavior of employee in excellent bank develop confidence in minds of point of sale machine user					
13	Professional of excellent bank should be consistently polite.					
	<b>Empathy</b>					
14	Excellent bank should give individual attention for all point of sale user.					
15	Excellent bank employee should give personal attention to all point of sale user.					
16	Excellent bank should have convenient operating hour for supporting all point of sale user.					
17	Excellent bank should provide point of sale service based on the customer best interest.					
18	Employee of excellent bank should understand specific needs of point of sale services user.					
	<b>Responsiveness</b>					
19	Employee of excellent bank should give prompt service for point of sale users					
20	Professional in excellent bank should always help point of sale user					

21	Employee of excellent Bank should never be too busy to respond request regarding point of sale machine transaction					
22	Employee of Excellent bank should tell customers exactly when point of sale service be performed.					

### Part III. Customers Perceptions

**Directions:** The following statements are related to **your experience and perception** of the point of sale banking services you get from Dashen Bank. Please show the extent to which you agree that Dashen bank has the feature described in each statement. The researcher is interested to know the level of your agreement/disagreement on each factors listed in by putting the (√) mark in one of the boxes presented on the same row for each statement.

S.No	Statement	strongly Disagree(1)	Disagree(2)	Neutral(3)	Agree(4)	Strongly agree(5)
	<b>Reliability</b>					
1	Dashen bank provide point of sale banking service at the time it promises to do so					
2	Dashen bank performs point of sale service right at first time.					
3	When you have a problem with point of sale transaction Dashen bank shows interest in solving it.					
4	Dashen bank point of sale service conduct error free records					
5	When Dashen bank promise to do something by a certain time ,they do					
	<b>Tangibility</b>					
6	Dashen bank have modern point of sale machine					
7	Dashen banks appearance of the point of sale machine is attractive					
8	Dashen banks material associated with point of sale terminal such as pamphlet and statement are look attractive					
9	Employees of Dashen bank neat in their appearance					
	<b>Assurance</b>					

10	Employees in Dashen bank have the necessary knowledge about point of sale payment system to answer customer question properly.					
11	Employee of Dashen bank make me to feel safe for the transaction which is performed with point of sale machine					
12	Employee of Dashen Bank develop confidence in minds of point of sale machine user					
13	Professional of Dashen bank consistently polite.					
	<b>Empathy</b>					
14	Dashen bank gives individual attention for point of sale user.					
15	Dashen bank employees give personal attention to point of sale user.					
16	Dashen bank have convenient operating hour for supporting all point of sale machine user					
17	Dashen bank provide point of sale service based in the customer best interest					
18	Employee of Dashen bank understand my specific needs about point of sale services					
	<b>Responsiveness</b>					
19	Employee of Dashen bank give prompt service for point of sale user					
20	Professional in Dashen bank always willing to help point of sale user					
21	Employee of Dashen Bank never too busy to respond request regarding point of sale machine transaction					
22	Employee of Dashen bank must tell customers exactly when point of sale service be performed					

**Part IV overall Customer satisfaction** Please indicate your degree of **SATISFACTION** with the overall point of sale services provided by the dashen bank by Putting (√) mark on the relevant box below.

Highly dissatisfied (1)	Dissatisfied (2)	Neither satisfied nor dissatisfied (3)	Satisfied (4)	Highly satisfied (5)

